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# LEVERAGING TECH TO EMPOWER SMALL ENTERPRISES



JAN 2024



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NAVIGATING THE DIGITAL HORIZON  
FOR SMALL ENTERPRISES



# MESSAGE FROM PRESIDENT

## NAVIGATING THE DIGITAL HORIZON FOR SMALL ENTERPRISES

I am pleased to present the outcome report of MAIT's watershed conference on "Leveraging Tech to Empower Small Enterprises." Small and Medium Businesses (SMBs) are the backbone of the economy with significant contributions to the country's GDP, employment, innovation and entrepreneurship. We foresee a quantum demand for digital skills, which can create millions of new jobs and a trillion-dollar opportunity for Indians and Indian SMBs. Technology should play a catalytic role in enabling Indian small businesses unlock the next phase of growth and thrive in the digital-first era.

The conference was well-timed, drawing whole-hearted participation from over 100 leaders representing the Government, industry, MSMEs, financial institutions, think-tanks and academia. Shri Sanket Bhondve, Joint Secretary, MeitY, and Ms. Mercy Epao, Joint Secretary, MSME, set the tone for the event, offering their valuable perspectives.

India's SMBs are gradually taking advantage of digital technologies to rethink their business models and better serve their customers. However, many businesses are still at different stages in their tech-adoption and digital-first journey. At its core, the conference aimed to address the fundamental challenges and opportunities confronting small businesses in harnessing the power of technology, unlock the next phase of growth and thrive in today's digital-first era. their tech-adoption journey.

There is no doubt that a collaborative effort is the need of the hour. The government's role remains pivotal, with policy impetus and financial incentives that can bring about a metamorphosis in the MSME landscape. On the other hand, technology companies need to adopt an advisory philosophy helping the MSMEs in their digital transformation journey through customized solutions, training and handholding on several critical business decisions.

The Conference stands as a tangible manifestation of MAIT's unwavering commitment in disrupting the adoption barrier and allow an increasing number of SMBs interface and benefit from technology. The report offers a detailed report from both the sessions, crucial observations, insightful suggestions, and actionable takeaways. MAIT remains steadfast in its commitment to advancing the conference's agenda, collaborating with stakeholders to create a dynamic, forward-looking, and export-led pathway for the SMB industry in India.



*"Together, let's embark on a transformative journey for the MSME sector."*

**Rajkumar Rishi**  
President, MAIT

# DETAILED AGENDA

## MAIT's Conference on Leveraging Tech to Empower Small Enterprises: *"Navigating the Digital Horizon for Small Enterprises"*

January 17, 2024; Level 1 (Meeting Rooms), Bharat Mandapam, Pragati Maidan, New Delhi

2.30 PM – 3.00 PM	Inaugural Session
Opening Remarks	Col Suhail Zaidi, Retd, DG, MAIT
Welcome Address & Setting the Context	Shri Rajkumar Rishi, President MAIT <ol style="list-style-type: none"><li>1. Welcome the Chief Guest</li><li>2. Welcome the Industry Speakers</li><li>3. Welcome of Delegates</li><li>4. Synopsis of the event</li></ol>
Theme Address	Shri Rajveer Singh, MD, Apex Cluster Development Services Pvt. Ltd (ACDS)
Inaugural Address	Shri Sanket Bhondve, Jt. Secretary, MeitY
Vote of Thanks	Col Suhail Zaidi, Retd, DG, MAIT

# DETAILED AGENDA

## MAIT's Conference on Leveraging Tech to Empower Small Enterprises: *"Navigating the Digital Horizon for Small Enterprises"*

January 17, 2024; Level 1 (Meeting Rooms), Bharat Mandapam, Pragati Maidan, New Delhi

3.00 PM – 5.00 PM	SESSION ON ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING
Opening Remarks	Col Suhail Zaidi (Retd), Director General, MAIT
Address by Chief Guest of the Panel	Ms. Mercy Epao, JS, MSME
Panel Discussion Moderated by: - Mr. Radhesh S, Director – Medium Business, Dell Technologies	
Govt Panellists & Academia/Consulting	<ul style="list-style-type: none"><li>• Ms. Mercy Epao, JS, MSME</li><li>• Dr S. Glory Swarupa, DG, National Institute for MSMEs</li><li>• Shri S P Singh, CGM, SIDBI</li></ul>
Industry Panellists	<ul style="list-style-type: none"><li>• Shri Amrit Manwani, Chairman, Sahasra</li><li>• Shri Devesh Rastogi, CEO, Laps N Tabs</li><li>• Shri Koreth Mathew, Director, A&amp;T Video Networks</li><li>• Dr Guru Prasad, CEO, Ka-Naada Phonetics Pvt. Ltd.</li></ul>
Vote of Thanks	Col. Suhail Zaidi (Retd), Director General, MAIT

# EXECUTIVE SUMMARY

## INAUGURAL SESSION

### LEVERAGING TECHNOLOGY TO EMPOWER SMALL ENTERPRISES

The Inaugural Session of the conference served as a compelling exploration of the pivotal role of technology in empowering small enterprises. The session encapsulated critical discussions that resonated with the conference's overarching theme, emphasizing the transformative potential of technology for the growth and resilience of MSMEs.



(In Pic from L to R: Rajkumar Rishi, Sanket Bhondve, Rajveer Singh, Suhail Zaidi)

#### 1. **Technology as a Business Resilience Tool:**

A standout theme revolved around the role of technology as a tool for business resilience. An illustrative example was shared of a Betel Leaf Seller who creatively employed technology during the COVID-19 pandemic, showcasing not only the adaptability of small businesses but also the potential of technology to ensure continuity and recovery in challenging circumstances.

#### 2. **Democratizing Access to Technology:**

The session echoed the importance of democratizing access to technology. Speakers underscored the need for equal opportunities for both small and large enterprises to harness evolving technologies. This inclusivity was identified as a key factor in enhancing overall business efficiency, understanding consumer insights, and optimizing various facets of business operations.

#### 3. **MSMEs as Economic Contributors:**

Acknowledging the substantial economic contribution of MSMEs, the session highlighted their role, accounting for a significant portion of the nation's industrial production and exports. The discussion recognized MSMEs as vital economic players and emphasized the imperative of empowering them through strategic technological interventions.

# EXECUTIVE SUMMARY

## INAUGURAL SESSION

### LEVERAGING TECHNOLOGY TO EMPOWER SMALL ENTERPRISES



#### 4. Initiatives by Corporates to Support MSMEs:

Insights into corporate initiatives, particularly Dell's support for MSMEs through dedicated services, were shared. This spotlighted the commitment of the private sector in actively contributing to the growth and sustenance of small enterprises through technology-driven solutions. The collaboration between the corporate sector and MSMEs was positioned as a catalyst for fostering innovation and growth.

#### 5. Case Studies and Real-World Examples:

Concrete case studies, including the experiences of Betel Leaf Sellers and Chanderi Saree workers, were presented to underline the practical impact of technology adoption. These real-world examples demonstrated how even with limited education, leveraging technology could lead to tangible business growth, providing a roadmap for MSMEs to navigate the digital landscape.

In essence, the Inaugural Session effectively set the stage for subsequent discussions by shedding light on the practical applications of technology in the MSME sector. The key takeaways emphasized the need for ongoing technological innovation, inclusive access to digital tools, and strategic partnerships to propel MSMEs into a digitally enabled future. The session's insights laid a foundation for a conference that seeks to explore, innovate, and collaborate for the holistic empowerment of small enterprises in the ever-evolving technological landscape.



# INAUGURAL SESSION

## LEVERAGING TECHNOLOGY TO EMPOWER SMALL ENTERPRISES

The inaugural session set the tone of the Conference and delved into the overall theme of Leveraging Technology to Empower Small Enterprises.

### **Key Points of Opening Remarks of Col Suhail Zaidi, Retd., DG, MAIT**

Col Zaidi opened the Conference by welcoming the Speakers and audience. He shared an interesting personal experience on how technology was effectively used by a Betel Leaf Seller to promote his business in Covid times. He informed the audience that before Covid happened, he used to have Betel Leaf after dinner from a nearby Betel Leaf seller but after Covid, it stopped due to the Lockdown/other restrictions. However, one day suddenly, he received a message from that Betel Leaf Seller on if he wants to have the Betel Leaf delivered at his home. It turned out that he made some UPI transaction earlier with that seller and seller pulled out his mobile number from that transaction and thereafter he created WhatsApp Groups where he was offering door-step services for not only Betel leaves but also other grocery items. This way by using simple technology, seller was able to not only regain his old customers but also expanded his scope of services. Col Zaidi added that this is just a small example for how even with the limited education, technology can help in the growth of businesses.

### **Key Points of Welcome Address of Shri Rajkumar Rishi, President, MAIT**

Shri Rajkumar Rishi thanked and welcomed Shri Sanket Bhondve, JS, MeitY for inaugurating the Conference. He also thanked Ms. Mercy Epao, JS, MSME for being the Chief Guest of Panel Discussion which was to be followed after the Inaugural Session along with other speakers and panellists.

In his address, he emphasized the importance of MSMEs as these small companies account for 40% of the nation's overall industrial production and 42% of all Indian exports. Rishi also gave his personal experience on the usage of technology where he ordered "Havan Samagri" from a small seller at an e-commerce platform for a "Pooja function" at his home and all the material was delivered as a single-box solution.

Further he added that technology is a game-changer across segments be it large or small, manufacturing or trading and technology has democratized the available market for everyone. The usage of technology is omni-present be it HR/Manpower management, Operations, Supply Chain, Logistics, et al.

He also spoke of initiatives of Dell where Dell is supporting MSMEs through their Small Business and Medium Business services.

Few quotable quotes of Shri Rajkumar Rishi from this Session: -

*"Whether a business is small or large, everyone deserves an equal opportunity to harness evolving technologies. The key lies in utilizing technology to enhance efficiency, gain consumer insights, optimize supply chains, and elevate the overall workforce."*

Rajkumar Rishi, President-MAIT

# INAUGURAL SESSION

## LEVERAGING TECHNOLOGY TO EMPOWER SMALL ENTERPRISES

### Key Points of Theme Address by Shri Rajveer Singh, MD, ACDS

In his theme address, Mr. Singh highlighted the importance of flexibility and resilience for MSMEs for their growth. For resilience, he gave examples of historical instances, such as the survival of a large number of European SMEs after the oil crises, underscore their resilience and economic contribution. For flexibility, he gave an example of Tirupur's garment manufacturing cluster during the COVID period, where they shifted production to essential items such as masks and hospital uniforms. He further added that Technology is an answer to MSMEs growth in terms of the following: -

- Market Development
- Product Development
- Access to Inputs
- Access to Manufacturing Technology
- Access to Knowledge & Information

He emphasised that Govt should focus on introducing new schemes which will motivate the MSMEs to grow exponentially.

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He also gave example of Chanderi Saree workers where he had worked. He said that the earlier situation was that sellers were sending samples and now ~40 designers are working in Chanderi which is helping the Chanderi weavers grow their business.





# INAUGURAL SESSION

## LEVERAGING TECHNOLOGY TO EMPOWER SMALL ENTERPRISES

### Key Points of Inaugural Address by Shri Sanket Bhondve, Joint Secretary, MeitY

The Chief Guest Mr. Sanket Bhondve, JS-MeitY started his talk by giving an example of his work at Chanderi where he was the District Collector of Ashok Nagar (Chanderi coming under Ashok Nagar) and has worked with the Chanderi Saree weavers and took initiative to organize their business via taking help from banks and other financial institutions which ultimately improved the living conditions of the workers.

Mr. Bhondve shared his presentation on the “Digital Transformation” of India over last few years. He also gave an example of the German Ambassador tweet where he was surprised by the UPI payments acceptability across strata even with vegetable vendors. He added that India has not only developed Payment’s technology but also supporting other countries in replicating the success of India in their countries.

He spoke of JAM trinity which stands for Jan Dhan, Aadhaar, & Mobile (JAM). He gave the figures of 500.9 million Jan Dhan accounts, 1.39 billion Aadhaar, & 1.14 billion Mobile subscribers which have been achieved in last 9 years.

He then spoke of Digi Locker initiative of Gol which is Cloud based platform as a personal space to residents for storage, sharing, verification of documents & certificates. It currently has 24 crore users with 628 crore documents. He also shared MeitY’s plan of expansion of Digi Locker to Entity Locker which is primarily expansion of the Digi Locker as a service for Companies, MSMEs, and Charitable Trusts.

He further spoke about MeitY’s initiative of “Bhashini Ecosystem” which facilitates MeitY’s vision of bridging the language barriers. He briefly spoke about GI Cloud which are ICT services over Cloud to all the Departments/Ministries to ensure proliferation of Cloud ecosystem in the country.



# INAUGURAL SESSION

## LEVERAGING TECHNOLOGY TO EMPOWER SMALL ENTERPRISES

He then touched upon “Umang Platform” which is a platform for Mobile Governance and currently has 5.84 crore users.

"As market forces continue to shape industries, technology acts as a catalyst, overcoming challenges and bridging gaps. India, with initiatives like Jan Dhan Account, Aadhaar, and mobile phones, has become a global leader in Digital Public Infrastructure," he mentioned.

He also informed participants on Education Platforms, Agri Platforms, and Healthcare Platforms.

### **Vote of Thanks by Col Suhail Zaidi, Retd, DG MAIT**

Col Zaidi thanked the Chief Guest and other dignitaries for taking time out of their schedule to address this Conference.

# EXECUTIVE SUMMARY

## PLENARY SESSION

### ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING



The Plenary Session of the conference provided a comprehensive exploration of the pivotal role of technology in empowering Micro, Small, and Medium Enterprises (MSMEs) for sustained growth. Throughout the session, speakers from diverse backgrounds shared valuable insights, collectively addressing challenges and charting a course for the future development of the MSME sector.

#### 1. Technology as a Growth Enabler:

A central theme of the discussion was the catalytic role of technology in propelling the growth of MSMEs. The evolution of the Medium Business segment in India was highlighted, underscoring the need for a skilled workforce and targeted policy interventions to bridge skill gaps and ensure seamless integration with technology.

#### 2. Transformative Impact of Video Networking:

The transformative impact of video networking emerged as a key focus, showcasing how this technology enables MSMEs to participate in global collaboration. Examples from educational institutes in Gujarat demonstrated how technology facilitates remote learning, breaking down geographical barriers and broadening opportunities for knowledge transfer.



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### ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING



#### **3. Importance of Indigenous Manufacturing:**

Speakers stressed upon the critical importance of indigenous manufacturing for MSMEs, particularly in the electronics sector. The session covered initiatives such as the assembly of electronics products within India, drawing parallels with global success stories, notably China's dominance in electronics manufacturing through the collective efforts of MSMEs.

#### **4. Financial Inclusion and Support:**

Financial inclusion and support were recurrent themes in the discussion. Insights were shared on collateral-free loans, and the need for a centralized platform for MSME projects. Initiatives like SIDBI's 59 minutes loan and the Fund of Fund Scheme were highlighted, showcasing avenues for financial support and growth opportunities for startups in the MSME sector.

#### **5. Innovation and Skill Development:**

Innovation and skill development emerged as cornerstones for the success of MSMEs. Speakers highlighted examples of indigenous language keyboards and discussed challenges faced by MSMEs in retaining skilled resources. Recommendations were put forth for government support in terms of access to expensive design tools and acknowledgment of the relatively short lifecycle in electronics.



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### ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING

#### **6. Social Responsibility and Sustainability:**

The session concluded with a strong emphasis on the social responsibility of MSMEs. Initiatives promoting green technology and reducing carbon footprints were discussed. The National Institute for MSMEs presented new schemes encouraging environmentally sustainable practices, urging MSMEs to actively contribute to a greener future.

In essence, the Plenary Session offered a nuanced exploration of the multifaceted landscape of MSMEs, weaving together threads of technology, financial inclusion, innovation, and sustainability. The collective insights set the stage for a holistic approach to address challenges and foster an environment conducive to the thriving growth of MSMEs in the ever-evolving technological landscape.

#### **Key Points of Opening Remarks of Col Suhail Zaidi, (Retd), DG, MAIT**

Col Suhail Zaidi welcomed Ms. Mercy Epao, JS, MSME, the Chief Guest of the Panel, along with other panellists on the dais. He thanked all panellists who have taken time out of their busy schedule to address the Conference.

#### **Key Points of Address of Ms. Mercy Epao, JS, MSME**

Ms. Epao expressed her happiness that MAIT had organized such an important event and also for the gathering of the industry, the academia, and knowledge experts. She emphasized how technology intervention is integral in MSME spheres. She added that the Ministry of MSME had taken up technology as one of the highly focused sectors, as if the units are empowered with the latest technologies, then only they will be able to onboard the global value chain.



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She further apprised that the Ministry of MSME run 18 technology centres that are spread across the country and some of these technology centres are doing very well, especially in Bhubaneswar and Mumbai.

Ms Epao said that the India's micro, small and medium enterprises have contributed hundreds of precision parts for Chandrayaan and other satellite projects. She informed on the Capacity Building centres as well as Technology Centres Systems Programme (TCSP), which is funded by the World Bank.

The Ministry of MSME have approved around 19 technologies centres out of which 5 is already completed and the rest are being completed soon.

"Ministry of MSME is looking at establishing a dedicated segment for 'Nano Enterprises,' focusing on very small-scale businesses," the Joint Secretary of MSME, mentioned.

#### **Key Points of Address by Mr Radhesh S, Director-Medium Business, Dell Technologies**

Mr Radhesh S, who was also the moderator of the Panel Discussion, said in his opening remarks that he has witnessed many changes in the past two and a half years ever since he took charge of the Medium Business segment in India. He stressed the need to have the required skill set.

Citing the example of the compulsory rural posting of doctors by the government, he advocated the need for policy interventions that would enable engineering graduates to be skilled and motivated to work with MSMEs.

Sharing his experience of working with MSMEs, he observed that inadequacy of technology, lack of skilled people, and access to finance are the three primary challenges that Indian MSMEs face.





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#### **Key Points of Address of Mr Koreth Mathew, Director, A&T Video Networks**

Mr Mathew, in his address, gave an example of Video Networking equipments which are helping MSMEs to set-up board rooms, conference rooms, etc. which are Video conferencing equipped. He said that these technological adoption give the MSMEs an opportunity to gain what larger enterprises were doing all along which is being able to collaborate with anybody, anywhere in the world. He gave an example of educational institutes as now teaching can happen from anywhere in the world. He added that in the state of Gujarat, they have implemented language labs across all the government schools. A&T Video Network have been supplying equipment to these educational institutes & they have a computer, web camera and headphones. Students can go into that language lab and learn any language from anywhere in the world.

He further added that his company is also an MSME and has manufacturing unit in rural Madurai. They face issues in getting skilled resources. To overcome this problem, they have tied up with the local engineering colleges, & train the students in their manufacturing unit. But as of now, it is being at the cost of the company.

He suggested that Government may look at providing some support system to help such companies who are training local resources and creating job opportunities for them.



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## ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING

### Key Points of Address of Mr Amrit Manwani, Chairman, Sahasra

Mr. Manwani in his address fondly remembered his entrepreneurial journey which he started in the year 1991 with Printed Circuit Board (PCB) manufacturing and within the first month produced more than 1 Lakh PCBs. He highlighted that patience and technology adoption are the key to success in the MSME space which is the only way that someone can grow from absolutely micro enterprise to a small enterprise and to a medium enterprise and then slightly larger enterprise.

He also spoke of role of R&D for the success of MSMEs. He advised budding entrepreneurs to constantly invest in R&D which is the name of the game that will lead to success. The manufacturing process requires R&D which can help with frugal manufacturing and cost savings for MSMEs in longer run though the initial R&D cost might look prohibitive.

Mr. Manwani spoke of the challenges faced by MSMEs in retention of skilled resources as many a times, MSMEs train the resources and after getting trained those resources find other lucrative job offers from larger companies which can't be matched by MSMEs.

He also expressed his happiness for the excellent job being done by ESSCI for skilling people which over the years have trained more than 1.4 million people in all kinds of skill sets. He advised Entrepreneurs to take benefit of getting ESCI trained resources which will help MSMEs to spend less on training.

Citing his own professional working experience at L&T, where he was responsible for Vendor Development Cell, he conveyed that L&T was actively working with MSMEs, which not only promoted indigenous availability of workforce but saved costs vis-à-vis imports.



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Mr. Manwani requested two-fold support from Gol; one in terms of support in prices, by way of subsidising, for example, some design tools are very expensive. But these design tools are given to the universities like the IITs and some research institutions. Gol may look at giving access to MSMEs of these academic licences. Second would be recognition of very low lifecycle in electronics and hence, the deliverables to MSME companies engaged in electronics should come quicker.

### Key Points of Address of Dr Guru Prasad, CEO- Ka-Naada

Dr Guru Prasad in his address spoke about his company which is into manufacturing of indigenous language keyboards.

He said that mother language is critical in all the economies and hence Ka-Naada has developed Indian-language keyboard through which with one keyboard any language can be typed which in a way is leveraging of technology for common people who might not be proficient with English language.

Dr Prasad spoke of the problem of dumping of QWERTY from neighbouring countries. He added that while there is no duty on finished keyboards but if someone has to import, say plastic or silver ink, there are applicable duties which doesn't make the manufacturing competitive.

He suggested if Gol may mandate that say 30% of the keyboards consumed in India has to be "Made-in-India" keyboard; this will boost the domestic manufacturing.





# PLENARY SESSION

## ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING

### Key Points of Address of Shri Devesh Rastogi, CEO, LapsnTabs

Shri Rastogi began his address with an interesting analogy. He said that the Micro, Small and Medium Business are three different animals and can't be treated in the same manner. Hence, he suggested GoI to consider the different requirements and not club them together as a single set of requirements across the 3 segments.

Talking about his electronics journey, he said that due to his experience in distribution business, he understood the importance of Assembly in electronics manufacturing. He started Assembling of Laptops and PCs quite late in his career.

He further added that through the assembly of products in India, backward integration will start with a much, much faster pace. He gave the example of China which has established itself as a world leader in assembling/manufacturing of electronics products and most of it is driven by MSMEs. Products like Bluetooth Speakers, headphones, mouse, etc are available at extremely low prices due to the scale of production.



Mr. Rastogi discussed the provision of Collateral Free Loans for MSMEs, with a stipulation that involves setting aside 50% of earnings as "Earnest Money" if the turnover reaches ten times the loan amount. Additionally, he raised concerns about the requirement for Performance Guarantee in certain schemes, suggesting that MSMEs with the necessary Government of India (GoI) certifications should be exempt from such guarantees.

Mr. Rastogi also proposed the establishment of a centralized website dedicated to MSMEs. This platform would list projects available for patents, enabling MSMEs to collaborate with the government and institutions for product development and domestic sales.

# PLENARY SESSION

## ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING

### Key Points of Address of Shri S.P.Singh, Chief General Manager, SIDBI

Shri Singh started his address by mentioning that there is a massive change in the mindset and the technology which is dispensing the credit. Today if a financial institution is not transforming itself into a digital bank, the survival 5 year or 10 years down the line is difficult.

He informed the participants on SIDBI's initiative of 59 minutes loan where a portal has been launched by which facilitates in-principal approval of loans for MSMEs in 59 minutes by various banks. He recalled the days when getting an appointment with the Bank Manager was difficult and now-a-days actually it is the reverse where financial institutions themselves are offering loans.

On the question of rich persons getting loans easily while the poor getting lots of difficulties in receiving loans, Shri Singh said that one of the reasons is the unlimited liability of the bank managers, even after retirement to make sure that loan doesn't become NPA. Hence, bank managers have to ensure the pay-back capability of the person/entity who is applying for loans. Therefore, Credit and demand for should always be backed by repaying capacity and not wish list of the applicants.

He then spoke of Government of India fund of fund scheme (FFS) with an outlay of Rs 10,000 crores for startup. Under FFS, the Scheme does not directly invest in startups, instead provides capital to SEBI-registered AIFs, known as daughter funds, who in turn invest money in growing Indian startups through equity and equity-linked instruments.



# PLENARY SESSION

## ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING

Small Industries Development Bank of India (SIDBI) has been given the mandate of operating this Fund through selection of suitable daughter funds and overseeing the disbursement of committed capital. AIFs supported under FFS are required to invest at least 2 times of the amount committed under FFS in startups.

He added that currently SIDBI has Rs 5000 crore as its dispensation for start-ups out of which only Rs 700 crores could have been utilized, so far.

He gave a call to entrepreneurs to come forward and apply with SIDBI to take benefit of SIDBI schemes. SIDBI has collaborated with 20 incubation centres in the country, & all leading institutions. Any student or entrepreneur who has a good idea can apply with SIDBI with 100% of risk being borne by SIDBI.

SIDBI has additionally created a corpus of Rs 200 crores specifically for Defence sector and that anyone, whoever is working either into defence sector, into electronics or hardware technology, they would be provided seed funding.

### **Key Points of Address of Dr S. Glory Swarupa, DG, National Institute for MSMEs**

Dr Glory Swarupa began her address by complimenting all the CEOs on the dais. She especially appreciated Dr Guru Prasad for his innovation of Indian language keyboard. She informed the participants on a Rs 15 Lakh grant given by her institution for innovation which is not a loan but full-fledged grant. She then spoke of the new schemes launched by Ni-MSME for promotion of green technology in businesses. She requested all MSMEs to be socially responsible by reducing their carbon footprint and contribute to a better environmental sustainability.

She further added that Ni-MSME being a capacity building institution is involved in policy advocacy and research and consultancy of Ministry of MSME, they are largely building the capacity of the officials in their own ministry and all the ministries across the state governments and union territory.

She spoke of other initiatives of Ni-MSME including ASPIRE (A scheme for promotion of Innovation, Rural Industries, and Entrepreneurship), ATI (Assistance to Training Institutions), National SC-ST Hub Scheme, MSME Champions Scheme, among many others.





# PLENARY SESSION

## ROLE OF TECHNOLOGY TO EMPOWER SMALL ENTERPRISES & OVERALL HANDHOLDING



The Conference was concluded with a formal Vote of Thanks by Col Suhail Zaidi (Retd), Director General, MAIT.

# ANNEXURE 1

## **Impact of Digital on the Public Sector Transforming Service Deliver and Empowering Citizens**

By Sanket S Bhondve, IAS  
Joint Secretary Digital Governance





MINISTRY OF  
ELECTRONICS &  
INFORMATION TECHNOLOGY  
GOVERNMENT OF INDIA



# Impact of Digital on the Public Sector Transforming Service Delivery and Empowering Citizens

Sanket S Bhondve, IAS  
Joint Secretary Digital Governance



## A Glimpse of Success

- German Embassy hails India's UPI as Minister Volker Wissing makes digital payment



German Embassy India  
@GermanyinIndia

One of India's success story is digital infrastructure. UPI enables everybody to make transactions in seconds. Millions of Indians use it. Federal Minister for Digital and Transport @Wissing was able to experience the simplicity of UPI payments first hand and is very fascinated!

**UPI**  
UNIFIED PAYMENTS INTERFACE

**The Telegraph online**

Bombay, 11 August 2023

HOME | WORLD | INDIA | MY KOLKATA | EDUCATION | STATES | WORLD | BUSINESS | SCIENCE & TECH | ENTERTAINMENT | SPORTS

Home / World / German Embassy hails India's digital success story, Minister Wissing uses UPI at vegetable shop

### German embassy hails India's digital success story, minister Wissing uses UPI at vegetable shop

per the embassy Germany's Federal Minister for Digital and Transport Volker Wissing was able to experience the simplicity of digital payments first hand and is very fascinated

UPI | New Delhi | Published: 10:50 AM (07-11 PM)



**J**andhan



500.9 Mn Accounts

**A**adhaar



1.39 Bn Aadhar

**M**obile



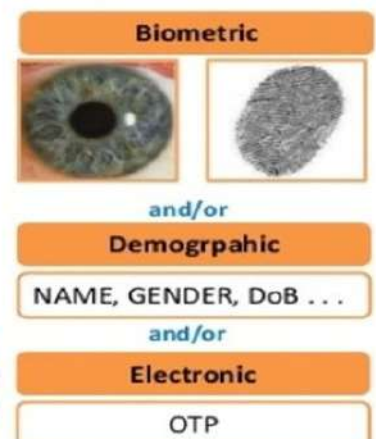
1.14 Bn Mobile Subscribers

**JAM Trinity laid foundation for Digital Transformation in India**

Over the last 9 years, Digital India has touched the lives of billion+ population and laid a robust foundation for India to embark on Digital Transformation

## Aadhaar - Digital Identity

- Cradle to grave digital identity that is unique, lifelong, online, authenticable
- Best possible authentication & de-duplication mechanism
- Aadhaar Services: Proof of Identity & Online Auth
- Aadhaar enabled ecosystem eSign, DBT, AEPS, Jeevan Pramaan, Digilocker, ... etc



106 Bn authentications

17.7 Bn e KYC

869 Mn Aadhaar updates



# Ubiquitous Digital Access



- **1.14 Bn Mobile Subscribers**
  - 627 Mn from urban & 516 Mn from rural
- **866 Million Internet Subscribers**
  - 516 Mn from urban & 350 Mn from rural
- **19.5 GB avg. data usage per user per month**
- **5 hours daily time on smartphones**
- **4G & 5G combined subscribers reached 990 million, consuming almost 100% of overall mobile data traffic**
- **5G launched nationally and 700+ Districts covered**

## Direct Benefit Transfer



**1**  
People Apply for Govt. Schemes (Auth) used



**2**  
De-duplication, fake & ghost beneficiaries

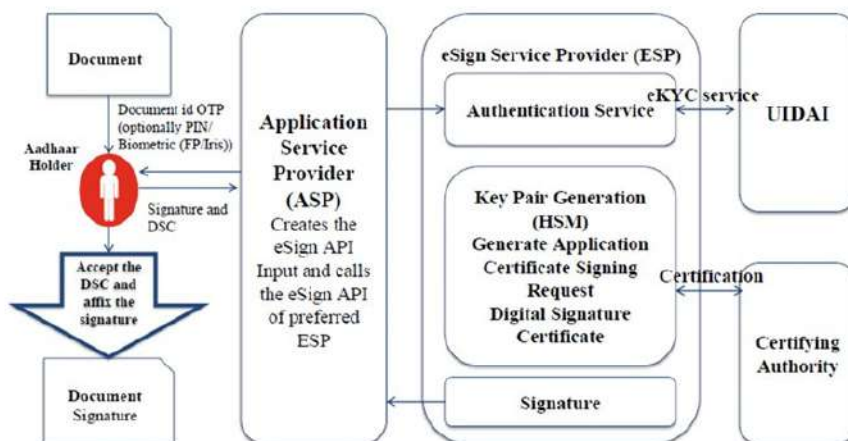
Eligibility Check & Scrutiny using Aadhaar



**3**  
Payment directly to eligible beneficiaries

**314 Schemes of 54 Ministries | INR 33.87 Tn Disbursed | INR 2.7 Tn saving**

# Aadhaar enabled Ecosystem - eSign



## Advantage over DSC

- No dongle
- No hardware dependency
- No license fee
- No hassle to renew
- Available lifetime Almost free to user Charge @ transaction Both OTP / Biometric based auth possible

18 agencies are eSign Service Providers (ESPs) | 54 Crore eSign facilitated in India

# Aadhaar enabled Ecosystem - AEPS

## How it works?

- Go to Micro-ATM
- Selection Banking Option
- Enter Aadhaar
- Scan finger-print
- Transaction done
- Receipt given

## Types of transactions supported by AEPS

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar 2 Aadhaar Fund Transfer

## Bank led model



Monthly transactions: 45 Crore (by volume) in December 2023

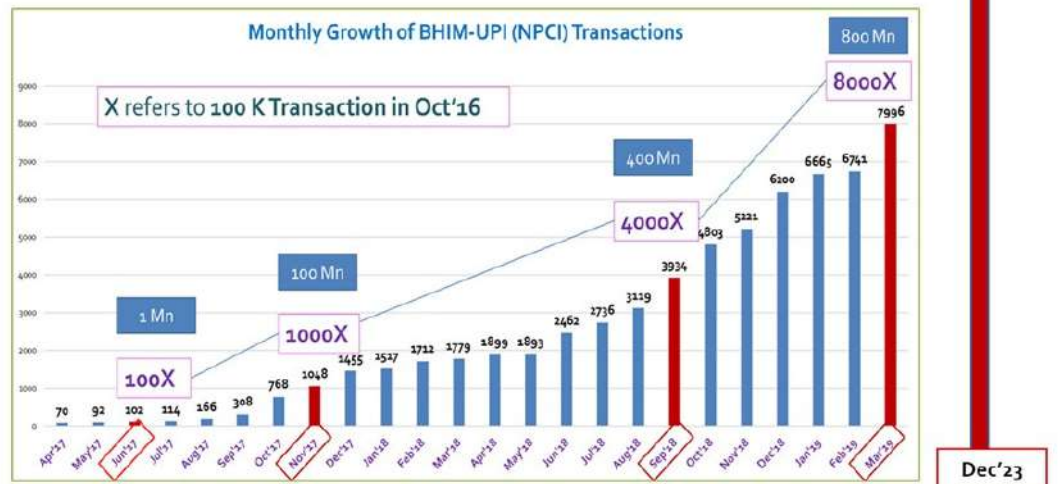


# United Payment Interface (UPI)

492  
Integrated Banks

12020 Mn  
Txn (by volume)

INR 15.79 Tn  
Txn (by value)



## Common Service Centre



- CSC is an important way of extending governance in public services viz Aadhaar Services, Financial Inclusion Services, Educational Services G2C/B2C services, Healthcare services to citizen.
- The CSC 2.0 project envisages setting up of at-least one CSC in each of 2.50 lakh Gram Panchayats (GPs) across the country.



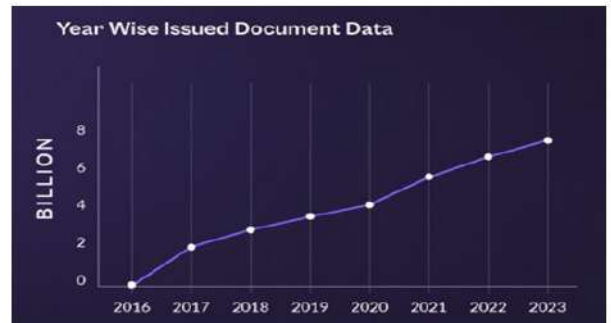
- CSC 3.0 (Digital India CSC- Citizen's Fulfillment Centre)** is under consideration in MeitY, which aims to strengthen 1 lakh Common Services Centres (CSCs) across the country which will act as citizens' fulfilment centre to meet the holistic needs of citizens living in the villages. These 1 lakh premium CSCs will provide municipal services, tele-law, tele-medicine and various other citizen centric eservices to the citizens, apart from the existing G2C and B2C services.

# DigiLocker - Platform for Paperless Governance



## Overview:

- Cloud based platform as a personal space to residents for storage, sharing, verification of documents & certificates
- Digital Locker Rules, 2016 and its Amendment for Rule 9A, 2017 gives legal sanctity
- **24 crore registered users**
- **628 crore documents**



# Entity Locker

- Expansion of the DigiLocker as a service for Companies, Charitable Trusts, and MSMEs
- To securely access and share critical business documents with respective regulators, government agencies and financial institutions.



## Key Features:

- Personal and company information verification
- Access to registration certificates, tax returns, insurance documents, bank statements, etc.
- Enterprise Vault: Upload and store additional documents like audit reports, board meeting resolutions, etc.
- Digital signatures (eSign) and document locking in enhanced security.

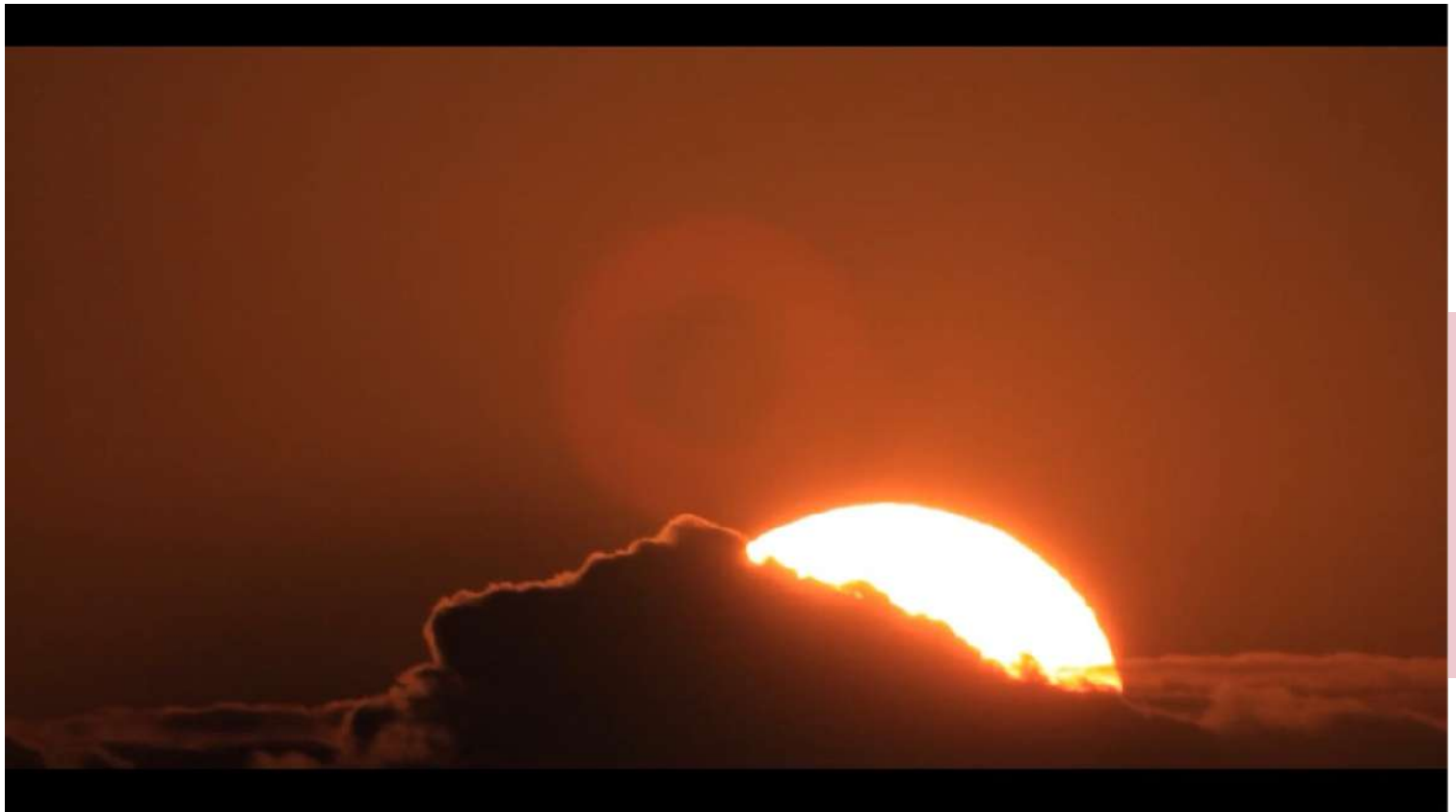
## Current Status :

- Closely working with SEBI, MCA21, MSME, GSTN, CBDT and regulators like NFRA
- Mobile app (both Android and iOS) for Entity Locker – have been developed.

# Bhashini Ecosystem

Facilitates MeitY's vision of bridging the language barriers





## GI Cloud (MeghRaj)

ICT services over Cloud to all the Departments/Ministries to ensure proliferation of Cloud ecosystem in the country.

Cloud service offerings of **20 Cloud Service Providers (CSPs)** (which includes 2 Cloud service offerings by MSMEs).

Harness the digital technology & foster innovation for inclusive, strong, secure, and sustainable Digital Economy.





## UMANG - Platform for Mobile Governance



Registered Users: **5.84 Crore**

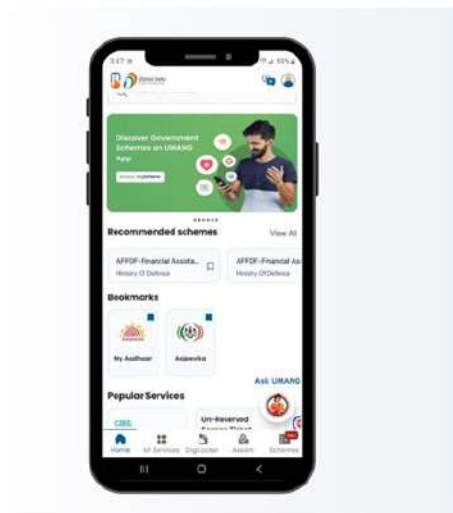
Active Users (30 days): **3.66 Crore**

No. Services Available: **1811 (Govt.) + 20,197 (BBPS)**

Transactions (Cumulative): **401.39 Crore**

Available in **23 languages**

Text and voice bot



## MyScheme - Eligibility based service delivery

1 Easy discovery of Schemes

2 Simplify Application form and process

3 Transparent application tracking

4 Analyze scheme delivery

5 Enhance targeted delivery of schemes

**1410+**

Total Schemes →

**470+**

Central Schemes →

**930+**

States/UTs Schemes →

## Platform for Data Exchange



Open and interoperable API platform to enable seamless data exchange and service delivery across Government

**4800**

APIs Published

**1500**

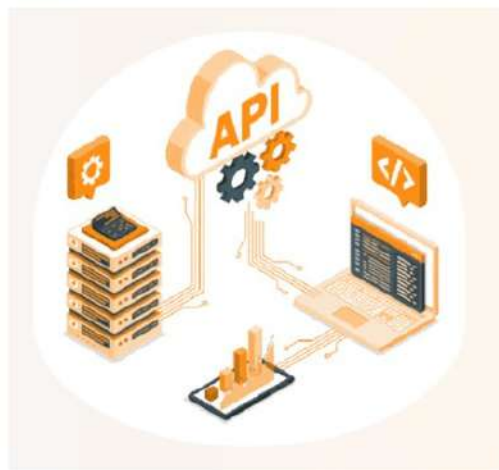
Publishers

**560**

Consumers

**6 Crore**

Monthly avg transactions



## Platforms for Education



- Digital Infra for Knowledge Sharing (DIKSHA)
- National digital learning platform for school going children, teachers and learners
- 17 Cr Enrolments & 533 Cr Sessions



Academic Bank of Credits (ABC)

- System for academic credit recognition, accumulation, transfers and redemption
- 1718 Academic Institutions registered
- ABC accounts created by 6.2 Cr. students



- Online and reliable verification of academic awards to check forged certificates
- 2246 Academic Institutions (including 32 School Boards, 14 Technical & Medical Boards)
- Holds 70 Cr.+ Academic Awards and 17.42 Cr.+ Higher Education Awards



# Agri Platforms

## Soil Health Card

### Cycle 1 (Kharif)

Samples Collected: 25,349,546

Samples Tested: 25,349,546

SHCs Dispatched: 107,389,421

### Cycle 2 (Rabi)

Samples Collected: 27,744,022

Samples Tested: 27,431,824

SHCs Dispatched: 119,776,344

## e-National Agricultural Mandis

### Market Coverage

1361 Agri Mandis from 27 States / UTs

### Farmers' Coverage

17.5 Mn farmers covered

### Traders' Coverage

244K+ Traders

### Financial Impact

Over ₹3+ Lakh crore Transacted

## mKisan

53 Million Farmers

Agri and weather Advisories



## Kisan Sarathi 2.0

### Objective:

Development/Customization of multi-lingual, multi-media ICT platform for supporting multi ways communications among

farmers, researchers, extension personnel etc. (Partially completed under Phase I of Kisan Sarathi project)

Development of Agriculture Advisory Management System (AAMS) to support the Agricultural Experts and ultimately farmers and integration with Kisan Sarathi 2.0.

### Proposed outcome/deliverable:

- **National Roll-Out of Kisan Sarathi 2.0** in major 13 (11+2) Indian Languages
- **Onboarding commodity** specific ICAR research Institutes and SAUs for technology promotion, dissemination and to support KVKs for improved advisories
- **Customization of IVRS** for Proposed Architecture System for Call Response
- **Development of Agricultural Advisory Management System (AAMS)** for Extension Workers
- **Development – KS-Mobile Apps, Chat Bots, Video Consultation** etc. as per field requirements.
- **Analytics Platform** with Kisan Sarathi to facilitate data driven forewarning system, surveillance, auto-advisory, policy intervention etc.
- **Onboarding of Farmers' data (~12.5 Cr)** of PM Kisan Samman Nidhi Program
- **Integration of various public platform** such as Agri-Stack, Kisan Call Center, IMD (weather data) etc.
- **Pan India popularization**, among farming communities, about the services of Kisan Sarathi

# Towards a common Health platform



## Ayushman Bharat Digital Mission

- 51 Crore ABA
- 33 Crore ABHA linked EHR
- 228K Health facilities
- 265K Healthcare professionals



## Reproductive and Child Health

- 246 Mn women and
- 214 Mn children registered



## Health Insurance (Rs. 500 K) Ayushman Bharat

- 289 Mn e-Cards issued
- 62 Mn hospital admissions



## e-Hospital

- Cloud hosted HMIS
- 1137 Hospitals
- 300+ Blood Banks
- 20+ Modules available e.g. Patient registration, IPD, Pharmacy, Blood bank etc



## E-Sanjeevani

### Tele-healthcare solution

- 400K daily consultations
- 100K+ Doctors & specialists onboarded
- 197+ Million patients served

# Impacts of Digital Public Infrastructure (DPI)

- Savings of over \$27 bn in govt. schemes
- Achieving greater financial inclusion in short period
- Achieved 80% account opening penetration from 20% within 7-8 years timespan with the help of DPI, which would have taken 47 years in normal course
- Since the launch of Digital Identity number, over 500 million bank accounts have been opened
- DPI facilitates innovations for public and private sectors especially for small and medium enterprises

## Digital public infra helped govt save over \$27 bn: Economic Affairs Secy

*The use of direct benefit transfer in the last one decade has ensured money reached to targeted beneficiaries*

**NEW DELHI:** Digital public infrastructure (DPI) has led to savings of over \$27 billion in government schemes, and achieve greater financial inclusion in a short period, Economic Affairs Secretary Ajay Seth said on Friday.

The use of direct benefit transfer in the last one decade has ensured money reached to targeted beneficiaries and bogus accounts are weeded out.

Sharing India's success story on the financial inclusion front, Seth said India has achieved 80 per cent account opening penetration from 20 per cent within a span of 7-8 years with DPI, which would have taken 47 years in the normal course as per a study by the Bank of International Settlements.

"We developed a solution approach for delivering best-in-class services to the last mile and even in the most remote parts of the country. Our achievements are well known in numbers. Since the launch of the digital identity number, Pradhan Man-

tri Jan Dhan Yojana in 2014, over 500 million bank accounts have been opened," he said.

Out of this, 56 per cent of bank account holders are women, and 67 per cent of accounts are in rural and semi-urban areas, he said at a seminar titled 'Digital Public Infrastructure- Enabler for Advancing Financial Inclusion and Productivity Gains'.

"The average balance in these accounts is over Rs 4,000. Our digital payment systems' UPI crossed 10 billion only in the month of August alone. Today, more than 5.5 crore Jan Dhan accounts are receiving direct benefit transfers, and government schemes have already made savings of over \$27 billion," he said.

Talking about the G20 New Delhi Leaders' Declaration earlier this month, he said it emphasised the financial inclusion agenda and provided a clear directive for the use of innovative technology to advance financial inclusion and reduce cost.

He assured that India stands ready to share its technical capabilities and knowledge for the financial inclusion efforts of the Global South. Citing the IMF and World Bank's recent report, he said they have indicated now that the DPI approaches are capable of solving societal problems at scale even under the crisis.

DPI facilitates innovations that are effective for the public and private sectors, especially for the small and medium enterprises of emerging economies, he said.

Observing that financial inclusion is a key enabler to achieve higher growth and sustainable development goals, he said despite significant progress made in advancing financial inclusion since 2010, 1.4 billion people in the world still remain unbanked.

More than 1 billion people do not have an identity, and more than 100 countries do not have any fast payment system, he said.



# Thank you

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# **ANNEXURE 2**

## **Schemes for MSMEs**





MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES  
GOVERNMENT OF INDIA

# Schemes for MSMEs

November, 2022-





" MSMEs are amongst the strongest drivers of economic development, innovation and employment. "

## Shri Narayan Rane

Hon'ble Union Minister for MSME

" Constant efforts are being made towards upliftment of MSMEs under "Self Reliant India" through various schemes. "



## Shri Bhanu Pratap Singh Verma

Hon'ble Minister of State for MSME



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# Prime Minister's Employment Generation Programme (PMEGP)



## Objective:

- The scheme aims to provide financial assistance to set up self-employment and sustainable employment vs entrepreneurial opportunities in rural as well as urban areas.
- To generate sustainable and continuous employment opportunities for rural and unemployed youth as well as prospective traditional artisans and thereby halt occupational migration.



## Key Benefits:

- Credit linked subsidy program for setting up new micro-enterprise in non-farm sector.
- Margin Money subsidy ranges from 15% to 35% of project cost for projects up to Rs. 50 Lakh in Manufacturing sector and Rs. 20 Lakh in the Service sector.
- For beneficiaries belonging to Special categories such as SC/ST/ Women/ Minorities/ Ex-Servicemen/ Transgenders/ Aspirational districts/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas.



## Scheme applicable for:

- Any individual, above 18 years of age can apply.



## Detailed Information:

- The own contribution of the beneficiary is 10% of the project cost in case of General category and 5% of the project cost in case of Special category (SC/ST/OBC/PH/Women/Ex Servicemen/Transgenders/Aspirational Districts/NER) beneficiaries

- If the application for loan is approved, Banks sanction and release the balance amount of 90 to 95 percent of the total project cost suitably for setting up of the units by the beneficiaries.
- In order to have sustainability of the projects/units set up under the scheme, support services are also provided in the form of Backward & Forward Linkages by organizing events like workshops, EDP training to the beneficiaries, exhibitions, etc.
- Government of India has introduced online process for flow of applications and disbursement of Margin Money directly to financing branches.
- Online application form is mandatory for individuals on the e-portal. The application form/PMEGP MIS portal is mobile friendly. SMS/e-mail alerts are sent to the applicants automatically by the system or by the concerned officials at each stage.
- Model Projects Reports of different activities have been put up on PMEGP e-portal for the benefit of potential beneficiaries.
- To increase the registration of MSMEs in the country, the Government has undertaken measures for PMEGP units to adopt the Udyog Aadhar Memorandum (UAM)/UDYAM Registration



### How to apply:

- Apply on:  
<https://www.kviconline.gov.in/pmegportal/pmegphome>



## 1.1) 2nd Loan for up-gradation of the existing PMEGP/REGP/ MUDRA units



### Objective:

- With an objective to assist existing units for expansion and upgradation, the scheme provides financial assistance to successful/well performing units.
- The scheme also caters to the need of the entrepreneurs for bringing new technology/ automation so as to modernize the existing unit.



### Key Benefits:

- Maximum subsidy would be 15% of the project cost (20% for NER and Hill States). The balance amount of the total project cost is provided by Banks as term loan.



### Scheme applicable for:

- Existing well performing PMEGP/REGP/MUDRA units



### Detailed Information:

- Further financial assistance scheme for expansion/ upgrade the existing PMEGP/REGP/MUDRA units for manufacturing and Service/ Trading units from the year 2018-19
- The maximum cost of the project under manufacturing sector for up-gradation is Rs.1.00 crore and Rs. 25.00 lakhs under Service/ Trading sector.
- Maximum subsidy would be 15% of the project cost (20% for NER and Hill States) i.e. Rs. 15.00 lakhs in Non-NER and Rs. 20.00 Lakh for NER and Hill States. The balance amount of the total project cost shall be provided by Banks as term loan.

- All existing units financed under PMEGP/MUDRA Scheme whose margin money claim has been adjusted and the first loan availed has been repaid in stipulated time are eligible to avail the benefits
- The units should have been making profit for the last three years.
- Beneficiary can apply to the same financing bank, which sanctioned the loan for their unit, or to any other financing bank, which is willing to extend credit facility for second loan.
- The beneficiary can choose any implementing agency and that may be different from the agency chosen for 1st loan.
- Registration of Udyog Aadhar Memorandum (UAM)/UDYAM REGISTRATION is mandatory.
- The 2nd loan should lead to additional employment generation.
- To submit the application under 2nd loan for up-gradation, the beneficiaries have to apply by filling application form on PMEGP e-Portal.



### How to apply:

- Apply on:  
<https://www.kviconline.gov.in/pmegpeportal/pmegphome>







# Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)



## Objective:

- To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free / third-party guarantee-free loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral.



## Key Benefits:

- Credit guarantee for loans up to Rs. 2 crores, without collateral and third-party guarantee.
- Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75% (others).
- 50% coverage is for retail activity.



## Scheme applicable for:

- Existing Entrepreneurs and Aspiring Entrepreneurs.



## Detailed Information:

- Any collateral/ third party guarantee free credit facility (both fund as well as non-fund based) extended by eligible institutions, to new as well as existing Micro and Small Enterprises, including Service Enterprises, with a maximum credit cap of Rs. 2 crore are eligible for guarantee under the scheme. Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks.
- The guarantee cover available under the scheme is to the extent of 50% / 75% / 80% & 85% of the sanctioned amount of the credit facility. The extent of guarantee cover is 85% for micro enterprises for credit up to Rs. 5 lakh. The extent of

guarantee cover is 50% of the sanctioned amount of the credit facility for credit from Rs. 10 lakh to Rs. 1 crore per MSE borrower for retail trade activity.

- The extent of guarantee cover is 80% for (i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities up to Rs. 50 lakh. In case of default, the trust settles the claim up to 75% of the amount in default of the credit facility extended by the lending institution for credit facilities up to Rs 2 crore.



### How to apply:

- Through Member Lending Institutions (Banks and NBFCs)
- For detailed guidelines please visit <https://www.cgtmse.in>





## Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Scheme



### Objective:

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- To create/upgrade infrastructural facilities in the new/existing Industrial Areas/Clusters of MSEs.
- To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc).
- Promotion of green & sustainable manufacturing technology for the clusters.



### Key Benefits:

- Creation of Common Facility Centers including Plug & Play Facilities.
- Support for Infrastructure Development Projects including Flatted Factory Complexes.



### Scheme applicable for:

- Existing Entrepreneurs [in form of a Special Purpose Vehicles (SPVs)].



### Detailed Information:

- **COMMON FACILITY CENTRES:** Creation of “tangible assets” such as Common Production / Processing Centre, Design Centers, Testing Facilities including Plug & Play Facilities.  
GoI Assistance: up to 80% of the maximum Project cost of Rs. 30 crores.

- **INFRASTRUCTURE DEVELOPMENT:** Development of land, roads, drainage, power distribution etc. in new/existing industrial (multi-product) areas/estates/Flatted Factory Complex. GoI Assistance: up to 70% of the maximum Project cost of Rs. 15 crores.



#### How to apply:

- Apply on:  
<https://cluster.dcmsme.gov.in>







# Scheme of Fund for Regeneration of Traditional Industries (SFURTI)



## Objective:

- To organize traditional industries and artisans into collectives by increasing production and value addition to make products competitive
- To promote traditional sectors and increase income of artisans providing sustainable employment.



## Key Benefits:

### • Gol support:

- Upto Rs. 2.5 cr. for upto 500 artisans
- Rs. 5 cr for more than 500 artisans.
- A production facility is set up with latest machineries
- Raw material support
- Soft Interventions – upto Rs. 25 lakhs
- Skill Development
- Exposure Visits
- Buyer Seller Meets
- Marketing connect, e-commerce
- Design support



## Scheme applicable for:

- Existing artisans from traditional industries in sectors such as Handicraft, Textile, Agro-Processing, Bamboo, Honey, Coir, Khadi, etc.



### Detailed Information:

- Artisans are constituted into Special Purpose Vehicles (SPVs) by Implementing Agencies (State/Central Govt. organizations, NGOs) who need to provide land and 10% (5% in NER, J&K and Hill Areas) of Hard Intervention
- Financial assistance of up to 90% (95% in NER, J&K and Hill Areas) of Hard Intervention cost, entire cost of Soft Intervention, Technical Agency fee and Implementing Agency fee is given by GoI
- Detailed guidelines is available on

<https://sfurti.msme.gov.in/SFURTI/Home.aspx>



### How to apply:

- Apply on:  
<https://sfurti.msme.gov.in/SFURTI/Home.aspx>





# Entrepreneurship and Skill Development Programme (ESDP) Scheme



## Objective:

- To promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.



## Key Benefits:

- Widen the base of entrepreneurship by development, achievement, motivation and entrepreneurial skill to the different sections of the society.



## Scheme applicable for:

- Aspiring and Existing Entrepreneurs.



## Detailed Information:

- Entrepreneurship Awareness Programme (EAP) – One Day training programme is conducted for Entrepreneurship/ Self-employment awareness and motivation to different sections of the society including SC/ ST/ Women, differently abled, Ex-servicemen and BPL persons as career options.
- Entrepreneurship cum Skill Development Programme (E-SDP)
  - Six weeks training programme is conducted for Entrepreneurship & Skill Training in Agro Based Products, Hosiery, Food & Fruit Processing Industries, Carpet Weaving, Mechanical Engineering Workshop/ Machine Shop, Heat Treatment, Electroplating, Basic/ Advance Welding/ Fabrication/ Sheet metal work, Basic/ Advance Carpentry, Glass & Ceramics etc.
- Advance E-SDP: The One Week Advance ESDP programmes are conducted through IIMs/IITs/ICAR/CSIR/BARC/IISC/NIT/ Agricultural University of Central and State government etc.

- Management Development programme (MDP)- One week training programme for Management capacity building Training to Existing Entrepreneurs and their supervisory staff in Industrial Management, Human Resource Management, Marketing Management, Export Management/Documentation & Procedures, Materials Management, Financial/Working Capital Management, Information Technology, Digital Marketing, Quality Management/QMS/ISO 9000/EMS, WTO, IPR, Supply Chain Management, Retail Management, Logistics Management etc.
- Advance MDP: The One Week Advance MDP Training Programmes is conducted through State Administrative Training Institutes (ATIs) and/or other reputed institutions in this domain of Central or State Governments/NITs/ Regional Engineering Colleges/ Agricultural colleges/Autonomous bodies of Central/State Governments to provide MDP training to MSMEs promoters/executives.



### How to apply:

- Apply through the websites of MSME-DFOs, MSME-TC and other Implementing Agencies under ESDP scheme.

The scheme link -

<http://dcmsme.gov.in/Enterprise&skillDevelopment.htm>  
and  
<http://msmedi.dcmsme.gov.in>







# Assistance to Training Institutions (ATI) Scheme



## Description :

- The assistance is provided to National level training institutions operating under the Ministry of MSME, namely, NI-MSME, KVIC, Coir Board, Tool Rooms, NSIC & MGRI 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 existing State level EDIs i.e. owned and controlled by a State Government/UT for creation or strengthening/ expansion of their training infrastructure



## Nature of Assistance :

- Amount of assistance will not exceed the actual amount for strengthening/ expansion of the infrastructure required by the training institutions of this Ministry. Scale of maximum assistance to the State level EDIs will be restricted to Rs.3.00 crore in each case. Assistance for skill development programmes will be provided as per the prescribed rates.



## Who can apply:

- Institutions of Ministry of MSME and existing State level EDIs.



## How to apply:

- Organizations wishing to apply for assistance for creation or strengthening of infrastructure may send their applications to the Director/Deputy Secretary (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi – 110 011.



## Whom to contact :

- Deputy Secretary (EDI), M/o MSME



# Coir Vikas Yojana- Umbrella Scheme

**Coir Vikas Yojana (CVY) is an Umbrella Scheme being implemented by Coir Board for the Development of Coir Industry all over the country.**



## Objective:

- To enhance utilization of the raw material abundantly available in the country at economic levels of production.
- To increase income/returns to workers, entrepreneurs, exporters and other stake-holders of the industry.
- Full utilization of the market potential of the products within the country and abroad and Industry related functional support services.
- Development of improved equipments machinery, processes and new products.
- Promoting large scale investment in Coir Industry.
- Development of skilled manpower for Coir industry, empowerment of rural women and Employment Generation.
- Welfare measures for coir workers.
- To upgrade the coir industry through technological interventions and integration of various Digital Platforms.

Under this Umbrella Scheme, the Coir Board is implementing the following sub schemes/ programmes:

## I.SCIENCE & TECHNOLOGY

Modernization of Production Processes, Development of Machinery and Equipments, Product Development and Diversification, Development of Environment friendly technologies, Technology Transfer, Incubation, Testing and Service Facilities, are the components of this programme.



## Activities covered under Sub-Component-I

### **Participation of MSME delegations in international exhibitions, trade fairs and buyer-seller meets in foreign countries (Physical Mode).**

- Space Rent (Stall Charges): Upto Rs. 3.00 lakh per MSME.
- Air Fare : Upto Rs.1.50 lakh per MSME
- Duty allowance: USD150 per day for Office Bearer
- Freight charges: Upto Rs.50,000/-per MSME unit and Rs.75,000/-per MSME for Latin American Countries.
- Advertisement and publicity charges: Upto Rs.5.00 lakh
- Registration fee: Upto Rs.5,000/-

### **Participation of MSME delegations in international exhibitions, trade fairs and buyer-seller meet by Foreign Organisers (Virtual Mode).**

- Space/Stall Charges including catalogue/digital material charges for Participating in the Virtual International Events organized by foreign countries: Upto Rs.1.5 lakh.
- Advertisement and Publicity Charges: Upto Rs.5.00 lakh.

### **Organizing International conferences/ summits/ workshops/Seminars on the themes relevant to MSME sector (Physical Mode) to be organized in India by the Industry Associations/Government Organizations.**

- Charges for holding/organizing the International conferences/summits/workshops/seminars in India by Industry Associations including charges for venue rent, catering, advertisement & publicity, security arrangement, etc. : Upto Rs.10.00 lakh.
- Economy class Airfare for foreign speakers/experts/resource persons: Upto Rs.5.00 lakh.

### **Organising International conferences/ summits/workshops/seminars on the themes relevant to MSME sector (Virtual Mode) to be organized by Industry Associations/Government Organizations.**

- Virtual Space/ Platform/License Fee/ Rent for Organising Conferences /summits/ workshops/seminars: Upto Rs. 2.00 lakh.

- Publicity Cost incurred on promotion/marketing/publicity of the event: Upto Rs.5.00 lakh.

- Translation and Interpretation charges involved in the virtual event: Upto Rs.1.00 lakh.

- **Organising Mega international conferences/summits/workshops/seminars, bilateral/multilateral Government to Government Events in India (Physical /Virtual Mode) by Ministry of MSME, its organizations solely or in partnership with industry associations for promotion of MSME sector.**



### Sub-Component-II

Under this component, incidental costs viz. Registration cum Membership certification (RCME); Export Insurance Premium; Quality certification is reimbursed to first time MSE Exporters. The Ministry on 20.09.2022 has signed MoUs with 18 Export Promotion Councils (EPCs), Export Credit Guarantee Corporation Ltd (ECGC) and National Small Industries Corporation Ltd (NSIC) as implementing agencies for Reimbursement of RCMC Fees, Export Insurance Premium and Testing & Quality Certification to MSEs.

For more detailed information refer to Scheme guidelines, on the following link:  
<https://msme.gov.in/sites/default/files/RevisedICScheme2021.PDF>



### How to apply:

- Apply on:  
<http://ic.msme.gov.in>







# National SC-ST Hub Scheme



## Objective:

- To provide professional support to Scheduled Caste and Scheduled Tribe Entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-Up India initiatives.



## Key Benefits:

- 25% subsidy on purchase of plant & machinery/equipments or Rs. 25 lakh whichever is less.
- Marketing and mentoring support through participation in exhibitions and vendor development programmes.
- Reimbursement of fees charged for bank loan processing, testing services, membership of Export Promotion Council, membership in Govt. promoted eCommerce Portals, Single Point Registration Scheme of NSI.
- Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs to CPSEs.
- Free skill trainings and distribution of trade specific tool kits to trained candidates under the Skill Development programmes.



## Scheme applicable for:

- Aspiring and Existing SC/ST Entrepreneurs.



## Detailed Information:

National Scheduled Caste and Scheduled Tribe Hub (NSSH) was launched by Hon'ble Prime Minister in October 2016 to provide professional support to SC/ST entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt

applicable business practices and leverage the Stand up India initiatives. The Hub has undertaken several initiatives to facilitate SC/ST entrepreneurs by providing professional support in their capacity building, market linkages, finance facilitation, tender bid participation, etc. through its various subschemes/interventions. The NSSH works on the mentioned priority areas through various sub-schemes which are as follows:

- 25% subsidy on purchase of plant & machinery/equipments Special Credit Linked Capital Subsidy Scheme.
- 100% subsidy on airfare and twice of DA as the rate prescribed by MEA under Special Marketing Assistance Scheme.
- 100% subsidy to obtain NSIC's Registrations under the Single Point Registration Scheme with a nominal fee of Rs. 100/-.
- Reimbursement of 80% or Rs. 1.0 lakh whichever is less on Bank Loan Processing fee .
- Reimbursement of 80% or Rs. 1.0 lakh whichever is less on for Performance Bank Guarantees.
- Reimbursement of 80% or Rs. 1.0 lakh whichever is less on testing fee.
- Reimbursement of 80% or Rs. 20,000 whichever is less on membership/subscription fee of Export Promotion Council Membership
- Rim •ebursement of 80% or Rs. 25,000 whichever is less on membership fee of Government promoted e-Commerce Portals.
- Reimbursement of 90% or course fee or Rs. 1.0 lakh whichever is less to top 50 NIRF Rated Management Institution's Short-Term Training Program Fee



**For detailed guidelines:**

- Visit:  
<https://www.scsthub.in/>





# A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)



## Objective:

- To set up a network of Livelihood Business Incubators (LBIs), predominantly in the rural and underserved areas, to promote innovation and accelerate entrepreneurship for the following :
  - Generate employment opportunities by facilitating formal, scalable micro-enterprise creation in the agro-rural sector.
  - Skill, up-skill, re-skill unemployed, self-employed/ wage earners in new technologies in the agro-rural sector.
  - Provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector.



## Key Benefits:

- Maximum of INR 1 crore. to Government agencies & INR 75 lakh to Private agencies for procuring plant and machinery.
- Maximum of INR 1 crore. to Government and Private agencies as operational expenditure support towards manpower cost, running incubation and skill development programmes, etc.



## Scheme applicable for:

- Any agency/institution of Government of India/ State government or existing training centres under Ministries/Departments of Government of India/State Government, Industry Associations, Academic Institutions.
- Any not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs may be eligible to set up an LBI.



### Detailed Information:

- Livelihood Business Incubator (LBI): An entity set up for imparting skill development & incubation programmes for promoting entrepreneurship and employment generation in agro-rural sector with special focus on rural and underserved areas.
- In case of private organizations, 25% of the Capital Expenditure has to be borne by the Applicant Organization.
- Detailed guidelines are available at <https://aspire.msme.gov.in/ASPIRE/AFHome.aspx>



### How to apply:

- Apply On: <https://aspire.msme.gov.in/ASPIRE/AFHome.aspx>





# KHADI GRAMODYOG VIKAS YOJANA – Umbrella Scheme



## Objective:

- To increase productivity and wages of Khadi Artisans and secure livelihood
- To improve Infrastructure for Khadi Production
- Increased Khadi Production, Sales and Employment
- Development of Village Industries and increase number of rural artisans
- To revive the traditional and inherent skills of rural artisans
- To renovate and Modernize Sales Outlets
- To promote Marketing and Exports



## Key Benefits:

### I. Khadi Vikas Yojana

S.No	Component	Assistance
1.	Modified Market Development Assistance (MMDA)	Subsidy @ 35% on Prime Cost for Cotton/Muslin, Wool and Polyvastra and @ 20% on Prime Cost for Silk Khadi
2.	Interest Subsidy Eligibility Certificate Scheme (ISEC)	Khadi Institution is required to pay only 4% interest rate. The difference between the actual interest charged by the Bank and 4% is borne by the KVIC as "Interest Subsidy".
3.	Work-shed Scheme for Khadi Artisans	<ul style="list-style-type: none"> <li>•Individual workshed (20 Sq. mtrs): Rs. 1,20,000/- or 75% of the cost of workshed including toilet (90% for NER), whichever is less.</li> <li>•Group workshed (10 Sq. mtrs per artisans): Rs.80,000 or 75% of the cost of the workshed including toilet (90% for NER), whichever is less.</li> </ul>



4.	Strengthening Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure	<ul style="list-style-type: none"> <li>Financial assistance for revival of khadi institution with ceiling limit of Rs.15.00 lakh (Capital Expenditure + working fund).</li> <li>Financial assistance under Marketing Infrastructure for renovation of departmental sales outlets of KVIC /KVIB and institutional sales with the ceiling limit of Rs.25.00 lakh.</li> </ul>
5.	Other Components	<p>Centre of Excellence for Khadi</p> <ul style="list-style-type: none"> <li>Khadi Quality Assurance</li> <li>Marketing (Exhibition)</li> <li>Science &amp; Technology (S&amp;T)</li> </ul>

## II. Gramodyog Vikas Yojana

S.No	Component	Assistance
1.	Agarbatti Programme under Wellness and Cosmetics Industries (WCI)	<ul style="list-style-type: none"> <li>Training Programme in Agarbatti industry.</li> <li>Distribution of Pedal operated / Automatic Agarbatti Machinery to trained artisans.</li> </ul>
2.	Leather Footwear Activity under Handmade Paper Leather & Plastic Industry (HMPLPI)	<ul style="list-style-type: none"> <li>Training on designing and manufacturing of footwear.</li> <li>Distribution of machinery and tool kits to trained artisans.</li> </ul>
3.	Pottery Activity under Mineral Based Industry (MBI)	<ul style="list-style-type: none"> <li>Training on Wheel pottery.</li> <li>Distribution of tools and equipments (Electric Potter Wheel, Blunger) to trained artisans.</li> </ul>
4.	Beekeeping Activity/ Honey Mission Programme under Agro-Based & Food Processing Industries (ABFPI)	<ul style="list-style-type: none"> <li>Beekeeping skill development training.</li> <li>Distribution of 10 bee boxes with live bee colonies and One set of Tool kit (containing one Knife, Smoker, hive tool and bee veil) to trained beneficiaries.</li> </ul>

5.	Waste Wood / Turn Wood Craft / Wooden Toy / Products of Panchgavya under Rural Engineering and New Technology	<ul style="list-style-type: none"> <li>• Training on Waste-Wood, Turn-Wood Craft, Wooden Toy and in Panchgavya based Products.</li> <li>• Distribution of tool kit to all trained artisans.</li> </ul>
6.	Hand Made Paper and Fiber related activities under Hand Made Paper, Plastic and Leather Industry.	<ul style="list-style-type: none"> <li>• Training on Paper Conversion, Paper Plate &amp; Dona (Bowl) making, Paper Mache, Fibre Extraction and fancy article making and Ban making (Two ply).</li> <li>• Distribution of machinery and tool kits to trained artisans.</li> </ul>
7.	Agro- Food Based Food Processing Industries	<ul style="list-style-type: none"> <li>• Training on Palm Gur, Tamarind, Fruits &amp; Vegetables, Village Oil, Spices &amp; Condiments, Cane &amp; Bamboo.</li> <li>• Distribution of machinery and tool kits to trained artisans.</li> </ul>
8.	Service Industry	<ul style="list-style-type: none"> <li>• Training to Electrician &amp; Plumbers, and DigniTEA (Tea Vending on Bicycle).</li> <li>• Distribution of tool kits to trained beneficiary.</li> </ul>



### Scheme applicable for:

- Khadi Institutions (KIs) registered with KVIC or State Khadi and Village Industries Boards (KVIBs) and Khadi artisans.
- The beneficiaries may be identified by KVIC, NGOs / KIs / VIs / KVIB's / DIC's / FPOs etc.
- Age Group: 18-55 Years.
- Having valid Aadhar Card or any other Identity Card issued by Government.
- One person from one family is eligible for the assistance under KGVY.
- Persons who have availed benefits from other Govt. Schemes for the same/similar purpose is not eligible.
- Preference shall be given to the people belonging to SCs/STs/Women/ Unemployed Youth /BPL category etc.



### How to apply:

Apply on:

<http://www.kviconline.gov.in>





## Promotion of MSMEs in – NER & Sikkim



### Objective:

- The scheme envisaged for providing financial support mainly for augmenting Infrastructure development for enhancing the productivity, sustainability, competitiveness and growth by addressing common issues such as improvement of technology, skills & quality, market access etc. of Micro, Small and Medium Enterprises (MSMEs).
- Creation of common facilities to supplement manufacturing, testing, packaging, R&D, product and process innovations and training for natural resources such as fruits, spices, agri, forestry, sericulture and bamboo etc. available in NER and Sikkim.
- To create/ upgrade infrastructural facilities in the new/existing Industrial Areas for MSMEs.
- Development of tourism sector in NER and Sikkim by creation of common services such as kitchen, bakery, laundry & dry cleaning, refrigeration and cold storage, IT infra, potable water, display center for local products, center for cultural activities etc. in a cluster of home stays



### Key Benefit:

- Common facilities for MSMEs to develop new products & processes including toolings.
- Developed infrastructure for entrepreneurs for establishing new units or expanding their units.
- Support for creation of common infrastructures to boost tourism in NER & Sikkim.



### Nature of Assistance:

- **Setting up of new and modernization of existing Mini Technology Centers:** : The financial assistance of Government of India will be 90%. The maximum project cost for calculation of GoI assistance shall be Rs.15.00 Crore. The GoI assistance towards the buildings cost for

upgradation of infrastructure would be limited to 1.00 crore within the total permissible GoI assistance. Government of India financial assistance would not be admissible towards the cost of land.

- **Development of new and existing Industrial Estates:** The financial assistance of Government of India will be 90%. The maximum project cost for calculation of GoI assistance shall be Rs.15.00 Crore for development of New industrial estate whereas Rs.10.00 crore for development of existing Industrial Estate.

**Development of Tourism Sector:** The financial assistance

- of Government of India will be 90% for projects with maximum project cost Rs.5.00 crore for calculation of GoI assistance. The balance project cost if any have to be borne by the State Govt.



#### **Eligibility/ Applicability:**

- State Government or any State Govt. organization engaged in promotion of MSMEs.



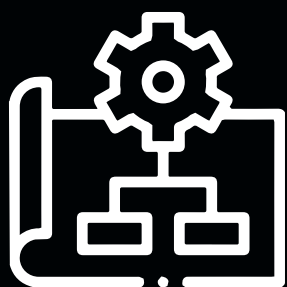
#### **How to apply:**

- The State Government, desirous of availing financial assistance under the scheme would formulate a proposal and identify an agency preferably Department of Industries & Commerce or any State Govt. organization engaged in promotion of MSMEs to implement the project. Then the proposal may be uploaded on the scheme portal **[www.ner-promotion.msme.gov.in](http://www.ner-promotion.msme.gov.in)** for approval process.



#### **Contact:**

- MSME-Development & Facilitation Offices under office of the Development Commissioner, Ministry of Micro, Small & Medium Enterprises



# **NEW SCHEMES**





## Tool Rooms and Technical Institutions – A Component of Infrastructure Development & Capacity Building



### Objective:

- Tool Room & Technical Institutions are concentrated on an integrated Development of the relevant sector of industries to help MSME. Total 18 MSME Tool Rooms & Technical institutions established PAN India serving in the relevant sector like General Engineering, foundry & forging, electronics, fragrance, glass, sports good and footwear etc.



### Key Benefit:

- Improves access of MSMEs to tooling facilities for enhancement of their efficiency and providing industry ready manpower by conducting training programme.
- Process and Product development in relevant sector.
- Consultancy and job works in relevant sector.



### Who can apply:

- Industrial Units (focusing on MSME sector).
- The intake eligibility for the training programmes from school dropout to M. tech level.



### Detailed Information:

- 18 Tool Rooms & Technical Institutions (TRs & TIs) under O/o DC (MSME), Ministry of MSME are concentrating on an integrated development of the related segments of industries by way of providing quality tools, trained personnel and consultancy in tooling and related areas, specific product groups like Foundry & Forging, Electrical, Electronics, Fragrance & Flavour, Glass, Sport Goods, and footwear etc. The Ministry has been investing periodically to

upg rade the TRs & TIs by introducing new technologies such as 3D Printing, Glass Machining, CAD/ CAM, CNC machining for tooling, vacuum heat treatment, Robotics and Process Automation etc.

- TRs & TIs are conducting various training Programme includes NSQF Compliance Courses, AICTE/NCVT/SCVT approved courses and variety of training courses as per needs of industry to provide them industry ready manpower & create Entrepreneurship. TRs & TIs have also developed special training programmes to meet the requirements at international level. Technology Centres are conducting training programmes for international participants sponsored under various agreements like Technical Co-operation Scheme of Colombo (TCS), Special Commonwealth African Assistant Programme (SCAAP), Indian Technical and Economic Co-operation (ITEC), Aid to Sri Lanka etc.

In addition, these institutes provide technical services such

- as design of parts and components, materials testing, heat treatment, quality control, and technical consultancy related to the product & process improvement. TRs & TIs apart from extending design, development & manufacturing support to MSMEs for complex tools, parts and components (many that serve as import substitutes) have also supported the strategic sectors such as aerospace, defence, atomic energy etc. of the country for their R&D requirements.

All the TRs & TIs adhere to the principles of Total Quality

- Management (TQM). They are ISO 9001-2000 certified institutions and a few of them are ISO-14000, OHSAS-18000, ISO-29990 and ISO-50001 certified. Central Tool Room & Training Centre, Bhubaneswar is also AS-9100 certified for Aero-space Component Supply.



### How to apply:

- Online application can be filled at [http://dcmsme.gov.in/CLCS\\_TUS\\_Scheme/Tool\\_Room\\_Tech\\_Institutions/Scheme\\_Guidelines.aspx](http://dcmsme.gov.in/CLCS_TUS_Scheme/Tool_Room_Tech_Institutions/Scheme_Guidelines.aspx) or different concerned Tool Room & Technical institutions website





# MSME Champions Scheme



## About the scheme:

Ministry of MSME has been implementing Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS-TUS) for promoting competitiveness amongst Micro, Small and Medium Enterprises (MSMEs) by the way of wastage reduction through Lean Manufacturing, support for Design improvement, building awareness on Intellectual Property Rights, Zero Defect Zero Effect (ZED) Scheme, digital empowerment of MSME through Digital MSME and to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovation MSMEs through Incubation across India.

MSME Champions scheme has been formulated through Standing Finance Committee (SFC) by merging all 6 components of erstwhile Technology Upgradation Scheme (TUS) for a period of 5 years i.e. 2021-22 to 2025-26. It is a Holistic Approach to unify, synergize and converge various schemes and Interventions with a single purpose. The end objective is to pick up clusters and enterprises and modernize their processes, reduce wastages, sharpen business competitiveness and facilitate their National and Global reach and excellence. There are 3 components under the new MSME Champions scheme, the details of which are as below:

- 1) -MSME-Sustainable (ZED)
- 2) -MSME-Innovative(for Incubation, IPR, Design)
- 3) -MSME-Competitive (Lean) Yet to be launched
- 3) -Digital MSME Yet to be launched

( The Digital MSME will be interlinked with all the other components of the MSME Champions Scheme.)

# 1) MSME SUSTAINABLE (ZED) CERTIFICATION

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## Objective:

**The ZED Certification envisages promotion of Zero Defect Zero Effect (ZED) practices amongst MSMEs so as to:**

- Encourage and enable MSMEs for manufacturing of quality products using latest technology, tools & to constantly upgrade their processes for achievement of high quality and high productivity with the least effect on the environment.
- Develop an Ecosystem for ZED Manufacturing in MSMEs, for enhancing competitiveness and enabling exports.
- Promote adoption of ZED practices and recognising the efforts of successful MSMEs.
- Encourage MSMEs to achieve higher ZED Certification levels through graded incentives.
- Increase public awareness on demanding Zero Defect and Zero Effect products through the MSME Sustainable (ZED) Certification.
- Identify areas to improve upon, thereby assisting the Government in policy decisions and investment prioritization.



## Key Benefits:

- **Cost of Certification**
  - Certification Level 1: BRONZE: Rs. 10,000/-
  - Certification Level 2: SILVER: Rs. 40,000/-
  - Certification Level 3: GOLD: Rs. 90,000/-
- **Subsidy on cost of ZED certification:**
  - Joining Reward of Rs. 10,000/- (Bronze will become free if availed)
  - 80-60-50% for Micro, Small & Medium Enterprises

- **Additional subsidy:**
  - 10% for Women/SC/ST owned MSMEs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts.
  - 5% for MSMEs which are also a part of the SFURTI OR Micro & Small Enterprises – Cluster Development Programme (MSE-CDP) of the Ministry.
- **Financial Assistance in Testing/Quality/Product Certification:**
  - Up to 75% of the total cost of Testing/Certification, with the maximum ceiling of subsidy being Rs. 50,000/-.
- Handholding Support :**
  - Up-to Rs.2 lakhs for consultancy for all ZED certified MSMEs.
- Support in Technology Upgradation for Zero Effect Solutions:**
  - Up-to Rs. 3 lakhs for all ZED certified MSMEs.
- MSME KAWACH (Knowledge Acquisition through WASH for an Accelerated COVID-19 Handling) Certification:**  
After taking ZED Pledge, MSMEs can avail support for their preparedness to mitigate COVID 19 risks after obtaining Certification based on WASH Standard.
- Graded incentives:** MSMEs can avail graded incentives as prescribed for the three ZED Certification Levels. Wherever possible, the incentives provided by States will be linked through API integration with the ZED portal to ensure interoperability.



#### **Scheme applicable for:**

- All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Sustainable (ZED) Certification and avail related benefits/incentives.





### Detailed Information:

- MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSMEs about Zero Defect Zero Effect (ZED) practices and motivate and incentivize them for ZED Certification while also encouraging them to become MSME Champions. Through the journey of ZED Certification, MSMEs can reduce wastages substantially, increase productivity, enhance environmental consciousness, save energy, optimally use natural resources, expand their markets, etc. MSMEs will also be motivated to adopt best practices in work culture, standardization of products, processes and systems etc. in order to enhance their global competitiveness and sustainability. The ZED Certification aims at enhancing the competitiveness of an MSME by assessment, modification through guidance, handholding, managerial and technological intervention – not just certification.



### How to apply:

- Eligible MSMEs shall apply through online portal [www.zed.msme.gov.in](http://www.zed.msme.gov.in)



## 2) MSME – Innovative (Incubation, IPR and Design)



### Objective:

- To promote all forms of innovations in the complete value chain from developing ideas into innovative applications through incubation and design interventions.
- To provide appropriate facilities and support for development of concept to market, design competitiveness and protection & commercialization of Intellectual creations of MSME sector.
- To promote a culture of innovation and creative problem solving through knowledge sharing and collaboration amongst industry, academia, government institutions, research laboratories etc.
- To serve as a connecting link between industrial/academia leaders and innovators, in order to encourage new product development and hand-holding.
- To focus on developing affordable innovations that can benefit a large number of people and at the same time being commercially viable and sustainable.



### Key Benefits:

#### • Incubation

- Financial Assistance to HI for developing and nurturing the ideas – shall be provided up to maximum of Rs. 15 lakh per idea to HI.
- Financial assistance for Plant and Machinery to HI up to Rs. 1.00 cr. (max) – shall be provided for procurement and installation of relevant plant and machines including hardware and software etc. in BI for R&D activities and common facilities for incubatees of BI.

#### • Design

- **Design Project:** For the design projects approved for any MSME, 75% (Micro) and 60% (Small & Medium) of the total project cost will be contributed by GoI up to a maximum of Rs. 40 lakh and the remaining project cost will be borne by MSMEs and deposited to the IA.

• **Student Project:** 75% of the total project cost will be contributed by Gol up to a maximum of Rs. 2.5 lakhs.

• **IPR**

• A Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) installments.

• **Reimbursement for registration of Patent,**

**Trademark, Geographical Indications (G.I.), Design:**

The maximum financial assistance to the eligible applicants under the IPR component is as follows:

S. No.	Item	Maximum Financial Assistance
i.	Foreign Patent	Rs. 5.00 lakhs
ii.	Domestic Patent	Rs. 1.00 lakhs
iii.	GI Registration	Rs. 2.00 lakhs
iv.	Design Registration	Rs. 0.15 lakhs
v.	Trademark	Rs. 0.10 lakhs



**Scheme applicable for:**

- **Incubation:** MSMEs, Individuals, Students who want to develop their innovative ideas can apply through registered HIs.
- **Design:** The beneficiary unit(s) must typically be a registered micro, small or medium enterprises as per the definition in MSMED Act and should have a valid UAM or Udyam Registration.
- **IPR:** For Manufacturing MSMEs with UAM/UDYAM Registration.



**Detailed Information:**

- MSME Innovative Champions is a holistic approach to unify, synergize and converge 3 sub- schemes and interventions with a single purpose MSME Innovative is a new concept for MSMEs with a combination of innovation in incubation, design intervention and by protecting IPR in a single mode approach to create awareness amongst MSMEs about India's innovation and motivate them to become MSME

Champions. This will act as a hub for innovation activities facilitating and guiding development of ideas into viable business proposition that can benefit society directly and can be marketed successfully.



#### How to apply:

- The eligible applicants may apply at the MIS portal (<https://innovative.msme.gov.in>).





# Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs



## Objective:

- Subordinate debt will provide a substantial help in sustaining and reviving the MSMEs which have either become NPA or are on the brink of becoming NPA.
- Promoter(s) may infuse this amount in MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.
- In a situation, where an outright loan is difficult, sub-debt with guarantee will provide the requisite financing to the MSME Units.



## Key Benefits:

- Promoter(s) of the MSMEs are given credit equal to 50% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.



## Scheme applicable for:

- This Scheme seeks to extend support to the promoter(s) of the operational MSMEs which are stressed and have become NPA as on 30th April, 2020 and standard as on 01st November, 2016.



## Detailed Information:

- Promoter(s) of the MSMEs are given credit equal to 50% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.
- The maximum tenor for repayment is 10 years. There is a moratorium of 7 years on payment of principal.



- Guarantee for the sub-debt: 90% guarantee coverage comes from the scheme / trust and remaining 10% from the promoter(s) concerned.



### How to apply:

- MSMEs meeting the eligibility criteria may approach eligible Banks.
- Loan lending bank branch, CEO, CGTMSE, SIDBI, Swavalamban Bhavan, C-11, G-Block, BKC, Bandra (East), Mumbai 400051.
- The guidelines of this scheme can also be downloaded from the following URLs .
- [http://dcmsme.gov.in/CLCS\\_TUS\\_Scheme/Distressed-Assets-Fund/Scheme\\_Guidelines.aspx](http://dcmsme.gov.in/CLCS_TUS_Scheme/Distressed-Assets-Fund/Scheme_Guidelines.aspx) )





# SELF RELIANT INDIA (SRI) FUND

**Empowering MSMEs for Aatmanirbhar Bharat**



## About the scheme:

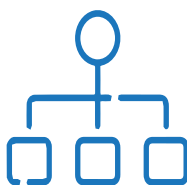
- India has embarked upon the path of self reliant economic growth for achieving its aspiration of becoming an economic superpower. Towards this end, one of the initiatives taken by the Government of India is the launch of the Self Reliant India (SRI) Fund.
- The Fund structure is designed in a manner that it will leverage the strength of the private sector in providing growth capital to viable MSMEs having a definite growth plan.



### Fund Objective:

The Fund aims to provide capital support to the Daughter Funds for onward provision to MSMEs as growth capital, through equity, quasi-equity and debt to achieve the following:

- Supporting faster growth of MSME businesses, thereby igniting the economy & creating several employment opportunities.
- Supporting enterprises which have the potential to graduate beyond the MSME bracket and become National/International champions.
- Supporting MSMEs which will help make India self-reliant by producing relevant technologies, goods and services.

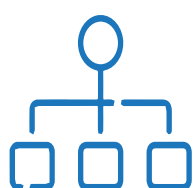


### SRI Fund Structure:

- The Ministry of Micro, Small and Medium Enterprises has established, through NSIC Venture Capital Fund Limited (NVCFL), an AIF, christened as Self Reliant India (SRI) Fund, having Mother Fund-Daughter Fund structure for ensuring

availability of growth capital to the MSMEs, through equity/quasi-equity/ equity like structured instruments.

This will encourage MSMEs in moving towards listing on the Stock Exchanges, and growing beyond the bracket of MSME. The AIF will be anchored by NSIC Venture Capital Fund Limited (NVCFL), a wholly owned subsidiary of The National Small Industries Corporation (NSIC), a Mini-Ratna Corporation of the Government of India under the Ministry of Micro, Small and Medium Enterprises (MoMSME).



### SRI Fund Features:

Particulars	Details
Target Group	Viable MSMEs with a positive growth trajectory
Total Corpus	Government of India through M/o MSME. Contribution INR 10,000 crore
Tenure of Fund	Fund life is 15 years
Scope	Disbursement to MSMEs across the country impacting lives and far and wide.
Fund Type	Daughter Funds can be categorized I or II AIFs registered with SEBI
Exclusions	Non-Profit Institutions, NBFCs, financial inclusion sector, SHGs and other financial intermediaries.

*SRI Fund will contribute towards achieving India's \$5 trillion GDP target by creating a vibrant MSME ecosystem, and making an Aatmanirbhar Bharat.*

**For complete details visit [www.nvcfl.co.in](http://www.nvcfl.co.in)**





# Raising and Accelerating MSME Performance (RAMP)



## About the scheme:

- RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to market, finance and technology upgradation by enhancing the outreach of existing MoMSME schemes. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre- State collaboration



### Objective:

- Accelerating Centre- State collaboration in MSME promotion and development
- Enhancing effectiveness of existing MoMSME schemes for technology upgradation
- Strengthening Receivable Financing Market for MSMEs
- Enhancing effectiveness of Credit Guarantee Trust for Micro & Small Enterprises (CGTMSE), and promoting guarantee for greening initiatives of MSEs, and women owned MSEs
- Reducing incidence of delayed payments to MSEs



### Key Benefits:

- RAMP scheme would enhance the performance of MSMEs by promoting technology upgradation, innovation, digitization, market access, credit, greening initiatives, etc through active participation of the State Governments.



### Target Beneficiaries

- RAMP scheme envisages to benefit more than 5.5 lakh MSMEs during the programme period (FY 2022-23 to 2026-27). The programme implementation will be through the State agencies.



### **Scheme applicable for:**

- Individual MSMEs through State Government/Agencies

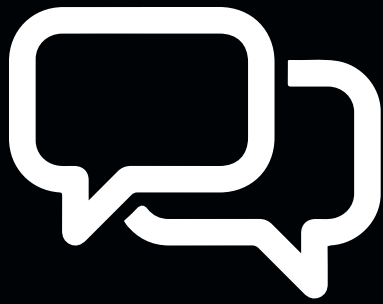


### **Further details:**

- A separate RAMP portal will be developed shortly, with all guidelines etc.







# **IMPORTANT CONTACT NUMBERS**

## Contact Addresses of the Offices of M/oMSME and its Statutory Bodies

Sl. No.	Name and Address of the organisation	Website	E-mail	Telephone	Fax
1	Ministry of Micro, Small and Medium Enterprises, Udyog Bhavan, New Delhi - 110 107	www.msme.gov.in	min-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
2	Office of Development Commissioner (MSME), 7 <sup>th</sup> Floor, A-Wing, Nirman Bhavan, New Delhi - 110 108	www.dcmsme.gov.in; www.laghu-udyog.com; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
3	Khadi and Village Industries Commission, (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West), Mumbai - 400056, Maharashtra	www.kvic.org.in	kvichq@bom3.vsnl.net.in, ditkvic@bom3.vsnl.net.in, dit@kvic.gov.in	022-26714320-25/ 26716323/ 26712324/ 26713527-9/ 26711073/ 26713675	022-26711003
4	Coir Board, "Cair House", M.G. Road, Ernakulam, Kochi-682016, Kerala	www.coirboard.gov.in	info@coirboard.org coirboard@nic.in	0484-2351900 2351807, 2351788, 2351954, Toll Free - 1-800-4259091	0484-2370034 2354397
5	National Small Industries Corporation Limited (NSIC), NSIC Bhawan, Okhla Industrial Estate, New Delhi - 110 020	www.nsic.co.in	info@nsic.co.in,	011-26926275 26910910 26926370 Toll Free 1-800-111955	011-26932075 26311109
6	National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad - 500 045	www.nimsme.org	registrar@nimsme.org	040-23608544-46 23608316-19	040-23608547 23608956 23541260
7	Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	www.mgiri.org	director.mgiri@gmail.com	0752-253512	0752-240328

## 32 MSME- Development and Facilitation Office (MSME-DFO)

S.No	Name and address of Offices/ Officers	Telephone/ Fax No.	Email /Websites
1.	MSME-DFO,Indranagar, (Near ITI Play ground), PO-Kunjaban, Agartala-799006	Ph : 0381- 2352013/9742 Fax : 0381-2356570	<b>dcdi-agar</b> <b>tala@dcmsme.gov.in w w</b> <b>w.msmedi-agar tala.nic.in</b>
2.	MSME-DFO, 34, Industrial Estate, Nunhai, (U.P.), Agra -282 006. UP,	Ph : 0562- 2280879 Fax : 0562-2280882	<b>dcdi-agra@dcmsme.gov.in</b> <b>w w w.msmediagra.gov.in</b>
3.	MSME-DFO, 65/1,G.S.T. Road, Guindy, P.B. 3746, Chennai -600 032. Tamilnadu,	Ph : 044-22501011 044- 22501475 044-22501785 Fax : 044-22341014	<b>dcdi-</b> <b>chennai@dcmsme.gov.in w w</b> <b>w.msmedi- chennai.gov.in</b>
4.	MSME-DFO, Vikas Sadan, College Square, Cuttack -753 003. Odisha,	Ph : 0671-2548006 /077 /049 Fax : 0671-2611958	<b>dcdi-</b> <b>cuttack@dcmsme.gov.in w w</b> <b>w.msmedicuttack .gov.in</b>
5.	MSME-DFO, Tadong Housing Colony, P.O. Tadong, Gangtok -737102 Sikkim,	Ph : 03592-231262 /880 Fax : 03592- 231262	<b>dcdi-gangtok@dcmsme.gov.in</b> <b>w w w.msmedigangtok .gov.in</b>
6.	MSME-DFO, Opp. Konkan Railway Station. (Kepem Road), P.O. Box 334, Margao -403 601. Goa	Ph : 0832- 2705092/93, 2725979 Fax : 0832-2705094	<b>dcdi-go@dcmsme.gov.in</b> <b>w w w.msmedigoa.gov.in</b>
7.	MSME-DFO, Industrial Estate Bamuni Maidam, Guwahati -781021 Assam.	Ph :0361-2550052, 2550073 Fax : 0361- 2550298	<b>dcdi-guwahati@dcmsme.gov.in</b> <b>http://w w w.msmedi- guwahati.gov.in/</b>
8.	MSME-DFO, Kham Bungala Campis, Kaladungi Road, Haldwani -263139 Uttaranchal	Ph :05946-228353 Fax : 05946-221053	<b>dcdi-haldwani@dcmsme.gov.in</b> <b>w w w.msmedihaldwani.gov.in</b>
9.	MSME-DFO, Industrial Estate, Gokul Road, Hubli -580 030 Karnataka,	Ph : 0836- 2332334/2330589/ 2335634 Fax :0836-2330389	<b>dcdi-hubli@dcmsme.gov.in</b> <b>www.msmedihubli.gov.in</b>
10.	MSME-DFO, C-17/18, Takyelpat Industrial Estate, Imphal -795 001. , Manipur	Ph : 0385-2449096 / 2449096	<b>dcdi-imphal@dcmsme.gov.in</b> <b>www.msme-diimphal.gov.in</b>
11.	MSME-DFO, 10, Industrial Estate, Polo Ground, Indore -452 003. MP	Ph : 0731-2420723	<b>dcdi-indore@dcmsme.gov.in</b> <b>w w w.msmeindore.nic.in</b>

12.	MSME-DFO, 22, Godown, Industrial Estate, Jaipur -302 006. Rajasthan	Ph : 0141-2212098/3099/ 0553 Fax : 0141-2210553	<b>dcdi-jaipur@dcmsme.gov.in</b> <b>www.msmedijaipur.gov.in</b>
13.	MSME-DFO, Industrial Estate, Digiana, Jammu -180 010	Ph : 0191- 2431077 Fax : 0191-2450035	<b>dcdi-jammu@dcmsme.gov.in</b> <b>www.msmedijammu.gov.in</b>
14.	MSME-DFO, 107, Industrial Estate, Kalpi Road, Kanpur -208 012. UP	Ph : 0512-2295070 , 0512-2295071, 0512-2295073 Fax : 0512-2220831	<b>dcdi-kanpur@dcmsme.gov.in</b> <b>www.msmedikanpur.gov.in</b>
15.	MSME-DFO, Industrial Development Colony, Near Iti, Kunjpura Road Karnal -132 001 Haryana,.	Ph : 0184- 2230910 Fax : 0184-2231862	<b>dcdi-karnal@dcmsme.gov.in</b> <b>www.msmedikarnal.gov.in</b>
16.	MSME-DFO, 111&112,B.T.Road, Kolkata -700035. W.Bengal	Ph : 033- 25770595/598 Fax : 033-25775531	<b>dcdi-kolkatta@dcmsme.gov.in</b> <b>www.sisikolkata.gov.in</b>
17.	MSME-DFO, Industrial Area B, Ludhiana -141 003 Punjab	Ph : 0161-2531733 /735 Fax : 0161- 2533225	<b>dcdi-ludhiana@dcmsme.gov.in</b> <b>www.msmedildn.gov.in</b>
18.	MSME-DFO, Kurla Andheri Road, Sakinaka, Mumbai - 4000072 Maharashtra	Ph : 91-22-28576090 / 3091 / 4305 Fax : 91-22-28578092	<b>dcdi-mumbai@dcmsme.gov.in</b> <b>www.msmedimumbai.gov.in</b>
19.	MSME-DFO, C- Block, C.G.O. Complex, Seminary Hill, Nagpur -440 006. Maharashtra	Ph : 0712- 2510352/0046 Fax : 0712-2511985	<b>dcdi-nagpur@dcmsme.gov.in</b> <b>www.msmedinagpur.gov.in</b>
20.	MSME-DFO, Okhla Industrial Estate New Delhi -110 020.	Ph : 011- 26847223, 26838118/ 269 Fax :011- 26838016	<b>dcdi-haldwani@dcmsme.gov.in</b> <b>www.msmedihaldwani.gov.in</b>
21.	MSME-DFO, Patilputra Industrial Estate, Patna -800 013. Bihar	Ph :0612-2262719 , 0612- 2262186 , 0612- 2262208 Fax :0612-2261677	<b>dcdi-patna@dcmsme.gov.in</b> <b>www.msmedipatna.gov.in</b>
22.	MSME-DFO, Near Urkura Railway Station, Bhanpuri Industrial Area, Raipur(C.G)-493221 Chhatisgarh	Ph: 0771-2562312 Fax: 0771-2562719	<b>dcdi-raipur@dcmsme.gov.in</b> <b>www.msmediraipur.gov.in</b>
23.	MSME-DFO, Kokar Industrial Estate, Ranchi -834001. Jharkhand	Ph :0651- 2546133/2546266 Fax :0651-2546235	<b>dcdi-ranchi@dcmsme.gov.in</b> <b>www.msmediranchi.nic.in</b>
24.	MSME-DFO, CHAMBAGHAT, Solam -173213. Himachal Pradesh	Ph:01792-230766 Fax:01792-230265	<b>dcdi-solan@dcmsme.gov.in</b> <b>www.msmedihimachal.nic.in</b>

25.	MSME-DFO, Kanjany Oad, Ayyanthole, Thrissur -680 003. Kerala,	Ph :0487- 2360216/686 Fax :0487-2360216	<b>dcdi-thrissur@dcmsme.gov.in</b> <b>www.msmedithrissur.gov.in</b>
26.	MSME-DFO, Harsiddh Camber, 4thFloor, Ashram Road,(Gujarat), Ahmedabad -380 014. Gujarat	Ph :079-27540619 , 079- 27544248 079-27543147	<b>dcdi-ahmbad@dcmsme.gov.in</b> <b>w w w.msmediahmedabad.gov.in</b>
27.	MSME-DFO, E-17/18, Industrial Estate, Naini, Allahabad -211 009. U.P,	Ph :0532- 2697468/6810 Fax :0532-2696809	<b>dcdi-allbad@dcmsme.gov.in</b> <b>w w w.msmediallahabad.gov.in</b>
28.	MSME-DFO,Rajaji Nagar, Industrial Estate Bangalore -560 044. Karnataka,	Ph :080- 23151540/582/583 Fax :080-23144506	<b>dcdi-bang@dcmsme.gov.in</b> <b>w w w.msmedibangalore.gov.in</b>
29.	MSME-DFO, Narsapur Cross Roads, Bala Nagar, Andhra Pradesh Hyderabad -500 037	Ph :040-23078857 Fax :040-23078131/32/33	<b>dcdi-hyd@dcmsme.gov.in</b> <b>w w w.msmehyd.ap.nic.in</b>
30.	MSME-DFO, Institute,Goshala Road, P.O. Ramna, Muza arpur -842 002. Bihar	Ph :0621- 2282486 Fax: 2284425	<b>dcdi-mzfpur@dcmsme.gov.in</b> <b>www.msmedimzfpur.bih.nic.in</b>
31.	MSME Development Institute, 6th Mile, Sovima, Dimapur, Nagaland - 797115. (Near Nagaland Bamboo resource Centre)	Ph : 03862-248552	<b>Brdcdi- dima@dcmsme.gov.in</b>
32.	MSME-Development Institute, Visakhapatnam ANDRA PRADESH F-19 to 22, IDA, D-Block, Autonagar, Visakhapatnam-530012	Ph : 0891- 2517942, 2701061	<b>brdcdi-vish@dcmsme.gov.in,</b>

### Branch MSME DFO

S.No	Name and address of Offices/ Officers	Telephone/ Fax No.	Email /Websites
1.	BR.MSME-DFO Apidfc Building 'C' Sector, Itanagar -791111.	Ph : 0360-2291176	<b>brmsme.itan@gmail.com</b>
2.	BR.MSME-DFO Vip Road, Jungle Ghat, Post Box No.547, Portblair-744103	Ph : 03192-252308	
3.	BR.MSME-DFO Link Road Point, N.S.Avenue, Silchar-788006	Ph : 03842-247649	<b>brdcdi-silc@dcmsme.gov.in</b>
4.	BR.MSME-DFO Darrang College Road, Tezpur-784001	Ph : 03712-221084	<b>brdcdi-tezp@dcmsme.gov.in</b>
5.	BR.MSME-DFO RA-39 (Ground Floor), Urvashi (Ph. 2), Bengal Ambuja, Tarashankar Sarani, City Centre, Durgapur -713216.	Ph :0343-2547129	<b>brdcdi- durg@dcmsme.gov.in</b>
6.	BR.MSME-DFO Chandpur Industrial Estate, Varanasi -221106.	Ph : 0542-2370621	<b>brdcdi-vara@dcmsme.gov.in</b>



7.	BR.MSME-DFO Amalepatti, Diphu-782460 Karbi Anglong (dist)	Ph : 03761-272549	<b>brdc-di-diph@dcmsme.gov.in</b>
8.	BR.MSME-DFO Masat Industrial Estate, Silvassa	Ph : -0260-2640933,2643103	<b>brdc-di-silv@dcmsme.gov.in</b>
9.	BR.MSME-DFO 3rd Floor,Annexe Building Amruta(Jasani)Building Premises, Near Girnar Cinema MG Road Rajkot -360001	Ph : 0281-2471045	<b>brdc-di-raj@dcmsme.gov.in</b>
10.	BR.MSME-DFO Iti Campus, Hansi Road, Bhiwani-125021	Ph : 01664-242236	<b>brdc-di-bhiw@dcmsme.gov.in</b>
11.	BR.MSME-DFO Opposite Industrial Estate, Sanat Nagar, Srinagar -190 005.	Ph : 0191-2431077, 2435425	<b>brdc-di-bhiw@dcmsme.gov.in</b>
12.	BR.MSME-DFO Katras Road, Matkura, Dhanbad-826001	Ph : 0326-2303769/380	<b>brdc-di-dhan@dcmsme.gov.in</b>
13.	BR.MSME-DFO L-11, Indl.Estate, Yeyyadi, Mangalore-575008	Ph : 0824-2217936 /96	<b>brdc-di-mang@dcmsme.gov.in</b>
14.	BR.MSME-DFO C-1 & 2, Industrial Estate.M.S.K. Mill Road, Gulbarga-585102	Ph : 08472-420944	<b>brdc-di-gulb@dcmsme.gov.in</b>
15.	BR.MSME-DFO 7, Indl. Estate, Tansen Road,, Gwalior -474004.	Ph :0751/2422590	<b>dcdigwl.msme@gov.in</b>
16.	BR.MSME-DFO Udyog vihar, Chorhatta, Rewa -486001	Ph :07662/222448	<b>brdc-di-reva@dcmsme.gov.in</b>
17.	BR.MSME-DFO 32-33,Midc, Indl. Area, Chikal Thana, Aurangabad-431210.	Ph :0240-2485430 Fax :0240-2484204	<b>brdc-di-aura@dcmsme.gov.in</b>
18.	BR.MSME-DFO Lower Lachimiere, Shilong-793001	Ph : 0364 2223349	<b>brdc-di-shil@dcmsme.gov.in</b>
19.	BR.MSME-DFO Tura,Near TV Tower Dakopgre Tura Meghalaya -794101	Ph : 03651-222569	<b>brdc-di-tura@dcmsme.gov.in</b>
20.	BR.MSME-DFO, Upper Republic Road, Aizwal	Ph: 0389-2323448	<b>brdc-di-aiz w@dcmsme.gov.in</b>
21.	BR.MSME-DFOC-9, Indl.Estate, Rourkela -769004.	Ph :0661-2507492	<b>brdc-di-rour@dcmsme.gov.in</b>
22.	BR.MSME-DFO New Colony, Rayagada -765004	Ph :06852-222268	<b>brdc-di-aya@dcmsme.gov.in</b>
23.	BR.MSME-DFO 386, Patel Road, Ram Nagar, Coimbatore	Ph : 0422 2233956 (tele fax)	<b>brdc-di-coim@dcmsme.gov.in</b>
24.	BR.MSME-DFO Plot No. PP11, TANSIDCO Industrial Estate, Melur Main Road, K Pudur, Madurai, Tamil Nadu,India - 625007	Ph : 0452 2918313	<b>brdc-di.mdri@dcmsme.gov.in</b>
25.	BR.MSME-DFO Station More,P.O.Suri, Birbhum -731101.	Ph : Ph :03462-2554402	<b>brdc-di-birb@dcmsme.gov.in</b>
26.	BR.MSME-DFO 3&4,Industrial Estate, Sevoke Road, Siliguri -734001	Ph :0353/2542487	<b>brdc-di-sili@dcmsme.gov.in</b>





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# **ANNEXURE 3**

## **SIDBI SCHEMES OF ASSISTANCE**

# SIDBI's Schemes of Assistance

TEAM SIDBI

## SIDBI - A brief Profile

- **Constitution**

- Set up in 1990 – SIDBI Act
- Initially wholly owned subsidiary of IDBI
- Act amended in 2000 – to broad based shareholding
- Shares held by 36 GoI owned/controlled Banks, Insurance Companies and FIs.

- **National Presence**

- 5 Zonal offices and 1 Regional office (North East)
- 103 Branches across all the states

- **Mandate**

- Promotion, financing and development of SSIs (now MSMEs) and to co-ordinate the functions of institutions serving the sector.



# MSME Definition

## AS PER MSMED ACT 2006 :

Enterprises	Manufacturing (Investment in P&M)	Services (Investment in Equipment)
Micro	Rs.25 lakh	Rs.10 lakh
Small	Upto Rs.500 lakh	Upto Rs.200 lakh
Medium	Upto Rs.1000 lakh	Upto Rs.500 lakh

## SIDBI : Sphere of Activities

- **Direct Finance:** Assistance to MSMEs, Service sector entities, Resource support to NBFCs / Other intermediaries, Infrastructure, etc.
- **Indirect Finance :** Refinance/STL to Banks, SFCs, etc.
- **Micro Credit :** Pioneers in micro credit movement in the country. Developed several leading MFIs. Assistance through MFIs
- **Promotion & Development :** Organises and supports initiatives for development of MSME sector (EDP, Skill up gradation, RIP, etc.).
- **Associate Institutions:** SVCL, SMERA, ISTSL, CGTMSE & ISARC.
- **Nodal Agency :** For GoI schemes like CLCSS, TUFS, TUFFPI and IDLSS.

# Retail Credit Schemes - Fund based

## Schemes for Term Loan Assistance

- Direct Credit Scheme; Micro Enterprises Loan scheme
- Govt. Sponsored Scheme – CLCSS, TUFS, TUFFPI, etc.
- MSME Scheme for Energy Saving Projects

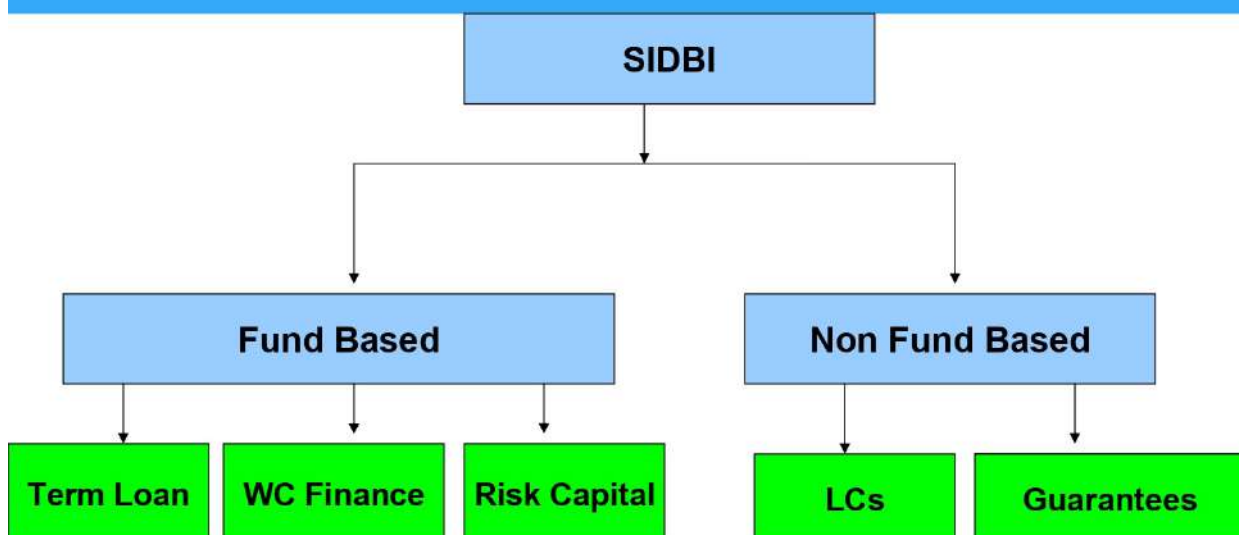
## Schemes for Working Capital Assistance

- Working Capital
- MSME Receivable Finance Scheme (bills / invoice discounting)

## Risk Capital Assistance *For growth oriented units with clear exit route*

- Equity
- Quasi Equity

# Direct Credit Products



# Retail Credit Schemes - Term Loan

## Assistance under Govt. of India Schemes -

### ➤ Credit Linked Capital Subsidy Scheme (CLCSS):

- To facilitate technology upgradation in SSIs.
- Capital subsidy for induction of proven technologies (new machines only) in 49 sectors.
- Subsidy will be limited to 15% of the purchase price of P & M with a ceiling of Rs.15 lakh per unit.
- The Scheme is operational till XIth Plan (March 2012)

### ➤ Food processing Technology Upgradation Fund Scheme (FTUFS):

- For modernisation/technology upgradation of food processing capabilities.
- Provides 25% of the cost of Plant & Machinery and technical civil works in general areas.
- Ceiling of Rs. 50 lakh in general areas.
- 50% of subsidy to be released after utilisation of 50% of the loan and promoters contribution and remaining after full utilisation of the loan and promoters contribution.

# Retail Credit Schemes - Term Loan

## Direct Credit Scheme

<b>Purpose</b>	New unit/ Expansion/ Modernisation/ Marketing/ R&D/Working Capital/ in manufacturing and services segment
<b>Nature of assistance</b>	Term Loan
<b>Tenure</b>	Need based. Generally, not more than 8 years including moratorium
<b>Interest rate</b>	Based on Risk Rating
<b>Overall DER</b>	Generally not more than 2 :1
<b>DSCR</b>	Generally more than 1.5:1
<b>Asset Coverage</b>	1.3 for existing units and 1.4 for new units



# Retail Credit Schemes - Term Loan

## Assistance for cleaner Production options in MSMEs

Parameter	Norm
Purpose	Investment in cleaner production options by way of equipments / production processes.
Minimum Assistance	Rs.10 lakh
Overall DER	Maximum 2.5 : 1
Interest Rate	Fixed : 9.5-10% p.a. Floating : PLR -1.25 to PLR -0.25% (present PLR 11%)
Asset coverage	Minimum 1.4 for new unit and 1.3 for existing unit
Repayment period	Need based. Normally, should not exceed 7 years.
Eligible investments	List of equipments / technologies / processes is available on SIDBI website : <a href="http://www.sidbi.in">www.sidbi.in</a>
Any other incentive	CLCSS or any other Government Scheme benefit shall be available, if eligible.

# Retail Credit Schemes - Term Loan

## CGTMSE Cover :

Parameter	Norm
Purpose	Facilitate credit delivery to SSIs which cannot provide collateral security by providing guarantee cover to eligible banks / institutions.
Guarantee Cover	Credit facility upto Rs. 100 lakh.
One Time Guarantee Fees	1.50% of the credit limit sanctioned
Annual Service Fees	0.75% of the credit facility guaranteed.
Other terms	As that of the lending institution.

## MSME Receivable Finance Scheme

<b>Purpose</b>	To provide finance to MSME vendors / service providers in respect of their sales / services, against bills of exchange / invoices arising out of such sales
<b>Eligible MSME vendors</b>	Manufacturing units/ Service providers/ Transporters/ IT vendors
<b>Form of assistance</b>	Discounting of Bills of Exchange / invoices accepted by purchasers
<b>Advantage to seller</b>	Immediate payment against receivables. Improves cash flow cycle;
<b>Eligible purchasers</b>	<b>Turnover</b> : Minimum Rs 30 crore relaxable upto Rs. 20 crore or <b>Networth</b> : Rs 6 crore relaxable upto Rs. 4 crore

## Working Capital Scheme

- SIDBI has arrangement with **IDBI Bank** for providing working capital facilities to SIDBI customers on IDBI Bank's banking platform.

<b>Purpose</b>	To provide working capital facility to existing / new customers of SIDBI who avails term loan for capital expenditure.
<b>Max. Assistance</b>	Initial limit shall not be more than Rs.5 crore.
<b>Tenure</b>	Limit is sanctioned for one year which may be renewed annually.
<b>Interest rate</b>	Based on Risk Rating
<b>Financial norms</b>	Current Ratio : 1.33                      TOL/TNW : 4:1 Min interest coverage : 1.5
<b>Asset Coverage</b>	1.3 for existing units and 1.4 for new units

## NON FUND BASED - Guarantee Scheme

Parameter	Norm
<b>Purpose</b>	To issue guarantee on behalf of Bank's customer for its normal trade / business.
<b>Types</b>	Financial, deferred and performance guarantee
<b>Eligibility</b>	Existing well performing MSE customers of SIDBI New customers with fund based facility
<b>Guarantee Commission</b>	Financial Guarantee : 1.5 to 3 % p.a. Performance Guarantee : 1 to 2 % p.a.
<b>Margin</b>	Normally 25% of guarantee amount
<b>Asset coverage</b>	Minimum 1.4 for new unit and 1.3 for existing unit
<b>Tenure of Guarantee</b>	Guarantees would be issued for a definite period, normally not running beyond a year.

## Risk Capital

- **Objective** : To provide risk capital to well performing MSME units having high potential for growth.
- **Instruments**: Mezzanine/quasi equity type of instruments.
- **Assistance** : Need – based.



## NON FUND BASED - LC Scheme

Parameter	Norm
<b>Purpose</b>	To issue Letter of Credit ( foreign / inland) for purchase of machinery / equipment and raw material generally against sanctioned Term Loan / Working Capital facility.
<b>Eligibility</b>	Existing well performing MSE customers of SIDBI New customers with fund based facility
<b>Usance charges</b>	0.20 - 0.30% of LC value for usance period.
<b>Margin</b>	No margin is required against sanctioned loan.
<b>Security</b>	No separate security is required if facility is against sanctioned fund based facility.

## SIDBI : USP for MSMEs

- **Competitive rate of Interest** : Market maker for SME segment.
- **Flexible approach** for key aspects like security, financial parameters, based on unit standing.
- **Simple business processes** : Credit Appraisal & Rating Technique (CART). SIDBI appraisal techniques recognised across the banking sector.
- **Quick decision making** : Effective integration of technology.
- **Qualified & professional** manpower.
- **Tailor made and customised** products services.
- **Quick disbursement of GoI grants / subsidies.**
- 11 branches in Maharashtra (4 in Mumbai : Nariman Point, BKC, Andheri & Thane)



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MAIT, 4th Floor, PHD House,  
Ramakrishna Dalmia Wing, 4/2, Siri Institutional Area,  
August Kranti Marg, New Delhi 110 016, India  
011-35083169/269  
contact@mait.com  
www.mait.com