# **MSME SCHEMES**



Government of India **Ministry of Micro, Small and Medium Enterprises** (An ISO 9001:2008 Certified Organisation) http://msme.gov.in

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KALRAJ MISHRA Minister of Micro, Small & Medium Enterprises Government of India



**GIRIRAJ SINGH** Minister of State for Micro, Small & Medium Enterprises Government of India

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## **MSME Internet Grievance Monitoring System**

File online governance at msme.gov.in

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### INTRODUCTION

Ministry of MSME implements a number of schemes to provide assistance to MSME entrepreneurs. These schemes are implemented either directly or through various organizations under Ministry such a DC, MSME, NSIC, KVIC and Coir Board. This e-book is designed to enable MSME entrepreneurs to get details of all the schemes implemented by Ministry of MSME. The e-book is formulated in a simple entrepreneur friendly manner. It provides details of the scheme, nature of assistance, who could apply, how to apply to avail assistance under each scheme and contact details of the dealing officer.

The Schemes of Ministry of MSME have been divided in the following areas of schemes:-

- 1. Prime Minister's Employment and Generation Programme and Other Credit Support Schemes
- 2. Development of Khadi, Village and Coir Industries
- 3. Technology Upgradation and Quality Certification
- 4. Marketing promotion Schemes
- 5. Entrepreneurship and Skill Development Programme
- 6. Infrastructure Development Programme
- 7. Schemes of NSIC

The organizations of the Ministry of MSME are as follows:-

- 1. Development Commissioner (DC), MSME
- 2. Khadi& Village Industries Commission (KVIC)
- 3. Coir Board

- 4. National Small Industries Corporation (NSIC) Ltd.
- 5. National Institute for Micro, Small & Medium Enterprises (Ni-MSME)
- 6. Mahatma Gandhi Institute for Rural Industrialization (MGIRI)

Ministry of MSME provides assistance to set up new enterprises as well as to existing MSME units. The Schemes to assist in setting up enterprises include schemes for skill development and PMEGP. In PMEGP, bank loan and capital subsidy is provided to set up new enterprises. There are a number of schemes to assist existing MSME units. These include schemes for technological upgradation; schemes to support availing of credit for expansion including through credit guarantee and credit rating; participation in domestic and international exhibitions; and development of common facility centers and cluster development. Ministry of MSME also has sector specific schemes to provide assistance to Khadi& village industry units and coir sector units.

We hope that this e-book would help MSME entrepreneurs in better understand our schemes and utilize them with ease.

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## Prime Minister's Employment and Generation Programme and Other Credit Support Schemes

## 1.1. Prime Minister's Employment Generation Programme (PMEGP)

#### Description

The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursal to the beneficiaries/entrepreneurs directly into their bank accounts.

#### Nature of assistance

The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector it is ₹10 lakhs.

Categories of Beneficiary's Rate of subsidy beneficiaries contribution (of project cost) under PMEGP (of project cost)

Area (location of project/unit)	Urban	Rural
General category	15%	25%
Special	25%	35%

(including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.)

The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.

#### Who can apply

Any individual above 18 years of age as on the date of making the application can apply. The beneficiary must have passed at least VIII standard for projects costing above ₹10 lakh in the manufacturing sector, and above ₹ 5 lakh in the business / service sector. Only new projects are considered for sanction under PMEGP. SHGs (including those belonging to BPL, provided that they have not availed benefits under any other scheme), Institutions registered under Societies Registration Act, 1860, Production Co-operative Societies and Charitable Trusts are also eligible.

Existing units (under PMRY, REGP or any other scheme of Government of India or State Government) and units that have already availed Government subsidy under any other scheme of Government of India or State Government are not eligible.

#### How to apply

The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of the respective states (for DICs) will publish advertisements locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries desirous of establishing the enterprise/starting of service units under PMEGP.

The beneficiaries can also submit their application online at http://www.kviconline.gov.in/pmegp/pmegponlineapp and obtain printout of the application and submit the same to respective offices along with the detailed project report and other required documents.

#### Whom to contact

State Director, KVIC Address available at www.kvic.online.gov.in Dy. CEO(PMEGP), KVIC, Mumbai Ph: 022-26714370 Email : dyceoksr@gmail.com

## 1.2. Performance and Credit Rating Scheme

#### Description

The purpose of rating scheme is to provide a trusted third party opinion on the capabilities and creditworthiness of the micro & small enterprises (MSEs) so as to create awareness amongst MSEs about the strengths and weakness of their existing operations. This provides them an opportunity to improve and enhance their organizational strengths and credit worthiness, so that they can access credit at cheaper rates and on easy terms. It also facilitates them in increasing their acceptability from Customers / Buyers and Vendors. Rating under the scheme is a combination of credit and performance factors. Rating symbols are standardized and followed uniformly by all Rating Agencies.

#### **Nature of Assistance**

Rating fee payable by the MSEs is subsidized by the Government to the extent of 75% subject to ceiling of ₹ 15000/-, ₹ 30000/-or ₹ 40000/-based on the turnover of the unit, for the first year of rating.

#### Who can Apply

Micro & Small Enterprises

#### **How to Apply**

Rating is carried out through accredited rating agencies empaneled under the Scheme. MSEs have liberty to choose any of the empaneled Rating Agencies. Any unit, seeking rating under the Scheme, may apply in the application form (may be downloaded from the website of Ministry of MSME, NSIC, Office of DC-MSME and the Rating Agencies) along-with prescribed documents and its share of rating fee directly to the rating agency, selected by it,

#### Whom to Contact

General Manager-SG (Finance), NSIC Ph: 011-26920920 Email : pcrs@nsic.co.in

## 1.3. Credit Guarantee Trust Fund for Micro & Small Enterprises (CGT SME)

#### Description

Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI) jointly established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in order to implement Credit Guarantee Scheme for Micro and Small Enterprises. The corpus of CGTMSE is contributed by Government of India and SIDBI. 75% of the Ioan amount to the bank is guaranteed by the Trust Fund.

#### **Nature of assistance**

Collateral free loans up to a limit of ₹ 100 lakh is available for individual MSEson payment of guarantee fee to bank by the MSE.

#### Who can apply

Both existing and new enterprises are eligible under the scheme.

#### How to apply

Candidates meeting the eligibility criteria may approach banks / financial institutions, and select Regional Rural Banks which are eligible under the scheme. Web links are

http://msme.gov.in/singleapps/Reg/COM\_CgtmseAppForm.a spx

#### Whom to contact

CEO, CGT SME
Ph: 022-61437805
Email : pradeepm@cgtmse.in
ADC, O/o DC, MSME
Ph: 011-23062241
Email : arun kumar@nic.in

## **1.4. Interest Subsidy Eligibility Certificate (ISEC)**

#### Description

The Interest Subsidy Eligibility Certificate (ISEC) Scheme is an important mechanism of funding khadi programme undertaken by khadi institutions. It was introduced to mobilise funds from banking institutions for filling the gap between the actual fund requirements and availability of funds from budgetary sources.

#### Nature of Assistance

Under the ISEC Scheme, credit at a concessional rate of interest of 4 % per annum for working capital, is made available

as per the requirement of the institutions. The difference between the actual lending rate and 4 % is paid by the Central Government through KVIC to the lending banks.

#### Who can Apply

The Khadi institutions, having valid Khadi certificate and sanctioned khadiprogramme. The Institutions registered with the KVIC/State Khadi and Village Industries Boards (KVIBs) can avail of financing under the ISEC Scheme, the Scheme supports only the khadi and the polyvastra sector.

#### How to Apply

The Khadi institutions will apply to the financing bank for working capital alongwith the ISEC certificate issued by KVIC. Based on the working capital sanctioned, financing bank will raise the reimbursement claim to the nodal branch for the differential interest rate over and above 4%.

#### Whom to Contact

Dy. CEO, KVIC Ph:022-26710021 Email : kvicecr@gmail.com

## Development of Khadi, Village and Coir Industries





## 2.1. Science and Technology Scheme

#### Description

The Scheme envisages extension of the outcomes of research at the laboratory level for application at the field level and extension of testing and service facility. The Research and Development activities of the Board are carried out through the twin research institutes: the Central Coir Research Institute, Kalavoor and Central Institute of Coir Technology, Bangalore.

#### Nature of assistance

Technology Transfer, Incubation, Testing and Service Facilities

#### Who can apply

The research outcomes are beneficial to the coir industry and trade in India and abroad

#### How to apply

Traders/ Manufactures/ Entrepreneurs/Coir Workers can approach Research Centre in order to avail of assistance in Technology Transfer, Incubation, Testing and Service Facilities.

#### Whom to contact

Dy. CEO, KVIC Phone 022-26710021 Email : kvicecr@gmail.com

# 2.2. Market Promotion & Development Scheme (MPDA)

#### Description

The Market Promotion and Development Assistance Scheme (MPDA) has been launched as a unified scheme by merging different schemes implemented by the Khadi sector including publicity, marketing, market promotion and marketing development assistance. Further, grant/subsidy will also be available for construction of Khadi plazas. The overall objective of the scheme is to ensure increased earnings for artisans.

#### Nature of assistance

Modified MDA shall be allowed @ 30% on the Prime cost of Khadi (cotton, silk, woollen) and Polyvastra.

#### Who can apply

The Khadi institutions, having valid Khadi certificate and categorised as A+, A, B and C only are eligible to avail MMDA grant from KVIC.

#### How to apply

The total amount of MMDA on production will be claimed by the producing Institution from the KVIC and will be distributed amongst the stakeholders viz., spinners and weavers, producing Institutions and selling Institutions in the ratio 40%, 20% and 40% respectively. Producing Institutions shall submit quarterly claim of MMDA based on the actual production achieved during the preceding quarter of the financial year. The difference, if any, would be adjusted in the last quarter of the financial year on the basis of accounts audited by a Chartered

Accountant. The MMDA, preferably, shall be reimbursed electronically by the State/Divisional office of the KVIC on a quarterly basis.

Whom to contact

Dy. CEO, KVIC Ph :022-26710021 Email : kvicecr@gmail.com

## 2.3. Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

#### **Description**

The main objectives of the scheme are to:

- To organize the traditional industries and artisans into clusters in order to make them, competitive and provide support for their long term sustainability;
- To provide sustained employment for traditional industry artisans and rural entrepreneurs;
- To enhance marketability of products of such clusters by providing support for new products, design intervention and improved packaging and also the improvement of marketing Infrastructure;
- To equip traditional artisans of the associated clusters with the improved skills and capabilities through training and exposure visits;
- To make provision for common facilities and improved tools and equipments for artisans;

- To strengthen the cluster governance systems with the active participation of the stakeholders, so that they are able to gauge the emerging challenges and opportunities and respond to them in a coherent manner;
- To build up innovative and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships, so as to gradually replicate similar models of cluster- based regenerated traditional industries.

#### Nature of assistance

The Scheme would cover three types of interventions namely:

'Soft Interventions', 'Hard Interventions' and 'Thematic Interventions'. The project outlay for various clusters is as follows: Heritage cluster (1000-2500 artisans \*): ₹ 8 cr; Major cluster (500-1000 artisans\*): ₹ 3 cr; Mini cluster (Up to 500 artisans\*): ₹ 1.5 cr.

\*For NER/ J&K and Hill States, there will be 50% reduction in the number of artisans per cluster.

Soft Interventions: A maximum ceiling of ₹ 25.00 lakhs (100% scheme funding)

Hard Interventions: As per project requirement (75% scheme funding)

Cost of Technical Agency is calculated at 8 % of Soft and Hard Interventions (100% scheme funding). Cost of Implementing Agency/ Cluster Executive is fixed at a ceiling of ₹ 20.00 lakhs (100% scheme funding).

#### Who can apply

Non-Government Organizations (NGOs), Institutions of the Central and State Governments and, Semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), and similar agencies, with suitable expertise to undertake cluster development.

#### How to apply

The above eligible agency/organization has to submit the proposal to the State Office, KVIC and the proposed is to be scrutinized at State Level and Zonal Level before being submitted onwards to the Scheme Steering Committee for approval.

#### Whom to Contact

Deputy Secretary (ARI), M/o MSME Ph: 011-23062745, Email : samar.nanda@nic.in

## 2.4. Coir UdyamiYojana (CUY)

#### Description

This is a credit-linked subsidy scheme for setting up of coir units with project cost up to ₹10 lakh plus one cycle of working capital, which shall not exceed 25% of the project cost. Working capital will not be considered for the purpose of subsidy.

#### Nature of assistance

Maximum admissible cost of the project is 10 lakhs plus working capital, which shall not exceed 25% of the project cost. Beneficiary's contribution shall be 5% of the project cost. Bank credit Rate is fixed at 55%. Rate of Subsidy is fixed at 40% of the project cost.

#### Who can apply

Individuals, Companies, Self Help Groups, Non Governmental Organizations, Institutions registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trusts.

#### How to apply

The applications can be collected from Coir Board Offices, District Industries Centres, Coir Project Offices, Panchayati Raj Institutions and the Nodal Agencies approved by the Board for this purpose and shall be submitted directly to the Coir Board Field Offices or through the DICs.

#### Whom to contact

Joint Director (p), Coir Board Ph: 9447187059 Email : jdp@coirboard.org

## 2.5. Coir VikasYojana (CVY)

The interventions under the CVY Scheme envisage a wide range of activities like skill development of artisans, mahila coir yojana, supporting the setting up of production infrastructure, promoting the domestic as well as export market, providing of trade and industry related functional support services, and welfare of coir workers.

### 2.5.1.Skill Upgradation&Mahila Coir Yojana (MCY)

#### Description

Skill Up-gradation & Mahila Coir Yojana (MCY) is one of the key schemes under the Scheme Coir Vikas Yojana. Earlier it was known as Coir Plan (General) scheme whose objectives were to provide development of domestic and export markets, skill development and training, empowerment of women, employment/entrepreneurship creation and development, enhanced raw material utilization, trade related services and welfare activities for the coir workers amongst others. The Mahila Coir Yojana (MCY), in particular, aims at women empowerment through the provision of spinning equipment at subsidized rates, after providing appropriate skill development training.

#### **Nature of assistance**

The stipend per trainee for the skill development programmes will be limited to ₹1000/- per month and, in the case of training programmes of less than one month duration, the stipend will be disbursed on prorata basis. The honorarium for the trainer will be limited to ₹ 6,000/- per month. An amount of ₹ 400/- per head per month will be provided as financial assistance to the training sponsoring agency to meet the operational cost of the training for raw material, power charges and other incidentals.

Under MCY, the Coir Board provides 75% cost of motorisedRatt/motorised traditional Ratt as one time subsidy, subject to a ceiling of ₹ 7,500 in the case of motorised Ratt and ₹ 3,200 for motorised traditional and Electronic Ratt.

#### Who can apply

Rural women artisans in regions producing coir fibre.

#### How to apply

Selection of trainees for in-house training at NCT&DC will be made by inviting applications through advertisements in print and electronic media and through recommendation from the authorities of the coir producing States.

The Officer in charge of the Regional Extension Centre will handle selection of trainees for training programmes conducted at the Regional Extension Centres. Trade Associations, Unit Owners, NGOs, Co-operatives and Industries Department will sponsor such candidates and recommend them for training.

#### Whom to Contact

Joint Director (p), Coir Board Ph : 9447187059 Email : jdp@coirboard.org

## 2.5.2. Development of Production Infrastructure (DPI)

#### Description

Coir Board is implementing the plan 'Development of Production Infrastructure' with the objective of providing modern infrastructure facilities to coir production units that should result inimprovement of productivity and quality, and also in creation of employment opportunities, especially for women in the rural areas. It also aims at the establishment of new "State of the Art" Coir Processing Units, spread of the industry to potential areas, enhanced utilization of available raw materials, attracting new generation entrepreneurs to the industry, modernisation of existing units, production of high value customer oriented products, making the Coir Industry competitive, adoption of eco friendly production techniques and achieving the target of a pollution free coir industry with technological advancements.

#### Nature of assistance

Under the DPI scheme the Coir Board financial assistance is available for setting up of coir units with a project cost up to ₹ 10 lakhs in the country. Successful applications will be eligible for subsidy @ 25% of the project cost, subject to a maximum of ₹ 6 lakhs, for setting up of De-fibering Unit, ₹ 4 lakh for Automatic Spinning Unit and ₹ 5 lakh for others, including Coir Pith Unit. For a Composite or a Multiple Unit, the maximum monetary ceiling of assistance would be ₹ 9 lakhs. For calculation of subsidy amount, the cost of building will be restricted to a maximum of ₹ 8 lakh for De- fibering and coir pith units, and ₹ 6 lakhs for others including Automatic Spinning Unit.

#### Who can apply

All new coir processing units registered with Coir Board under Coir Industry (Registration) Rules,2008, and registered with the DIC of the respective region of the entire coir sector of the country with project cost exceeding ₹10 lakhs each or more than the ceiling fixed in Coir UdyamiYojana Scheme, are eligible for assistance under the scheme.

#### How to apply

The unit shall submit the application, in the prescribed format for grant of financial assistance for new units under the scheme, within 6 months from the date of commencement of production of the unit. The date of commencement of production should be supported by a certificate issued by the General Manager/DIC of the respective area.

#### Whom to Contact

Director (Marketing), Coir Board Ph: 9400144561 Email : ajithkumar@coirboard.org

## 2.5.3.Domestic Market Promotion Scheme

#### Description

Domestic Market Promotion is one of the major functions envisaged under the Coir Industry Act 1953. The Board implements various measures under the scheme in order to popularize coir and coir products and expand domestic markets. The following activities are undertaken by the Board for the purpose: I. Establishment and Maintenance of Showrooms & Sales Depots. II. Participation in Domestic Exhibitions.

#### Nature of assistance

The Scheme proposes to provide financial assistance to the Apex Co-operative Societies, Central Co-operative Societies, Primary Co-operative Societies, Public Sector Enterprises in the coir industry and the Showroom and Sales Depots of the Coir Board. The MDA is granted at the rate of 10% of their average annual sales turnover of coir products, including coir yarn and rubberized coir goods, during the preceding three financial years. This Assistance will be shared on 1:1 basis between the Central Government and the concerned State/Union Territory Government. The disbursement of Central share of MDA will be subject to the budgetary outlay available with the Coir Board under the relevant schemes.

#### Who can apply

Apex societies, Central Co-operative Societies, Primary Cooperatives, Public Sector Enterprises, Showrooms & Sales Depots of the Board.

#### How to apply

The MDA application form can be obtained from the Coir Board HO and it also can be downloaded from the website of coir board. (http://coirboard.gov.in/)

#### Whom to Contact

Director (Marketing), Coir Board Ph: 9400144561 Email : ajithkumar@coirboard.org

## 2.5.4. Export Market Promotion

#### Description

Coir Board is implementing the Central Sector Scheme of Export Market Promotion with a view to improve the export performance of Indian Coir Sector through various export market promotion activities such as sponsoring delegations; participation in seminars and conferences; organising participation in international fairs; undertaking generic publicity abroad; extending financial assistance to Micro, Small and Medium Enterprises and Exporters; presenting Coir Industry Awards on an annual basis to recognize the outstanding performance in the areas of export; domestic trade; R&D and functioning of units and societies.

#### Nature of assistance

1. Delegation, Consultancy & Information Sourcing 2. Participation in seminars and conferences 3. Participation in international fairs/buyer-seller meets 4. Publicity abroad 5.External Market Development Assistance 6. Coir Industry Awards

#### Who can apply

Manufacturers, Entrepreneurs and Exporters of Coir

#### How to apply

The application forms can be had either from the Coir Board HO or it can be downloaded from the website

#### Whom to contact

Director (Marketing), Coir Board Ph: 9400144561 Email: ajithkumar@coirboard.org

### 2.5.5. Trade and Industry Related Functional Support Services (TIRFSS)

#### Description

Collection of statistical data pertaining to various aspects like production, productivity, labour infrastructure, raw material,

marketing and other parameters is mandatory for providing feedback to the trade and Industry. It is also necessary for formulating appropriate policy for the overall organized and systematic development of the Coir Board. One of the objectives is introduction of e-governance system in order to assess the schemes and services of the Coir Board by the public easily and to ensure transparency in all its activities. The scheme also envisages HRD programs for Coir workers to help them upgrade their knowledge in all spheres.

#### Nature of assistance

The Scheme provides accessible export data such as name of exporting countries and quantum of export from each country. Survey & Study reports of various sectors are available for the Coir Industry. HRD Program can be utilised by coir workers for the betterment of their knowledge in tune with modern technology.

#### Who can apply

Coir workers and new entrepreneurs can avail of HRD program organized under the scheme.

#### How to apply

The Entrepreneurs/Coir Workers can approach Regional Offices of the Board in order to participate in the HRD programs organized from time to time in different regions.

#### Whom to Contact

Director (Marketing), Coir Board Ph : 9400144561 Email : ajithkumar@coirboard.org



## Technology Upgradation and Quality Certification



## 3.1. A Scheme for promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)

#### Description

The main objectives of the scheme are to:

(i) Create new jobs and reduce unemployment (ii) Promote entrepreneurship culture in India (iii) Boost Grassroots economic development at district level (iv) Facilitate innovative business solution for un-met social needs, and (v) Promote innovation to further strengthen the competitiveness of the MSME sector.

#### Nature of assistance

NSIC/KVIC or Coir Board or any Gol or State Government agency to set up 80 Livelihood Business Incubators for the period 2014 to 2016. The objectives are: Promotion of Innovation, Entrepreneurship and Agro-Industry organisation of the M/o MSME, and one-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure, or an amount up to ₹100 lakhs, whichever is less is to be provided In case of incubation centres to be set up under PPP mode with NSIC, KVIC or Coir Board or any other Institution/agency of Gol/State Government, one- time grant of 50% of cost of Plant & Machinery, other than the land and infrastructure, or ₹ 50.00 lakhs, whichever is less is to be provided.

Assistance towards the training cost of incubates will be met out of the ATI scheme of the Ministry as far as possible for both centres. Total budget plan is ₹ 62.50 cr for 2014-2016.

#### Who can apply

The Scheme aims to implement the Incubation and Commercialisation of Business Ideas Programme through technical / research institutes, including those in the field of agro based industry. These would be designated as Knowledge Partners and would incubate new/existing technologies for their commercialisation.

The scheme also provides funds for the incubator/incubation and creates necessary synergy between this scheme and the Livelihood Business Incubators/Technology Business Incubators and Incubation schemes of MSME / NSIC / KVIC / Coir Board / Other Ministries/Departments as well as Private incubators.

#### How to apply

Application can be sent to Aspire Scheme Steering Committee of the Ministry of MSME. The Scheme Steering Committee will be responsible for overall policy, coordination and management support. The Council will be chaired by Secretary, Ministry of MSME.

#### Whom to Contact

Deputy Secretary (ARI), M/o MSME Ph: 011-23062745, Email : samar.nanda@nic.in

## 3.2. National Manufacturing Competitiveness Programme (NMCP)

## 3.2.1. Credit Linked Capital Subsidy for Technology Upgradation

#### Description

CLCSS provides 15% subsidy for additional investment up to ₹ 1 cr for technology upgradation by MSEs. Technology upgradation would ordinarily mean induction of state-of-the-art or near state-of-the- art technology. In the varying mosaic of technology covering more than 7,500 products in the Indian small scale sector,

List of technologies is available at www.dcmsme.gov.in

Units looking to replace existing equipment/technology with the same equipment/technology will not qualify for subsidy under this scheme. Similarly, units upgrading with used machinery would not be eligible under this scheme.

#### Nature of assistance

The revised scheme aims at facilitating technology upgradation by providing 15% up front capital subsidy to MSEs, including tiny, khadi, village and coir industrial units, on institutional finance availed by them for induction of well established and improved technologies in specified sub-sectors/products approved under the scheme.

#### Who can apply

Any MSE unit

#### How to apply

Candidates meeting the eligibility criteria may approach 12 nodal banks / agencies. These are SIDBI, NABARD, SBI, BoB, PNB, BOI, SBBJ, TIIC, Andhra Bank, Corporation Bank, Canara Bank and Indian Bank. Web link:

http://msme.gov.in/singleapps/Reg/COM\_ClcssAppForm.aspx

#### Whom to contact

Director (CLCSS), O/o DC, MSME Ph: (011) 23062241 Email : anshumohanti@gmail.com

## 3.2.2. ISO 9000/ISO 14001 Certification Reimbursement

#### Description

In order to enhance the competitive strength of SMEs, the scheme provides incentives to those SMEs/ancillary undertakings that have acquired ISO 9000/ISO 14001/HACCP certification. The scheme is enlarged so as to include reimbursement of expenses in the acquisition of ISO 14001 certification.

#### Nature of assistance

The scheme envisages reimbursement of charges incurred for acquisition of ISO-9000/ISO-14001/HACCP certification to the extent of 75% of expenditure, subject to a maximum of ₹ 75,000 in each case.

#### Who can apply

The scheme is applicable to MSEs/ancillary/SSSB units that have already acquired ISO-9000/ISO-14001/ HACCP certification.

#### How to apply

MSEs with their registration no. are required to submit their application, duly completed, to their local Director, MSME-DI, addresses given in the website: www.dcmsme.gov.in.

weblink:www.dcmsme.gov.in/schemes/sciso9000.htm

#### Whom to contact

JDC, (ISO), O/o DC, MSME Ph : 011-23062680 Email : bisariya.sanjay@nic.in

## 3.2.3. Marketing Support/Assistance to MSMEs (Bar Code)

#### Description

Under this scheme the Ministry conducts seminars and reimburses registration fees for bar coding in order to encourage MSEs to use bar-codes.

#### Nature of assistance

Reimbursement of registration fee (one time and recurring for 3 years) for bar coding. Financial assistance for reimbursement of 75% of one-time registration fee (Under MSE-MDA) and 75% of annual recurring fee for first three years (Under NMCP) paid by MSEs to GS1 India for the use of bar coding.

#### Who can apply

The scheme applies only to MSEs with and registration with GS1 India for use of barcode.

#### How to apply

After getting registration for use of barcode for products, (http://www.gs1india.org)

- The application form along with formats for supporting documents may be collected from the Director, MSME-DI, or download from http://www.dcmsme.gov.in/
- Fill the prescribed application form for claiming reimbursement on bar code;
- Submit the filled-in application form with required documents to the office of MSME-DI.
- The filled-in along with formats with required documents is to be submitted to the office of MSME-DI.

Web link http://msme.gov.in/singleapps/Reg/COM\_BarCode AppForm.aspx

#### Whom to contact

ADC,O/o DC, MSME Ph:011-23062396 Email:calsen@nic.in

## 3.2.4. Entrepreneurial and Managerial Development of SMEs through Incubators

#### Description

The objective of the scheme scheme is to provide early stage funding to nurture innovative business ideas (new indigenous technology, processes, products, procedures, etc.) that could be commercialised in a year. The scheme provides financial assistance for setting up business incubators.

#### Nature of assistance

Funding support for setting up of 'Business Incubators (BI)': The cost may vary from ₹ 4 to 8 lakh for each incubatee/idea, subject to overall ceiling of ₹ 62.5 lakh for each BI.

a) Upgradation of infrastructure	₹2.50 lakh
b) Orientation/training	₹1.28 lakh
c) Administrative expenses	₹0.22 lakh
Total assistance per Bl	₹66.50 lakh

#### Who can apply

Any individual or MSME with innovative ideas ready for commercialisation can apply to the host institution (e.g., IITs, NITs, technical colleges, research institutes, etc.) in order to obtain fund support. See the list of host institutions at following web address:

http://www.dcmsme.gov.in/schemes/Institutions\_Detail.pdf

Any technical institution (as given in the EoI) that wants to become a host institution can apply to the office of the Development Commissioner-MSME or their nearest MSME-DI for funding support.

#### How to apply

- Application can be made by the technical institution desirous of becoming the host institution, once a Request for Proposal (RFP)/ Expression of Interest (EoI) is released.
- Any individual or MSME can apply directly to their nearest host institution. A list of host institutions is given on the website: http://www.dcmsme.gov.in/schemes/Institut ions\_Detail.pdf

Website: http://msme.gov.in/singleapps/Reg/COM\_ Incubation Form.aspx

#### Whom to contact

JDC, O/o DC, MSME Ph: (011) 23062394 Email : bisariya.sanjay@nic.in

## 3.2.5. Enabling Manufacturing Sector to be Competitive through QMS&QTT

#### Description

The scheme endeavours to sensitize and encourage MSEs to understand and adopt latest Quality Management Standards (QMS) and Quality Technology Tools (QTT).

#### Nature of assistance

• Funding support for introduction of appropriate course modules in technical institutions through expert organisations.

- Funding support up to ₹ 79,000/- per programmefor conducting QMS/QTT awareness campaign for MSEs through expert organisations.
- Funding support up to ₹ 2.5 lakh per unitfor implementation of QMS andQTT in selected MSMEs through expert organisations.
- Funding support for conducting C-watch study for product having threat from foreign goods.

#### Who can apply

Expert organisations like Quality Council of India (QCI), National Recruitment Board for Personnel and Training, Consultancy Development Corporation, National Productivity Council, Standardisation, Testing & Quality Certification (STQC, a Society under the Ministry of IT), IIQM (Indian Institute of Quality Management), Industry Associations that have taken active interest in QMS/QTT, Technical Institutions, Engineering Colleges, Tool Rooms and similar bodies and MSEs can apply for assistance under this scheme.

#### How to apply

MSEs or clusters may contact Office of the DC- MSME. The DC office will finalise the MSME clusters for conducting the Awareness Programme on Quality Management Standards and Quality Technology Tools (QMS/QTT). Web link: http://msme.gov.in/singleapps/Reg/COM\_QMSQTTAppForm. aspx

#### Whom to contact

JDC (QMS/QTT), O/o DC, MSME Ph: (011) 23062394 Email : bisariya.sanjay@nic.in

## 3.2.6. Building Awareness on Intellectual Property Rights (IPR)

#### Description

The purpose of the scheme is to enhance awareness among the MSMEs about Intellectual Property Rights, to take measures for protecting their ideas and business strategies. Effective utilisation of IPR tools by MSMEs would also assist them in technology upgradation and enhancement of their competitiveness.

#### Nature of Assistance

- Conducting awareness/sensitization programmes on IPR (Applicants in this case are MSME organisations and expert agencies) Gol assistance of ₹ 1 lakh per awareness programme
- Conducting pilot studies for selected clusters/groups of industries (Applicants in this case are MSME organisations, competent agencies and expert agencies). Gol assistance of ₹ 2.5 lakh per pilot study.
  - Funding support for conducting interactive seminars / workshops (Applicants in this case are MSME organisations and expert agencies)

- Funding support for conducting specialised training on IPR (Applicants – Expert agencies)
- Funding support in the form of Grant on Patent/GI Registration (Applicants in this case are MSME units and MSME organisations)
- Funding support for setting up IP Facilitation

#### Who can apply

Registered MSME units, association, consultancy firms, expert agencies etc.

#### How to apply

Application forms for each of the components are provided along with scheme guidelines at: http://msme.gov.in/ singleapps/Reg/COM\_IPRIPFacilitationAppForm.aspx

#### Whom to contact

JDC (IPR), O/o DC, MSME Ph: (011) 23062394 Email : bisariya.sanjay@nic.in

# 3.2.7. Lean Manufacturing Competitiveness for MSMEs

#### Description

The objective of the scheme is to enhance the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing (LM) techniques.

#### Nature of assistance

Financial assistance is provided for implementation of lean manufacturing techniques, primarily the cost of lean manufacturing consultant (80% by Gol and 20% by beneficiaries). Lean manufacturing consultants (LMCs) will raise bills for services provided to Special Purpose Vehicle (SPV). SPV will, in turn, pay the first installment of 20% to the LMC and will obtain reimbursement from the NMIU. Thereafter, Ministry of MSME will transfer funds to the NMIU. SPV payments to LMC will be on a milestone basis in 5 tranches, each of 20% of the amount fixed.

#### Who can apply

The scheme is open to all manufacturing MSEs. The units are required to form MC, ideally of 10 units each with a minimum 6, by signing among themselves a Memorandum of Understanding anMoU to participate in the scheme.

#### How to apply

- A group of SMEs can apply for the scheme. Either a recognised SPV can apply on its own, or a mini cluster can be formed by a group of 10 or more such units.
- The SPV can apply to the National Monitoring and Implementing Unit (National Productivity Council for the Scheme) in the given format.

http://msme.gov.in/singleapps/Reg/COM\_LeanManufacturing .aspx

#### Whom to contact

JDC (LEAN), O/o DC, MSME Ph: (011) 23062394 Email : bisariya.sanjay@nic.in

## 3.2.8. Design Clinic for Design Expertise to MSMEs

#### Description

The scheme is for increasing competitiveness of MSMEs through adoption of design and its learning.

#### Nature of assistance

Funding support of (1) ₹ 60,000 per seminar and 75% subject to a maximum of ₹ 3.75 lakhs per workshop, (2) To facilitate MSMEs to develop new Design strategies and or design related products and services through project interventions and consultancy.

(Government of India contribution @ 75% for micro, 60% for SMEs for the project range ₹ 15 lakh to ₹ 40 lakh.)

#### Who can apply

Expert agencies (Industry Associations, Technical Institutions or other appropriate bodies), for conducting seminars and workshops, MSMEs or groups of MSMEs, Academic Institutes/ design companies/ design consultants, etc., applying as coapplicants along with a designated MSME.

## How to apply

• Expert agencies can directly apply to design clinic centres expressing intent to conduct workshops and seminars.

- MSMEs can apply alone or along with a design company or a design consultant/academic institute for design projects by submission of a proposal to the Design Clinic Centre or through the internet by making an online application.
- A p p lic ant s c an a p p ly o n line at http://www.designclinicsmsme.org/or download the form from www.dcmsme.gov.in/schemes.
- Apply online at: http://msme.gov.in/singleapps/ Reg/COM\_DCAppForm.aspx

#### Whom to contact

JDC (Design Clinic),O/o DC, MSME Ph : 011-23062394 Email : bisariya.sanjay@nic.in

## 3.2.9. Technology and Quality Upgradation Support to MSMEs

#### Description

The scheme advocates the use of energy efficient technologies (EETs) in manufacturing units so as to reduce the cost of production and adopt clean development mechanism.

#### Nature of assistance

Capacity building of MSME clusters for energy efficiency/clean development and related technologies. Funding support of up to 75% for awareness programmes, subject to maximum of ₹ 75,000 per programme;

- Implementation of energy efficient technologies in MSME units 75% of actual expenditure for cluster level energy audit and preparation of model DPR;
- Setting up of Carbon Credit Aggregation Centres. 50% of actual expenditure subject to maximum ₹ 1.5 lakh per DPR towards preparation of subsequent detailed project reports for individual MSMEs on EET projects;
- Encouraging MSMEs to acquire product certification / licenses from National / International bodies. 75% of the actual expenditure, subject to a maximum ₹15;
- 25% of the project cost as subsidy by Government of India, balance amount to be funded through loan from SIDBI/banks/financial Institutions. MSMEs are required to make the minimum contribution as required by the funding agency;
- 75% subsidy towards licensing of products to national/ international standards; ceiling ₹1.5 lakh for obtaining product licensing/marking to National standards and ₹2 lakhs for International standards.

#### Who can apply

- Expert organisations like PCRA, BEE, TERI, IITs, NITs, etc.
- State Govt. agencies like MITCON, GEDA, etc.
- Cluster/industry based associations of MSMEs
- NGOs and Technical Institutions.

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#### How to apply

- Obtain product certification from national standardisation bodies (like BIS and BEE) or international product certifications (CE, UL, ANSI, etc.)
- Applicant applies in the specified format (given in annexure-IV of scheme guidelines) along with required documents for re-imbursement of fees, forwarding it, to MSME-DI concerned.

http://msme.gov.in/singleapps/Reg/COM\_TequpAppForm.as px

#### Whom to contact

JDC (TEQUP), O/o DC, MSME Ph : 011-23062394 Email : bisariya.sanjay@nic.in



## **Marketing Promotion Schemes**



## 4.1. International Cooperation

#### Description

The scheme covers the following activities:

- a) Deputation of MSME business delegations to other countries to explore new areas of technology fusion / upgradation; facilitation of joint ventures; improvement of markets for MSMEs products and promote foreign collaborations amongst others.
- b) Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in international trade meets in India.
- c) To hold and promote international conferences and seminars on topics and themes of interest to MSMEs.

#### **Nature of assistance**

IC scheme provides financial assistance for airfare and space rent in exhibitions for entrepreneurs for going in a delegation abroad.

#### Who can apply

Industry Associations can file applications industry associations with the Ministry of MSME giving details of the delegation, visit, organisation and other details.

#### How to apply

Applications for financial assistance can be sent in the prescribed form to the Director (International Cooperation), Ministry of MSME, Udyog Bhavan, New Delhi - 110011

#### Whom to contact

Director (IC), M/o MSME Ph: 23063198, Fax: 23061756 Email : gs.perni@nic.in, dir.sme1.nic.in

## 4.2. Marketing Assistance Scheme

#### Description

The marketing assistance scheme provides assistance for the following activities:

- a) Organisation of exhibitions abroad and participation in international exhibitions/ trade fairs
- b) Co-sponsoring of exhibitions organised by other organisations/industry associations/ agencies;
- c) Organising buyer-seller meets, intensive campaigns and marketing promotion activities.

#### Nature of assistance

Financial assistance of up to 95% of the air-fare and space rent is made available to entrepreneurs on the basis of size and type of the enterprise. Financial assistance for co-sponsoring an event would be limited to 40% of the net expenditure, subject to a maximum amount of ₹ 5 lakh

#### Who can apply

MSMEs, Industry Associations and other organisations related to MSME sector are eligible to apply.

#### How to apply

Applications/proposals seeking assistance under the scheme should be submitted to the Branch Manager of the nearest office of the National Small Industries Corporation, with full details and justification in support of the application.

#### Whom to contact

GM (Business Dev.), NSIC Ph: 011-26311109 Email : exhb@nsic.co.in

## 4.3. Marketing Assistance & Technology Upgradation (MATU)

#### Description

The scheme assists in providing marketing platform to manufacturing MSMEs through participation in state/district level exhibitions/trade fairs organized by State/District Authorities/Associations.

#### Nature of assistance

Funding for participation of MSMEs in state/district level exhibitions/trade fairs with a funding support maximum ₹ 30,000/- per exhibition/ fairs.Funding support (in the form of reimbursement) to MSMEs for adopting corporate governance practices maximum ₹ 45,000/- per MSME unit.Funding support (in the form of reimbursement) to MSMEs for acquiring ISO18000/22000/27000 Certification maximum of ₹ 1.00 lakh in each case.

#### Who can apply

All MSMEs

#### How to apply

The applicant MSME will submit its claim along with required documents to the local MSME-DI office for reimbursement in the prescribed format. The application form is given along with the scheme guidelines at (http://www.dcmsme.gov.in/MarkAssis.pdf)

#### Whom to contact

JDC (MATU),O/o DC, MSME Ph: (011) 23062394 Email : bisariya.sanjay@nic.in

## 4.4 MSME Market Development Assistance (MDA)

#### Description

As part of a comprehensive policy package for MSMEs, MSME-MDA scheme has been announced with a view to increasing the participation of unternat6iona & domestic fair and adoption of bar coding. MDA is offered in three forms as mentioned below:

- Participation in international exhibitions/ fairs for registered small & micro manufacturing enterprises with DI/DIC;
- 2) Financial assistance for using Global Standards (GS1) in bar-coding; and,
- 3) Recognise importance of barcoding and avail financial

assistance through Office of the Development Commissioner Micro, Small and Medium Enterprises (DC - MSME).

#### Nature of assistance

The scheme offers funding up to 75% in respect of to and fro air fare for participation by MSME entrepreneurs in overseas fairs/trade delegations. The scheme also provides funding for publicity material (up to 25% of costs), sector specific studies (up to ₹ 2 lakh) and for contesting anti-dumping cases (50% up to ₹ 1 lakh), specifically targeting individual MSMEs & associations.

#### Who can apply

Individual MSMEs & industry associations are eligible to apply.

#### How to apply

MSEs meeting the eligibility criteria may send their applications to O/o DC, MSME through concerned MSME-DI. Web link is :http://msme.gov.in/singleapps/Reg/COM\_MdaAppForm.asp x

#### Whom to contact

ADC, O/o DC, MSME Tel.: (011) 23062396 Email: calsen@nic.in



## Entrepreneurship and Skill Development Programme



### 5.1. Assistance to Training Institutions (ATI)

#### Description

The assistance is provided to National level training institutions operating under the Ministry of MSME, namely, NIMSME, KVIC, Coir Board, Tool Rooms, NSIC & MGIRI in the form of capital grant for the purpose of creation and strengthening of infrastructure and support for entrepreneurship development and skill development training programmes. Assistance is also provided to those State level EDIs that enter into partnership with NIMSME for capacity development for undertaking studies & research on MSME issues. The scheme also provides research grant upto ₹ 15.00 lakh on MSME issues. MSME chair are also sanctioned in premier National academic institutions.

#### Nature of assistance

Revenue grant is provided to institutions on annual basis for the MSME chair. State level EDIs that enter into partnership with NIMSME are provided total grant upto ₹ 2.5 cr.

#### Who can apply

Select State level EDIs that enter into partnership with NIMSME and national level premier academic institutions are eligible to apply for the MSME chair.

#### How to apply

Organisations wishing to apply for assistance for creation or strengthening of infrastructure may send their applications to the Deputy Secretary (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi -110 107.

#### Whom to contact

Deputy Secretary (EDI), M/o MSME Ph: 011-23061636 Email : ak.chaube@nic.in



# Infrastructure Development Programme

## 6.1. Micro & Small Enterprises Cluster Development (MSE-CDP)

#### Description

The Ministry of MSME has adopted cluster development approach for enhancing productivity and competitiveness as well as capacity building of MSEs. The scheme provides financial assistance to special purpose vehicles companies set up by cluster units for common facility canter, infrastructures, skill training, quality upgradation etc.

#### Nature of assistance

- Diagnostic study: maximum cost ₹ 2.50 lakh.
- Soft interventions: maximum cost of project ₹ 25.00 lakh, with Gol contribution of 75% (90% for special category States and for clusters with more than 50% women/micro/ village/SC/ST units).
- Hard interventions, i.e., setting up of CFCs with maximum eligible project cost of ₹ 15.00 cr with Gol contribution of 70% (90% for special category States and for clusters with more than 50% women/micro/village/SC/ST units).
- Infrastructure development in the new/ existing industrial estates/areas in which the maximum eligible project cost is ₹ 10.00 cr, with Gol contribution amounting to 60% of project cost (80% for special category States and for clusters with more than 50% women/micro/SC/ST units).

#### Who can apply

Industrial associations/Consortia, Clusters

#### How to apply

Online applications can be filled at www.dcmsme.nic.in Hardcopy of applications need to be sent through State Governments or their autonomous bodies or field institutes of the Ministry of MSME i.e., MSME- DIs. The proposals are to be approved by the Steering Committee of MSE-CDP. Website http://www.dcmsme.gov.in/MSE-CDProg.htm

#### Whom to contact

JDC (MSE-CDP), O/o DC, MSME Ph: (011) 23061726 Email : librasam123@gmail.com



# Schemes of NSIC





## 7.1. Single Point Registration Scheme

#### Description

The government is the single largest buyer of a variety of goods. With a view to increasing the share of purchases from MSEs, the 'Government Stores Purchase Programme' was launched. NSIC registers MSEs under Single Point Registration Scheme (SPRS) and such registered MSEs are eligible for participation in Government purchases.

#### Nature of assistance

NSIC registers micro & small enterprises after the technical inspection is carried out by a third party inspection agency.

The units registered are eligible to get the benefits listed below:

- Issue of tender sets free of cost
- Exemption from payment of Earnest Money Deposit (EMD)
- MSEs quoting price within the price band of L1 + 15% are allowed to supply up to 20% of requirement, provided they reduce their price to L1 price where L1 offer is from a non-MSE unit.

Every Central Ministry/Department/PSU shall set an annual goal of minimum 20% of total annual purchases of products or services produced or rendered by MSEs. Out of the mandatory 20% procurement from MSEs, 4% is earmarked for units owned by Schedule Castes/Schedule Tribes.

#### Who can apply

MSEs that are registered with the Director of Industries (DI)/ District Industries Centre (DIC) as manufacturing/service enterprises or possessing acknowledgement of Entrepreneurs Memorandum (EM Part-II) or UdyogAadhar Memorandum (UAM) are eligible for registration with NSIC under its SPRS.

#### How to apply

MSEs may apply online on the website www.nsicspronline.com. Alternatively, the unit can submit its application in the prescribed form to concerned zonal/branch office of NSIC. The application form containing terms & conditions is available free of cost from these offices or can be downloaded from NSIC's website i.e.www.nsic.co.in

#### Whom to Contact

GM (SPRS), NSIC Ph: 011-26311109 Email : sprs@nsic.co.in

## 7.2. Credit Facilitation through Bank Tie-up

#### Description

NSIC facilitates MSMEs in meeting their working capital and long term funds requirement through entering into MOU (Memorandum of Understanding) arrangement with various nationalized and private sector banks. So far MOU arrangement has been made with 33 Banks/Fls.

#### Nature of assistance

NSIC facilitates MSMEs, seeking short-term and/or long-term credit limits, to prepare their proposals and in completing all formalities/ documentations as per the requirements of the banks. Thereafter, the proposal is submitted to the bank(s) with whom it has entered into MOU arrangement. NSIC also do the follow-up with the concerned banks for sanctioning of the credit facilities as per their lending norms. NSIC does not charge any fee from the MSMEs for facilitating them under this scheme.

#### Who can apply

Micro, Small and Medium Entrepreneurs.

#### How to apply

Entrepreneurs can apply in the prescribed application form along with requisite documents to any of the NSIC offices. Details of NSIC's offices available on the website. (www.nsic.co.in)

#### Whom to contact

General Manager (Bank Tie Up), NSIC Ph: 011-26321373 Email : hobts@nsic.co.in

### 7.3. Raw Material Assistance & Credit

#### Description

The objective of the scheme is to facilitate MSMEs in procurement of basic raw materials at competitive price and in the quantities as per their requirement. NSIC enters into

arrangements with bulk manufacturers of industrial raw materials to provide MSMEs raw materials as per their requirements. It also facilitates them by opening raw materials Distribution Centres in industrial areas to enable micro, small and medium enterprises to get the raw materials at ease, bring down their inventory cost and arranging to provide them closer to their works.

NSIC also provides loans for purchase of raw material from NSIC against bank guarantee.

#### Nature of assistance

NSIC pools the small quantity requirements of the MSMEs and collectively enters into an arrangement with the major raw material manufacturers. This enables MSMEs in getting material at the manufacturer's price with the priority of dispatch.

In case unit needs material on credit, NSIC makes available raw material to them at credit. The material, its quantity, its supplier and the price is decided by the unit. On being approached by such unit(s) NSIC makes payment to the supplier of raw material. The material moves directly from the supplier to the unit.

Credit support for purchase of raw material is provided normally for 90 days against the security of bank guarantee. However, the credit can be further extended for three more cycles of 90 days provided the total outstanding is within BG limit and BG is valid.

#### Who can apply

Micro, Small and Medium Entrepreneurs

#### How to apply

Entrepreneurs can apply in the prescribed application forms along with requisite documents to any of the NSIC offices. Details of NSIC's offices available on the website. (www.nsic.co.in)

#### Whom to contact

General Manager-SG (BD), NSIC Ph:011-26310320 Email : gmbdr@nsic.co.in

## **ORGANISATIONS OF MINISTRY OF MSME**

S. No.	Name and Address of the organisations	Telephone/Fax/E-mail
1	Ministry of Micro, Small and Medium Enterprises, Udyog Bhavan New Delhi–110107	011-23063800 23063802-06 011-23062315 (Fax) 23061726, 23061068 minmsme@nic.in www.msme.gov.in
2	Office of Development Commissioner (MSME), 7 <sup>th</sup> Floor, A-Wing, Nirman Bhavan, New Delhi–110108	011-23063800 23063802-06 011-23062315(Fax) 23061726, 23061068 dc-msme@nic.in www.dcmsme.gov.in; www.laghu-udyog.com; www.smallindustry.com
3	Khadi and Village Industries Commission (KVIC), "Gramo-daya" 3, Irla Road, Vile Parle (West), Mumbai-400056, Maha-rashtra	022-26714320-25/ 26716323/26712324/ 26713527-9/26711073/ 26713675 022-26711003(Fax) kvichq@bom3.vsnl.net.in, ditkvic@bom3.vsnl.net.in, dit@kvic.gov.in www.kvic.org.in
4	Coir Board, "Coir House", M.G.Road, Ernakulam, Kochi-682016, Kerala	0484-2351807, 2351788, 2351954, 2354397, 0484-2370034(Fax) coir@md2.vsnl.net.in, coirboard@vsnl.com www.coirboard.nic.in, www.coirboard.gov.in

S. No.	Name and Address of the organisations	Telephone/Fax/E-mail
5	National Small Industries Corporation Limited (NSIC) NSIC Bhawan, Okhla Industrial Estate, New Delhi–110020	011-26926275 26910910, 26926370 011-26932075(Fax) 26311109 TollFree:1-800-111955 info@nsic.co.in, pro@nsic.co.in www.nsic.co.in
6	National Institute for Micro, Small and Medium Enterprises(NI-MSME), Yousuf Gauda, Hyderabad–500045	040-23608544-46 23608316-19 040-23608547(Fax) 23608956, 23541260 registrar@nimsme.org www.nimsme.org
7	Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	0752-253512 0752-240328(Fax) director.mgiri@gmail.com www.mgiri.org

## **BUDGET ESTIMATE (PLAN) 2016-17**

	S. No.	SCHEMES		(₹ Cr)
	1	Development of	Khadi Grant	30.00
		Khadi, Village & Coir Industries	Village Industries Grant	34.37
			Khadi Reform & Development Programme (ADB Assistance)	5.00
			Khadi, VI & Coir (S&T)	9.00
			Market Promotion and Development Assistance (MPDA)	341.63
		/	Schemes of Fund for Regeneration of Traditional Industries (SFURTI)	75.00
			Coir VikasYojana	15.00
			Coir UdyamiYojana	20.00
2	2	Technology Upgradation and Quality Certification	Promotion of Innovation, Rural Industry & Entrepreneurship	100.00
			National Manufacturing Competitiveness Programme (NMCP)	385.00
	3	Prime Minister's Employment	Prime Minister's Employment Generation Programme	1139.00
	Generation Programme	Interest Subsidy Certificate	49.50	
	(PMEGP) and	Credit Support Programme	50.00	
1		other Credit Support Schemes	India Innovation, Entrepreneurship & Agro Industry Fund	1.00
		Performance & Credit Rating Scheme	200.00	

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S. No.	SCHEMES		(₹ Cr)
4	Marketing Promotion	Marketing Development Assistance (MDA)	15.50
	Scheme	Marketing Assistance Scheme	20.00
		International Co-operation Schemes	8.00
5	Entrepreneurship	MGIRI	6.50
and Deve	and Skill Development	Promotional Service Institution & Programme	33.00
	Programme	Assistance to Training Institutions	79.99
		Rajiv Gandhi UdyamiMitraYojna	1.00
		MSME fund	0.01
6	Infrastructure Development Programme	Infrastructure Development & Capacity Building (Erstwhile MSME CDP & MSME Growth Poles)	266.00
		EAP Component	75.00
		Construction of Office Accommodation	10.00
7	Research Studies	Upgradation of Data Base	28.50
	& Development	Survey Studies and Policy Research	2.00
Tota	l		3000.00

\* Provisional







Government of India

Ministry of Micro, Small and Medium Enterprises (An ISO 9001:2008 Certified Organisation) Udyog Bhawan, New Delhi - 110011.