

SKILLING

through

SELF-EMPLOYMENT

Schemes and Programmes



Ministry of
Micro, Small & Medium Enterprises
Government of India

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FOREWORD

The importance of Micro, Small and Medium Enterprises (MSMEs) and their contribution to the economic and social development of India cannot be overemphasized. The MSME sector including Khadi & Village Industries, Coir Sector are the largest employer, after agriculture in the Indian Economy. It has exhibited higher growth potential in employment generation, particularly when the employment in the agriculture is stagnant and employment in large manufacturing sector is decreasing. With the majority of the enterprises located in rural areas MSMEs provide non firm employment to the rural youth and encourage entrepreneurship within them.

The MSME Sector is the most important vehicle for inclusive growth, with 8.72 per cent of the country's GDP, 45 per cent of the manufactures output and 40 per cent of its exports. The MSMEs provide employment to about 80 million persons through 36 million enterprises spread through the length and breadth of the country, with predominance of the weaker sections and minorities in the 1000 odd MSME Clusters. There is also a good representation of women entrepreneurs in the sector. As per the 4th Census of MSMEs,

13% of enterprises are owned by women entrepreneurs in the registered sector of MSMEs.

Khadi, Village and Coir enterprises occupy an important place for the development of the MSME sector by creating more employment opportunities at a relatively lower investment. To make the Khadi Sector more dynamic and create stronger village economy, two major schemes are implemented, namely, 'Workshed Scheme for Khadi artisans' and 'Scheme for enhancing productivity and competitiveness of Khadi Industries and Artisans'. Major areas of interventions would include KVIC reforms, revitalising khadi institutions and marketing organisations, raw material procurement, new khadi ventures and synergies with village industries. Coir Industry, being one of the oldest traditional industries, generates large scale employment especially to women and contributing to around Rs. 800 crore worth of exports annually. Scheme of Fund for Regeneration of Traditional Industries (SFURTI) is another major initiative for development of clusters in Khadi, Village and Coir Sector.

Under Prime Minister's Employment Generation Programme (PMEGP), the flagship Scheme of this Ministry we have assisted more than 1.84 lakh units and generating more than 17.77 lakh employment so far and look forward to set-up 3.26 lakh projects leading to creation of nearly 26 lakh employment during the 12th Plan Period. To bring complete transparency in the implementation of the scheme, we have developed a web based information system which real time information on the progress under the scheme in the public domain

Coir Industry is a traditional, labour intensive, export oriented, agro based industry. About 7 lakhs of workers are engaged in the production of coir and coir products in the country. 80% of the workers employed are women. The industry converts waste into wealth as the raw material used is throw away waste, coconut husk. Coir Board has developed new generation products like Coir Wood, Coir Pith Manure, Coir Geotextiles, Janatha Mattress, Coir Jewellery and handicrafts etc. Over the years due to the efforts taken by the

Board, coir industry was spread over fourteen coconut producing states like Tamil Nadu, Karnataka, Andhra Pradesh, West Bengal, Odisha etc.

National Small Industries Corporation Ltd. (NSIC) has been working to fulfill its mission of promoting, aiding and fostering the growth of small industries and industry related micro, small and medium enterprises in the country. Over a period of five decades of transition, growth and development, NSIC has proved its strength within the country and abroad by promoting modernization, upgradation of technology, quality consciousness, strengthening linkages with large medium enterprises and enhancing exports - projects and products from small enterprises.

Marketing is one of the critical areas where MSMEs face problems. World over public procurement is a major market for the MSMEs. Towards enhanced support to the sector in participating in Government procurement, Government has announced Public Procurement Policy for MSEs which have become effective from 1st June 2012. Under the policy 20% of the total procurement of any Government Ministry/Department/Public Sector Enterprise is to be sourced from the Micro and Small Enterprises, within a gestation period of 3 years.

The Ministry of MSME is operating a host of schemes, programmes as well as initiating policy initiatives for the entire value chain - starting from the grass root khadi and village industries to the state of the art automotive, electronic and other sector - of the MSME sector. Given the strategic importance of the sector, there has been a substantial hike in the Plan allocation for the sector during the 12th Five Year Plan. As against a Plan allocation of Rs.10,330 crore during the 11th Plan, there has been a jump of more than 130 % in 12th Plan allocation to Rs.24,124 crore.

We frequently receive requests from Members of Parliament and Members of Legislative Assemblies for providing them details of the various schemes of this Ministry for dissemination of the scheme particulars to the prospective entrepreneurs of their respective constituencies. There are also requests from the entrepreneurs, MSME Associations and other stakeholders to provide information about all the initiatives of the Ministry of MSME at one place. The present publication is an effort in this regard.

I earnestly believe that all the initiatives of my Ministry as detailed in this publication would help the youth of this country to set up new enterprises to achieve the objective of generation of employment opportunities. I sincerely hope that this publication will be a useful reference for the existing and prospective entrepreneurs and also provide a window for the initiatives of the Government of India to the national and international stakeholders.

I dedicate this Publication to the thriving and innovative entrepreneurs of India.

(K.H. Muniyappa)

KALIUM

March 26, 2013 New Delhi

Ministry of Micro, Small & Medium Enterprises

Role of the Ministry of Micro, Small & Medium Enterprises

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country.

Khadi is the proud legacy of our national freedom movement and the father of the nation. Khadi and Village Industries (KVI) are two national heritages of India. One of the most significant aspects of KVI in Indian economy is that it creates employment at a very low per capita investment. The KVI Sector not only serves the basic needs of processed goods of the vast rural sector of the country, but also provides sustainable employment to rural artisans. KVI today represent an exquisite, heritage product, which is 'ethnic' as well as ethical. It has a potentially strong clientele among the middle and upper echelons of the society.

Coir Industry is an agro-based traditional industry, which originated in the state of Kerala and proliferated to the other coconut producing states like Tamil Nadu, Karnataka, Andhra Pradesh, Orissa, West Bengal, Maharashtra, Assam, Tripura, etc. It is an export oriented industry and having greater potential to enhance exports by value addition through technological

interventions and diversified products like Coir Geotextiles etc. The acceptability of Coir products has increased rapidly due to its 'environment friendly' image.

Ministry of Micro, Small & Medium Enterprises (M/o MSME) envision a vibrant MSME sector by promoting growth and development of the MSME Sector, including Khadi, Village and Coir Industries , in cooperation with concerned Ministries/ Departments, State Governments and other Stakeholders, through providing support to existing enterprises and encouraging creation of new enterprises.

The Micro, Small and Medium Enterprises Development (MSMED) Act was notified in 2006 to address policy issues affecting MSMEs as well as the coverage and investment ceiling of the sector. The Act seeks to facilitate the development of these enterprises as also enhance their competitiveness. It provides the first-ever legal framework for recognition of the concept of "enterprise" which comprises both manufacturing and service entities. It defines medium enterprises for the first time and seeks to integrate the three tiers of these enterprises, namely, micro, small and medium. The Act also provides for a statutory consultative mechanism at the national level with balanced representation of all sections of stakeholders, particularly the three classes of enterprises; and with a wide range of advisory functions. Establishment of specific funds for the promotion, development and enhancing competitiveness of these enterprises, notification of schemes/programmes for this purpose, progressive credit policies and practices, preference in Government procurements to products and services of the micro and small enterprises, more effective mechanisms for mitigating the problems of delayed payments to micro and small enterprises and assurance of a scheme for easing the closure of business by these enterprises are some of the other features of the Act.

On 9 May 2007, subsequent to an amendment of the Government of India (Allocation of Business) Rules, 1961, erestwhile Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries were merged to form the Ministry of Micro, Small and Medium Enterprises (M/o MSME). This Ministry now designs policies and promotes/ facilitates programmes, projects and schemes and monitors their implementation with a view to assisting MSMEs and help them to scale up.

The primary responsibility of promotion and development of MSMEs is of the State Governments. However, the Government of India, supplements the efforts of the State Governments through various initiatives. The role of the M/o MSME and its organizations is to assist the States in their efforts to encourage entrepreneurship, employment and livelihood opportunities and enhance the competitiveness of MSMEs in the changed economic scenario. The schemes/ programmes undertaken by the Ministry and its organizations seek to facilitate/provide: i) adequate flow of credit from financial institutions/banks; ii) support for technology upgradation and modernization; iii) integrated infrastructural facilities; iv) modern testing facilities and quality certification; v) access to modern management practices; vi) entrepreneurship development and skill upgradation through appropriate training facilities; vii) support for product development, design intervention and packaging; viii) welfare of artisans and workers; ix) assistance for better access to domestic and export markets and x) cluster-wise measures to promote capacity-building and empowerment of the units and their collectives.

ORGANIZATIONAL SET-UP

The M/o MSME is having two Divisions called Small & Medium Enterprises (SME) Division and Agro & Rural Industry (ARI) Division. The SME Division is allocated the work, interalia, of administration, vigilance and administrative supervision of the National Small Industries Corporation (NSIC) Ltd., a public sector enterprise and the three autonomous national level entrepreneurship development/training originations. The Division is also responsible for implementation of the schemes relating to Performance and Credit Rating and Assistance to Training Institution, among others. SME Division is also responsible for preparation and monitoring of Results-Framework Document (RFD) as introduced in 2009 by the Cabinet Secretariat under Performance Monitoring and Evaluation System (PMES). The ARI Division looks after the administration of two statutory bodies viz. the Khadi and Village Industries Commission (KVIC), Coir Board and a newly created organization called Mahatma Gandhi Institute for Rural Industrialization (MGIRI). It also supervises the implementation of the Prime Minister's Employment Generation Programme (PMEGP).

The Implementation of policies and various programmes/ schemes for providing infrastructure and support services to MSME's is undertaken through its attached office, namely the Office of the Development Commissioner (O/o DC (MSME)), National Small Industries Corporation (NSIC), Khadi and Village Industries Commission (KVIC); the Coir Board, and three training institutes viz., National Institute for Entrepreneurship and Small Business Development (NIESBUD), NOIDA, National Institute for Micro, Small and Medium Enterprises (NI-MSME), Hyderabad, Indian Institute

of Entrepreneurship (IIE), Guwahati and Mahatma Gandhi Institute for Rural Industrialization (MGIRI), Wardha a society registered under Societies Registration Act, 1860.

The National Board for Micro, Small and Medium Enterprises (NBMSME) was established by the Government under the Micro, Small and Medium Enterprises Development Act, 2006 and Rules made thereunder. It examines the factors affecting promotion and development of MSME, reviews existing policies and programmes and make recommendations to the Government in formulating the policies and programmes for the growth of MSME.

Office of the Development Commissioner (MSME)

The Micro, Small and Medium Enterprises- Development Organisation (MSME-DO) is headed by the Additional Secretary & Development Commissioner (MSME). The Office of the Development Commissioner (Micro, Small & Medium Enterprises) assists the Ministry in formulating, co-ordinating, implementing and monitoring different policies and programmes for the promotion and development of MSMEs in the country. In addition, it provides a comprehensive range of common facilities, technology support services, marketing assistance, etc. through its network of 30 Micro, Small and Medium Enterprises-Development Institutes (MSME-DIs); 28 Branch MSME-DIs; 4 MSME Testing Centres (MSME-TCs); 7 MSME-Testing Stations (MSME-TSs); 2 MSME-Training Institutes (MSME-TIs); and 1 MSME-Technology Development Center-Hand Tools (MSME-TDC-Hand Tools). The O/o DC (MSME) also operates a network of Tool Rooms and Technology Development Centres (including 2 Footwear Training Institutes) which are autonomous bodies registered

as Societies under the Societies Act. The Office implements a number of schemes for the MSME sector, the details of which have been duly incorporated in the booklet.

Khadi & Village Industries Commission

The Khadi & Village Industries Commission (KVIC), established under the Khadi and Village Industries Commission Act, 1956 (61 of 1956), is a statutory organization engaged in promoting and developing khadi and village industries for providing employment opportunities in rural areas, thereby strengthening the rural economy. The Commission is headed by full time Chairman and consists of 10 part-time Members. The KVIC has been identified as one of the major organizations in the decentralized sector for generating sustainable rural non-farm employment opportunities at a low per capita investment. This also helps in checking migration of rural population to urban areas in search of the employment opportunities.

The main functions of the KVIC are to plan, promote, organize and assist in implementation of the programmes/projects/ schemes for generation of employment opportunities through development of khadi and village industries. Towards this end, it undertakes activities like skill improvement, transfer of technology, research & development, marketing, etc. KVIC co-ordinates its activities through State KVI boards, registered societies and cooperatives. It has under its aegis a large number of industry-specific institutions spread in various parts of the country.

Coir Board

The Coir Board is a statutory body established under the Coir Board Industry Act, 1953 (No. 45 of 1953) for promoting overall

development of the coir industry and improving the living conditions of the workers engaged in this traditional industry. The Coir Board consists of a full-time Chairman and 39 parttime Members. The activities of the Board for development of coir industries, inter-alia include undertaking scientific, technological and economic research and development activities; collecting statistics relating to exports and internal consumption of coir and coir products; developing new products and designs; organizing publicity for promotion of exports and internal sales; marketing of coir and coir products in India and abroad; preventing unfair competition between producers and exporters; assisting the establishment of units for manufacture of the products; promoting co-operative organization among producers of husks, coir fibre, coir yarn and manufactures of coir products; ensuring remunerative returns to producers and manufacturers, etc.

The Board has promoted two research institutes namely, Central Coir Research Institute (CCRI), Kalavoor, Alleppey, and Central Institute of Coir Technology (CICT), Bengalooru for under taking research activities on different aspects of coir industry which is one of the major agro based rural industries in the country. The two major strengths of the coir industry are it being export oriented and generating wealth out of the waste (coconut husk).

National Small Industries Corporation Limited (NSIC)

- NSIC, established in 1955, is headed by Chairman-cum-Managing Director and managed by a Board of Directors.
- The main function of the Corporation is to promote, aid and foster the growth of micro and small enterprises in the country, generally on commercial basis.

 NSIC provides a variety of support services to micro and small enterprises catering to their different requirements in the areas of raw material procurement; product marketing; credit rating; acquisition of technologies; adoption of modern management practices, etc.

NSIC implements its various programmes and projects throughout the country through its 9 Zonal Offices, 39 Branch Offices, 12 Sub Offices, 5 Technical Services Centres, 3 Technical Services Extension Centres, 2 Software Technology Parks, 23 NSIC-Business Development Extension Offices and 1 Foreign Office.

Salient Features of Micro, Small & Medium Enterprises Development (MSMED) Act. 2006

Salient features of Micro, Small and Medium Enterprises Development Act, 2006 are as follows:

Classification of Enterprises

The earlier concept of 'Industries' has been changed to 'Enterprises'.

Enterprises have been classified broadly into:

- (i) Enterprises engaged in the manufacture/production of goods pertaining to any industry; and
- (ii) Enterprises engaged in providing/rendering of services.
- Manufacturing Enterprises have been defined in terms of investment in plant and machinery (excluding land & buildings) and further classified into:
 - Micro Enterprises investment up to Rs. 25 lakh.
 - Small Enterprises investment above Rs. 25 lakh and up to Rs. 5 crore
 - Medium Enterprises investment above Rs. 5 crore and up to Rs. 10 crore.
- Service Enterprises have been defined in terms of their investment in equipment (excluding land & buildings) and further classified into:
 - Micro Enterprises investment up to Rs. 10 lakh.
 - Small Enterprises investment above Rs. 10 lakh and up to Rs. 2 crore.
 - Medium Enterprises investment above Rs. 2 crore and up to Rs. 5 crore.

Filing of Memoranda by MSMEs

- Process of two-stage registration of Micro and Small Enterprises dispensed with and replaced by filing of memoranda.
- Filing of Memorandum optional for Micro and Small Enterprises.
- Filing of Memorandum optional for Service Sector Medium Enterprises.
- Filing of memorandum mandatory for Manufacturing Sector Medium Enterprises.

Apex Consultative Body with Wide Representation of Stakeholders

Constitution of Board

National Board for Micro, Small and Medium Enterprises (MSME) to be headed by the Central Minister I/c of MSMEs and consisting of 46 members from among

- MPs and Representatives of Central Ministries,
- State Governments,
- UT Administration, RBI, SIDBI, NABARD,
- Associations of MSMEs including women,
- Persons of Eminence, and
- Central Trade Union Organisations,
- National Board to be now statutory, as against nonstatutory SSI Board,
- Quarterly meetings of National Board made mandatory.

Functions of the National Board

- Examine the factors affecting the promotion and development of MSMEs and review the policies and programmes of the Central Government in this regard.
- Make recommendations on matters referred to as above or another matter referred to it by the Central Government.
- Advise the Central Government on the use of Fund or Funds constituted under the MSMED Act, 2006.

Advisory Committee

- Headed by Central Government Secretary I/c of MSMEs and including:
- Not more than five officers of the Central Government;
- Not more than three representatives of State Governments; and
- One representative each of the Associations of micro, small and medium enterprises.

Functions of the Advisory Committee

- To examine the matters referred to it by the National Board;
- To advise Central Government on matters relating to classification of MSMEs, programmes, guidelines or instructions for the promotion and development and enhancing the competitiveness of MSMEs, policies and practices in respect of credit to the micro, small and medium enterprises, procurement preference policy, funds to be created and administered under MSMED Act. etc.

 "To advise State Governments, if so requested by the State/s on matters relating to constitution and functioning of Micro and Small Enterprises Facilitation Councils (MSEFCs)"

Promotional and Enabling Provisions

- Central Government to notify programmes, guidelines or instructions for facilitating the promotion and development and enhancing the competitiveness of MSMEs.
- Central Government to constitute, by notification, one or more Funds.
- Central Government to credit to the Fund or Funds, such sums as the Government may provide after due appropriation made by Parliament by law in this behalf.
- Central Government to administer the Fund or Funds for purpose mentioned in Section 9 and coordinate and ensure timely utilization and release of sums with such criteria, as may be prescribed.

Credit

- The policies and practices in respect of credit to the MSMEs shall be progressive and such as may be specified in the guidelines or instructions issued by the Reserve Bank of India, with the aims of:
- Ensuring smooth credit flow to the MSMEs,
- Minimizing sickness among them, and
- Ensuring enhancement of their competitiveness.

Procurement Policies

 Central Government or a State Government to notify preference policies in respect of procurement of goods and services, produced and provided by MSEs, by its Ministries, departments or its aided institutions and public sector enterprises (nonstatutory till now).

- Valid only for Micro and Small Enterprises and not for Medium Enterprises
- Services also covered.

Provisions to Check Delayed Payments

- Provisions related to delayed payments to micro and small enterprises (MSEs) strengthened.
- Period of payment of MSEs by the buyers reduced to forty-five days.
- "Rate of interest on outstanding amount increased to three times of the prevailing bank rate, notified by Reserve Bank of India, compounded on monthly basis."
- Constitution of MSE Facilitation Council(s) mandatory for State Government.
- Provision for inclusion of one or more representatives of MSE Associations in the Facilitation Council.
- Jurisdiction of the Council in a State to cover wherever the buyer may be located.
- MSE Facilitation Council may utilize services of any Institution or Centre for conciliation and alternate dispute resolution services.
- Reference made to the Council to be decided within ninety days from the date of reference.
- Declaration of payment outstanding to MSE supplier mandatory for buyers in their annual statement of accounts.

- Interest (paid or payable to supplier) disallowed for deduction for income tax purposes.
- No appeal against order of Facilitation Council to be entertained by any Court without deposit of 75% of the decreed amount payable by buyer.
- Appellate Court may order for payment of a part of such deposit to the supplier MSE.

Facilitating Closure of Business

 Central Government may (within one year of the commencement of the Act) notify a scheme for facilitating closure of business by a micro, small or medium enterprise.

MSME Sector Schemes & Programmes

- I. Entrepreneurship & Skill Development Training Programmes
- II. Cluster
- III. Credit Facilitation
- IV. Technology Upgradation
 - V. Enhancing Competitiveness
- VI. Marketing Assistance
- VII. Statistics

VIII. SENET

Entrepreneurship Development Programmes (EDPs)

The Office of DC (MSME) conducts a large number of vocational and entrepreneurship development programmes. While vocational training is implemented by various Ministries Departments of the Government, the responsibility of entrepreneurship development lies largely with this office. The Entrepreneurship Development Programmes (EDPs) are conducted through MSME-DIs, with focus on entrepreneurial development coupled with specific skills relating to trades like electronics, electrical, food processing, etc, which enables the trainees to start their own ventures. The programmes covered include the following:

- 1. Industrial Motivation Campaigns (IMCs)
- 2. Entrepreneurship Development Programmes (EDPs)
- Entrepreneurship Skill Development Programme (ESDPs)
- 4. Management Development Programmes (MDPs)

20% of the targeted EDPs and ESDPs are conducted exclusively for the weaker sections of the Society (SC/ST/Women/Physically Handicapped), for which no fee is charged. Besides, a stipend of Rs.125/- per week per candidate is provided.

Salient features of these training/motivation programmes are as follows:

Industrial Motivation Campaigns

Industrial Motivation Campaigns are organized to identify and motivate traditional/non-traditional entrepreneurs having

potential for setting up Micro and Small Enterprises (MSEs) so as to lead them towards self-employment. The programme outlines are as follows:

1. Agency : These programmes are

conducted by MSME- DIs

2. Duration : One day

3. Intake Capacity : No limit

4. Participation Fee : No Fee

5. Age of Participants: 18 Years and above

6. Qualification : As decided by the Director of the

institute

Entrepreneurship Development Programmes (EDPs)

Entrepreneurship Development Programmes are being organized to nurture the talent of youth by enlightening them on various aspects of industrial activity required for setting up MSEs. These EDPs are generally conducted in ITIs, Polytechnics and other technical institutions, where skill is available to motivate them towards self-employment.

The course contents of the Entrepreneurship Development Programmes are designed to provide useful information on product/process design, manufacturing practices involved, testing and quality control, selection and usage of appropriate machinery and equipments, project profile preparation, marketing avenues/ techniques, product/service pricing, export opportunities, infrastructure facilities available, finance and financial institutions, cash flow, etc. The programme outlines

are as follows:

1. Agency : These training programmes

are conducted by MSME-DIs

2. Duration : 2 weeks

3. Minimum Intake

Capacity : 20

4. Training Fee : (1) Rs.100/- for general

candidates.

(2) No fees for SC/ST and 50% fee from women and physically handicapped.

5. Age of Participants: 18 Years and above

6. Qualification : As decided by the Director

of the institute

Entrepreneurship Skill Development Programmes (ESDPs)

Comprehensive training programmes are organized to upgrade skills of prospective entrepreneurs, existing workforce and also to develop skills of new workers and technicians of MSEs by organizing various entrepreneurship-cum-skill development training programmes with the basic objective of providing training for their skill upgradation and to equip them with better and improved technological skills of production. The specific tailor made programmes for the skill development of socially disadvantaged groups (SC/ST, physically handicapped and women) are organized in various regions of the states, including the less developed areas. Efforts are made to train maximum number of trainees from socially disadvantaged group of society.

The courses conducted are in Machine Shop Practice, Heat Treatments, Electroplating, Sheet metal, Welding, Tool & Die Making, Glass & Ceramics, Industrial & Art Wares, Herbal Cosmetics, Fashion Garments, Hosiery, Food & Fruit Processing Industries, Information Technology, Hardware Maintenance, Soap and Detergents, Leather Products/Novelties, Servicing of Household Electrical Appliances and Electronic Gadgets, Gem Cutting & Polishing, Engineering Plastics etc. The list is just indicative and not exhaustive.

The programme outlines are as follows:

1. Agency : These training programmes

are conducted by MSME-DIs

2. Duration : 6 weeks

3. Minimum Intake

Capacity : 20 No. in each programme

4. Age of Participants: 18 Years and above

5. Qualification : As decided by the Director

of the institute

6. Training Fee : (1) Rs. 200/- for general

candidates.

(2) No fees for SC/ST and 50% fee from women and physically

handicapped.

Management Development Programmes (MDPs)

The objective of imparting training on modern management practices system is to improve decision-making capabilities resulting in higher productivity and profitability of existing and potential entrepreneurs and developing new enterprises. Inputs on a variety of topics of managerial functions are provided to the participants by experts, which aims at dissemination of knowledge of scientific/modern management techniques/practices.

Management Training course on various areas of industrial management are devised for owner-cum-manager and supervisory level personnel of small scale industries. These training programmes are designed keeping in view the demands of the area and the local requirements of the industries. The nature of target groups and its profile determines the course content to be made in order to make them suitable for contemporary managerial practices which may be used by MSME's executives for attaining desired strength of managerial action. The various topics covered under these training programmes pertain to various Management functions like Industrial Management, Human Resource Management, Marketing Management, Export Management & Documentation, Materials Management, Financial Management, Information Technology & Exports, ISO 9000, WTO, IPR etc.

Agency : These training programmes are conducted by MSME-DIs

2. Duration : One-week for full time and two weeks for part time

3. Minimum Intake

Capacity : 20 Nos.

4. Training Fee : (1) Rs. 400/- for general

candidates.

(2) No fees for SC/ST and 50% fee from women and physically handicapped.

(3) Rs. 100/- for candidates from Andaman & Nicobar, Lakshadweep, NE States,

J&K and Sikkim

5. Age of Participants: 18 Years and above

6. Qualification : As decided by the Director of the

institute.

Rajiv Gandhi Udyami Mitra Yojana (RGUMY)

Objectives

The objective of Rajiv Gandhi Udyami Mitra Yojana (RGUMY) is to provide handholding support and assistance to the potential first generation entrepreneurs, through the selected lead agencies i.e. 'Udyami Mitras', in the establishment and management of the new enterprise, completion of various formalities required for setting up and running of the enterprise and in dealing with various procedural and legal hurdles.

Under this Scheme, the selected lead agencies i.e. 'Udyami Mitras' provide guidance and assistance to the potential entrepreneurs registered with them, in preparation of project report; arranging finance; selection of technology; marketing tie-ups with buyers; installation of plant and machinery as well as obtaining various approvals, clearances and NOCs etc.

Apex organizations under the Ministry, namely, Office of DC (MSME), KVIC, NSIC and three national level EDIs through their field offices are working as deemed Udyami Mitras. The eligible organizations at State level and District level duly recommended by the concerned State Commissioner/Director (Industries), are also empaneled as Udyami Mitras. The Udyami Mitras are paid handholding charges under the Scheme, including nominal contribution of the concerned entrepreneur.

However, the beneficiaries belonging to SC/ST/Physically Handicapped/Women and beneficiaries from NER are not required to pay any contribution to Udyami Mitra for availing the handholding support. Funds have been released to apex

Organizations and Director/Commissioner (Industries) in all States and Union Territories for implementing the Scheme.

A new component has been added in the existing scheme of 'Rajiv Gandhi Udyami Mitra Yojana' (RGUMY), namely, 'Udyami Helpline' to give free access of information and guidance to potential entrepreneurs throughout the country by making a provision of toll free Telephone Number 1800-180-6763.

Under this component, any potential entrepreneur desirous of getting any information regarding schemes of Ministry of MSME or anything related to small businesses may get information by dialling up this toll free number. A Call Centre with trained manpower has been put in place under this component to give information as well as guidance to potential entrepreneurs.

National Awards Scheme for MSMEs

Micro, Small and Medium Enterprises (MSMEs) have shown continued dynamism in terms of their contribution to national economy. MSME sector accounts for significant share in employment, number of enterprises, manufacturing output and exports. Over the years, the sector has emerged as a nursery of entrepreneurship and bedrock of innovations, resulting in diversified product development and import substitution. Entrepreneurial efforts and individual creativity have made it possible to develop new variants of the same base products with additional features that are unique and more user- friendly. These achievements became possible owing to the ambitions and visionary zeal of MSME entrepreneurs. In addition to the policy initiatives for the overall development of MSME sector, Government felt the need for encouraging the spirit of entrepreneurship by way of Annual National Awards which can further instill a sense of pride in MSME entrepreneurs.

National Awards were instituted in 1983 with a view to recognizing the efforts and contribution of MSMEs. National Awards are given away annually to the successful entrepreneurs, enterprises and banks. In this context, Ministry of Micro, Small and Medium Enterprises present National Award annually to selected entrepreneurs/ enterprises and banks, under the scheme of National Awards.

Periodicity and Eligibility

The awards are given for every calendar year to deserving entrepreneurs of Micro, Small and Medium Enterprises having permanent registration/have filed Entrepreneurs Memorandum(Part II) with the authorities notified by respective State Governments/UT Administration in accordance with the

provisions contained in the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, which came into force on October 2, 2006. The MSMEs should have been in continuous production/service for the last three years. There will be no bar for Awardees to be nominated or considered for a higher Award in the subsequent year. The Awardees should not be nominated or considered for the same or lower Award in the subsequent five years.

Procedure for Selection

The applications for the awards are invited through advertisement. Selection for the awards is made on the basis of a set criteria exclusively designed to evaluate outstanding performance of the enterprise. These applications are scrutinized at the State level by a Committee under the chairmanship of Secretary, Industries of the respective States. The short listed applications are further scrutinized by the Technical Divisions of DC (MSME). Based on the two sets of marks, the National Level Selection Committee under the chairmanship of AS&DC assesses each applicant to make the final selection.

The selection of banks for awards is made on the basis of criteria devised by the Standing Committee constituted under the Chairmanship of AS & DC (MSME).

Types of Awards

The First, Second and Third National Awards carry a cash prize of Rs. 1,00,000/-, Rs. 75,000/- and Rs. 50,000/- respectively, a certificate and a trophy. National Awards to Banks for Excellence in MSEs lending and Excellence in lending to Micro Enterprises are also presented. These National Awards carry a certificate and a trophy.

The Awards are given in following categories.

(i) National Award for Outstanding Entrepreneurship in Micro Enterprises (Manufacturing)

This category includes three National Awards (i)First (ii) Second and(iii) Third

(ii) National Award for Outstanding Entrepreneurship in Small Enterprises(Manufacturing)

This category includes National Awards (i)First (ii) Second (iii) Third

- (iv) Special Award at par with the First National Award to an outstanding woman entrepreneur.
- (v) Special Award at par with the First National Award to an outstanding SC/ST entrepreneur.
- (vi) Special Award at par with the First National Award to an outstanding entrepreneur from NER.

(iii) National Award for Outstanding Entrepreneurship in Medium Enterprises(Manufacturing)

This category includes three National Awards (i)First (ii) Second (iii) Third

(iv) National Award for Outstanding Entrepreneurship in Micro & Small Enterprises (Service)

This category includes three National Awards (i)First (ii) Second (iii) Third

(v) National Award for Research & Development in Micro & Small Enterprises

This category includes three National Awards (i)First (ii) Second (iii) Third

(vi) National Award for Research & Development in Medium Enterprises

This category includes three National Awards (i)First (ii) Second (iii) Third

(vii) National Award for Innovation in Micro Enterprises This category includes one National Award (i)First

(viii) National Award for Innovation in Small Enterprises

This category includes one National Award (i)First

(ix) National Award for Innovation in Medium Enterprises

This category includes one National Award (i)First

(x) Quality Products in MSEs

This category includes certain product groups selected each year. One National Award at par first is given for each category for the selected products. Selection for the awards is made on the basis of a set criteria exclusively designed to evaluate outstanding performance of the enterprise.

(xi) National Awards to Banks for excellence in MSE lending and excellence in lending to micro enterprise.

With a view to encouraging the Banks to enhance credit flow to the MSE sector, a Scheme of National Awards to the Banks in recognition of their outstanding performance in financing the Micro and Small Enterprises sector was introduced from the year 2001-02. Further, the National Awards for Excellence in lending to Micro Enterprises have also been instituted from the year 2005-06. The Awards are in the form of three trophies, along with certificates, to the best performing banks. Two trophies are given to the major banks while the third trophy goes to one of the Associate Banks of State Bank of India, as a Special Award.

For Excellence in Micro & Small Enterprises Lending

- (i) First Award
- (ii) Second Award
- (iii) Special Award

For Excellence in Lending to Micro Enterprises

- (i) First Award
- (ii) Second Award
- (iii) Special Award

Privilege of the Award Winners

The Winners of the National Award have the privilege of using the symbol of the Award in their letter heads and their employees can wear labels, pins, ties or other distinctive badges with Award symbol indicating the year of the Award.

The amount of Cash Prize received by the Winners of the National Awards is exempted under Section 10(7) of Income Tax Act 1961.

Tool Rooms & Technical Institutions

This component further comprises of following three subcomponents:-

- Tool Rooms
- Technology Development Centre (Research Institutes)
- Training Institutes

Tool Rooms

The Tool Room Scheme consists of equipping following 10 existing Tool Rooms and a component Scheme of Central Assistance to States for setting up of Mini Tool Rooms approved during XI Plan with state of the art machinery:

- 1. Central Tool Room & Training Centre (CTTC), Kolkata
- 2. Central Tool Room (CTR), Ludhiana
- 3. Indo German Tool Room (IGTR), Indore
- 4. Indo German Tool Room (IGTR), Ahmedabad
- 5. Indo German Tool Room (IGTR), Aurangabad
- 6. Indo Danish Tool Room (IDTR), Jamshedpur
- 7. Central Tool Room & Training Centre (CTTC),
 Bhubaneswar
- 8. Tool Room & Training Centre (TRTC), Guwahati
- 9. Central Institute of Hand Tools (CIHT), Jalandhar
- 10. Central Institute of Tool Design (CITD), Hyderabad

These Tool Rooms and Training Centres provide production, training and consultancy services in the areas of tool engineering i.e. facilities for production of tools, moulds, dies, jigs & fixture

etc. and providing skilled manpower to industry. Tool Rooms do not charge training fee from SC/ST candidates as per Government Instructions. Training fee is cross subsidized by Government out of the provision made for SCSP/TSP. These services help the industry become more productive and competitive.

Technology Development Centres (Research Institute)

MSME- Technology Development Centres are product specific Centres to look into MSMEs' specific problems and render technical services, developed and upgrade technologies and manpower development and training in specific product groups like Foundry & Forging, Electronics, Fragrance & Flavour, Sport Shoes, Electrical Measuring Instruments and Glass etc. MSME-TDCs include following institutes:

- (1) Electronics Service & Training Centre, Ramnagar
- (2) Institute for Design & Electrical Measuring Institute, Mumbai.
- (3) Fragrance & Flavour Development Centre, Kannauj.
- (4) Centre for Development of Glass Industry, Firozabad.
- (5) Process & Product Development Centre, Agra.
- (6) Process cum Product Development Centre, Meerut.

Training Institutes

MSME - Training Institutes (Central Footwear Training Institutes, MSME-TI-CFTI) at Agra and Chennai develop footwear designing to promote exports and provide training for manpower in Footwear Industry.

Central Footwear Training Institute, Chennai and Agra

MSME-TDC Central Footwear Training Institute (CFTI) Chennai and Agra were set up for promotion and develop of micro, small footwear and footwear components manufacturing units. The centres at Chennai and Agra are providing common facility services and consultancy for design, development and manufacturing of footwear &footwear components etc. and organise Skill Development Programmes of various duration in the area of footwear manufacturing and its allied fields

For details please visit website: www.cftichennai.in & www.cftiagra.org.in

PPDC, Meerut for Sports Goods

The MSME-TDC i.e. Process cum Product Development Centre (PPDC), Meerut is the only centre of its kind to provide services in the area of Sports goods and Leisure item equipments. The Centre is providing services for upliftment of indigenous Sports Goods industry through its common facility services and training meant for improving quality of the products and diversification of items and also to provide R&D facility of quality upgradation, new designs, testing facilities etc. This Centre is conducting various training programmes in the field of Metal, Rubber and Plastics, Leather and Leisure Time equipments and allied fields of CNC Technology.

For details please visit the following website: www.ppdcmeerut.com.

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

Cluster based intervention has been acknowledged as one of the key strategies for comprehensive development of Indian industries, par ticularly the Micro and Small Enterprises (MSEs). The Ministry of MSME, Government of India has adopted the cluster approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of micro and small enterprises and their collectives in the country. In 1998, a cluster based scheme namely the Integrated Technology Upgradation and Management Programme (UPTECH) was launched to address the issues related to Technology Upgradation and Modernization of MSE sector. Later on, it was felt that for overall development of a cluster, holistic approach needs to be adopted. Accordingly, UPTECH was renamed as 'Small Industry Cluster Development Programme' (SICDP) in the year 2003 and the scheme was broad-based by including setting up of Common Facility Centers, marketing support, etc. The cluster development initiatives have evolved over a period of time and are being implemented under Micro & Small Enterprises-Cluster Development Programme (MSE-CDP).

The MSE-CDP Scheme aims at holistic and integrated development of micro and small enterprises through Soft Interventions (such as diagnostic study, capacity building, marketing development, export promotion, skill development, technology upgradation, organizing workshops, seminars, training, study visits, exposure visits, etc.), Hard Interventions (setting up of Common Facility Centers) and Infrastructure Upgradation (create/upgrade infrastructural facilities in the new/existing industrial areas/clusters of MSEs).

Objectives

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills and quality, market access, access to capital, etc.
- (ii) To build capacity of MSEs for common supportive action through formation of self help groups, consor tia, upgradation of associations, etc.
- (iii) To create/upgrade infrastructural facilities in the new/ existing industrial areas/clusters of MSEs.
- (iv) To set up common facility centres (for testing, training centre, raw material depot, effluent treatment, complementing production processes, etc).

Scope of the Scheme

- (i) Preparation of Diagnostic Study Report with Government of India (GoI) grant of maximum Rs 2.50 lakh (Rs 1.00 lakh for field offices of the Ministry of MSME).
- (ii) Soft Interventions like training, exposure, technology upgradation, brand equity, business development, etc with Gol grant of 75% of the sanctioned amount of the maximum project cost of Rs 25.00 lakh per cluster over a period of maximum 18 months. For NE & Hill States, clusters with more than 50% (a) micro/village, (b) women owned, (c) SC/ST units, the Gol grant will be 90%. The cost of project will be moderated as per size/ turnover of the cluster.
- (iii) Detailed Project Report (DPR) with GoI grant of maximum Rs. 5.00 lakh for preparation of a technical feasible and a financially viable project report for setting

- up of a Common Facility Centre for cluster of MSE units and/or infrastructure development project for new industrial estate/area or for upgradation of existing infrastructure in existing industrial estate/area/cluster.
- (iv) Hard Interventions in the form of tangible assets like Common Facility Centre having machinery and equipment for critical processes, research and development, testing, etc. for all the units of the cluster with Gol grant of 70% of the cost of project of maximum Rs 15.00 crore. Gol grant will be 90% for CFCs in NE & Hill States, Clusters with more than 50% (a) micro/ village, (b) women owned, (c) SC/ST units. The cost of project includes cost of land (subject to maximum of 25% of Project Cost), building, pre-operative expenses, preliminary expenses, machinery and equipment, miscellaneous fixed assets, support infrastructure such as water supply, electricity and margin money for working capital.
- (v) Infrastructure Development: With Gol grant of 60% of the cost of project of Rs 10.00 crore, excluding cost of land. Gol grant will be 80% for projects in NE & Hill States, industrial areas/ estates with more than 50% (a) micro (b) women owned (c) SC/ST units. For existing clusters, upgradation proposals will be based on actual requirements.
- (vi) Exhibition Centres by Associations of Women Entrepreneurs: The Gol assistance shall also be available to Associations of Women Entrepreneurs for establishing exhibition centres at central places for display and sale of products of women owned micro and small enterprises @ 40% of the project cost. The Gol contribution will be towards furnishings, furniture, fittings, items of permanent display, miscellaneous assets like generators, etc.

Implementing Agencies

Activity	Implementing Agency
Diagnostic study	Offices of the Ministry of MSME
Soft Interventions	Offices of State Governments
Setting up of CFC	 National and international institutions engaged in development of the MSE sector
	 Any other institution/agency approved by the Ministry of MSME
Infrastructure Development projects	State/UT Governments through an appropriate state government agency with a good track record in implementing such projects.

Benefits of the Cluster Development Scheme

Cluster Development approach is considered as an effective approach for inducing competitiveness in the industry by ensuring inter-firm cooperation based on networking and trust. Due to geographical proximity of units and homogeneity/similarity of products, development interventions can be made for a large number of units and simultaneously leading to higher gains at lower cost of implementation. The approach also aims for sustainability in long run.

- helps overcome disadvantages of economies of scale and weak capital base
- increase competitiveness by leveraging the advantages of flexible structure and faster decision-making process
- better responsiveness to market challenges

- quicker dissemination of information
- sharing of best practices (organisational capabilities, skills, technological innovations)
- better cost effectiveness due to distribution of many common costs
- wider public appropriation of benefits

Project Approval

The proposals under the scheme will be considered for approval by the Steering Committee of the MSE-CDP under the Chairmanship of Secretary (MSME). Proposals for DSR, DPR and Soft Interventions will be approved in one stage only. Hard interventions (CFC) and infrastructure development projects will be approved in two stages: In-principle approval and final approval.

Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGMSE)

Objectives

To ensure better flow of Credit to Micro and Small Enterprises by minimizing the risk perception of financial institutions and banks in lending without collateral security, a Credit Guarantee Fund Scheme for Micro and Small Enterprises was introduced by the Government in August 2000.

Salient Features

- (i) The Scheme is being implemented by the Credit Guarantee Fund Trust for Micro and Small Enterprises, set up jointly by the Government of India and Small Industries Development Bank of India (SIDBI). The Government of India and SIDBI contribute to the Corpus Fund of the Trust in the ratio of 4:1.
- (ii) The Scheme became operational with effect from January 1, 2001.
- (iii) All scheduled commercial banks and Regional Rural Banks (categorized under 'sustainable viability') or such of those institutions as may be directed by Government of India are eligible to become Member Lending Institutions under the Scheme.
- (iv) The Scheme covers collateral free credit facility (term loan and/or working capital) extened by eligible lending institutions to new and existing Micro and Small Enterprises upto Rs. 100 lakh per borrowing unit. The guarantee cover provided is upto 75% of the credit facility upto Rs. 50 lakh with an incremental guarantee of 50% of the credit facility above Rs. 50 lakh and upto Rs. 100

lakh (85% for loans upto Rs. 5 lakh provided to micro enterprises, 80% for MSEs owned/operated by women and all loans to NER). A composite all-in Annual Guarantee Fee of 1 per cent p.a. of the credit facility sanctioned (0.75% for credit facility upto Rs. 5 lakh and 0.85% for above Rs. 5 lakh and upto 100 lakh for Woman, Micro Enterprises and units in NER including Sikkim) is now being charged.

(v) 131 Banks and institutions, i.e., 26 public sectors and 19 private banks, 73 RRBs, 4 foreign banks and 9 other institutions including NSIC, NEDFI, SIDBI have joined this scheme as Member Lending Institutions (MLIs).

Eligibility

- (i) The scheme covers collateral free credit facility (term loan and/or working capital) up to Rs. 100 lakh extended by eligible lending institutions to new and existing micro and small enterprises.
- (ii) The scheme is operated through Credit Guarantee Fund Trust for Micro and Small Enterprises, 7th Floor, SME Development Centre, Plot No. C-11, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai-400051.

Micro Finance Programme

The Scheme is operated through Micro Finance Institutions (MFIs)/Non-Government Organisations (NGOs), which monitor the projects on regular basis. The Scheme is in operation from March 2004.

Objectives

The main objective of the Scheme is to provide credit at the door step to the poor and low income category people in the country to enable them to carry on business or manufacturing activities.

Salient Features

- (i) The Scheme is implemented by Office of the DC (MSME) through SIDBI.
- (ii) The Scheme has been tied up with the existing programme of Small Industries Development Bank of India (SIDBI), which is under operation since January 1999. 'Portfolio Risk Fund' is provided by the Government of India to SIDBI to be used for security deposit requirement of the Ioan amount from Micro Finance Institutions/Non-Government Organizations. At present, SIDBI takes fixed deposit equal to 10% of the Ioan amount. The share of MFIs/NGOs is 2.5% of the Ioan amount (i.e. 25% of security deposit) and balance 7.5% (i.e. 75% of security deposit) is adjusted from the funds provided by the Government of India.
- (iii) A Committee under the chairmanship of Additional Secretary and Development Commissioner (MSME) has been constituted to review the progress, approve the adjustment of security, rotation of funds, etc.
- (iv) The Scheme is operated through SIDBI.

Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women

Women have been among the most disadvantaged and oppressed section of our country with regard to access to and control over resources. Problems faced by them continue to be grave particularly for illiterate & semi literate women of rural and urban areas. In order to alleviate their problems, Govt. of India launched a scheme entitled " Trade Related Entrepreneurship Assistance and Development" (TREAD) during the 9th plan period which has slightly been modified and is now put in operation. The scheme envisages economic empowerment of such women through trade related training, information and counseling extension activities related to trade, products, services etc.

Objectives

Experience has revealed that apart from counseling and training, delivery of credit poses the most serious problem for the poor women. Since such women are not able to have an easy access to credit, it has been envisaged that the credit will be made available to women applicants through NGOs which would be capable of handling funds in an appropriate manner. These NGOs will not only handle the disbursement of such loans needed by women but would also provide them adequate counseling, training and Assistance in developing markets.

Salient Features

A. Credit to Projects - Maximum 30 % project cost would be sanctioned by Government as grant. The rest amount is to be financed by lending institutions/banks. GOI Grant

- and the loan portion from the lending agencies to assist such women shall be routed through eligible NGOs engaged in assisting poor women through any kind of income generating activities in non farm sector.
- B. Training organizations viz. Micro, Small and Medium Enterprises (MSMEs), Entrepreneurship Development Institutes (EDIs), NISIET and the NGOs conducting training programmes for empowerment of women beneficiaries identified under the scheme would be provided a grant upto maximum limit of Rs. 1.00 lakh per programme provided such institutions also bring their share to the extent of minimum 25%(10% in case of NER) of the Government grant.
- C. Institutions such as Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD, IIE, MSME-DIs EDIs sponsored by State Govt. and any other suitable institution of repute will be provided need based Government grant primarily for undertaking activities aiming at empowerment of women such as field surveys, research studies, evaluation studies, designing of training modules, etc. etc. covered under the scheme. The grant shall be limited up to Rs. 5 lakhs per project.

The Criteria for Registration of NGOs :

- (a) Be a legal entity with a minimum registration of three years.
- (b) Having experience in thrift and saving programmes with SHGs / individuals.
- (c) Be engaged in entrepreneurship and income generation activities for women.
- (d) Have basic infrastructure, qualified support staff and services to undertake micro-enterprise development for women.

(e) Prepare project proposals on behalf of women entrepreneurs / women Self Help Groups for income activity and take loan from financial institutions for onward disbursement to them.

Government of India grant for capacity Building to NGOs under TREAD Scheme

Government of India (GoI) grant is given to NGOs for their capacity building after loan sanctioned by banks. The main components of GoI grant are:-

- (i) ESDP Training to beneficiaries,
- (ii) Honorarium to Project coordinator, Marketing Manager, Office Assistant,
- (iii) Computer with Accessories,
- (iv) Insurance,
- (v) Documentation
- (vi) Evaluation study,
- (vii) Auditors Fee,
- (viii) Training to staff of NGO,
- (ix) Formation of new SHGs,
- (x) Equity/ margin money contribution for acquisition/ establishment of infrastructure (including machine & equipment) -maximum up to 5% of loan amount,
- (xi) Participation in Exhibition/ Exposure visit maximum up to 3% of loan amount,

Interested institutions/NGOs will apply for such assistance directly to the Office of DC(MSME) giving all the relevant details in the prescribed format.

Micro, Small & Medium Enterprises (MSME) Credit Monitoring Cell

The Government has set up a MSME Credit Monitoring Cell in the Office of the Development Commissioner (MSME). The matters of MSMEs remaining unresolved with the Banks-SME Helpline for more than a fortnight brought to the notice of the Cell would be taken up with the bank concerned for early resolution.

Salient Features

- The Monitoring Cell has been jointly set up by the Ministry of MSME and Department of Financial Services.
- The Monitoring Cell would entertain such cases that have been referred to the Cell after having not been resolved by Bank-SME Helpline within 14 days.
- The petition/grievance so received would be forwarded to the concerned Bank by the Cell for appropriate action and report within a fortnight.

MSMEs may contact the Cell at Telefax: 011-23062465, email id: creditmon@dcmsme.gov.in or at Room No. 734 B, 7th Floor, A-Wing, Nirman Bhawan, Maulana Azad Road, New Delhi-110 108 for lodging such grievances. More details of the Cell are available on the website of the Development Commissioner (MSME) (www.dcmsme.gov.in).

Performance and Credit Rating Scheme

This Scheme was launched in the year 2005. NSIC has been appointed as implementing agency for the Scheme by the M/o MSME.

Under the Scheme, seven renowned accredited rating agencies viz., CARE, CRISIL, Dun & Bradstreet (D&B), FITCH, ICRA, ONICRA and SMERA have been empanelled to carry out the rating. MSMEs are free to choose any one of them as per their convenience.

Salient Features

The Performance and Credit Rating Scheme implemented by NSIC, on behalf of the Government, facilitates MSEs to get them rated,from any of the seven rating agencies empanelled under the Scheme. The Rating benefits the MSEs with the following:-

- ☐ To obtain an independent, trusted third party opinion on capabilities and credit worthiness of MSEs,
- ☐ To ascertain the strength & weakness of the existing operation & take corrective action to enhance the organizational strength.
- ☐ To enhance their acceptability with Banks, Fls and buyers.
- ☐ To improve their image in domestic and international markets
- ☐ To get them rated through professional agencies at the subsidized rating fee (up to 75% of the fee subject to maximum of Rs. 40000).
- ☐ To get credit from banks on better terms and with prompter credit decisions from banks.

Credit Linked Capital Subsidy Scheme for Technology Upgradation (CLCSS)

The Ministry of Micro, Small & Medium Enterprises (MSME) is operating a Scheme, namely, Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation by providing 15 per cent upfront capital subsidy with effect from 29.09.2005 (12 per cent prior to 29.09.2005) to Micro and Small Enterprises on institutional finance (term loan) from the eligible Primary Lending Institutions (PLIs) for induction of well-established and improved technologies in the specified subsectors/products approved under the Scheme. The Scheme is implemented through Small Industries Development Bank of India (SIDBI), National Bank for Agriculture and Rural Development (NABARD), State Bank of India, the Andhra Bank, State Bank of Bikaner & Jaipur, Bank of Baroda, Punjab National Bank, Canara Bank, Bank of India and the Tamil Nadu Industrial Investment Corporation Limited.

Salient Features

- (i) Technology upgradation under the scheme would mean significant improvement from the present technology level to a substantially higher one involving improved productivity, and/or improvement in the quality of the products and/or improved environmental conditions including work environment for the units. This will also include installation of improved packaging techniques, anti-pollution measures, energy conservation machinery, on-line quality control equipments and in-house testing facilities.
- (ii) Forty-eight sub-sectors have been approved under the scheme.

- (iii) The scheme is gradually widened by adding new subsectors and new technologies for assistance.
- (iv) The maximum limit of eligible loan under the revised scheme is Rs. 100 lakh. Accordingly, the ceiling on subsidy would be Rs. 15 lakh or 15 per cent of the investment in eligible Plant and Machinery, whichever is lower.

Eligibility

- (i) Capital subsidy at the rate of 15 per cent of the eligible investment in plant and machinery under the Scheme shall be available for such projects, where term loans have been sanctioned by eligible PLI on or after 29.09.2005.
- (ii) Eligible units graduating from small scale to medium scale on account of sanction of additional loan under CLCSS shall be eligible for assistance.
- (iii) Labour intensive and/or export oriented new sectors/ activities are considered for inclusion under the scheme.

ISO 9001/ISO 14001/HACCP Certification Reimbursement Scheme

To enhance the competitive strength of the Micro and Small Enterprises (MSEs), the Government introduced a scheme to incentivize quality upgradation, improvement, environment management and food safety systems by the MSEs.

Salient Features

The scheme provides reimbursement of 75% of the certification expenses up to a maximum of Rs. 75,000/-(Rupees seventy five thousand only) to each unit as one-time reimbursement only to those MSEs which have acquired Quality Management Systems (QMS)/ISO 9001 and/or Environment Management Systems (EMS)/ISO 14001 and/or Food Safety Systems (HACCP) Certification.

Reimbursement

Reimbursement under the scheme has been decentralized w.e.f. 01.04.2007 and the expenditure is being reimbursed through Micro, Small and Medium Enterprises-Development Institutes (MSME-DIs). A Screening-cum-Steering Committee (SSC) under the chairmanship of concerned Director, Micro, Small & Medium Enterprises-Development Institute (MSME-DI) has been formed to reimburse the permissible amount to the eligible micro and small enterprises falling under their jurisdiction.

Eligibility

All Micro and Small Enterprises with Entrepreneurial Memorandum (EM) Number and having ISO Certificate from certification agency accredited with National Accreditation Board for Certification Bodies (NABCB) only are eligible to avail the benefit.

National Manufacturing Competitiveness Programme(NMCP)

Ensuring the growth of Small Scale Sector at a healthy rate is crucial for the overall growth of Manufacturing Sector as also the National Economy. For this to happen the small scale sector has to become competitive. In the 2005-06 Budget, the Government announced formulation of a National Competitiveness Programme, particularly to support the Small and Medium Enterprises (SMEs) in their endeavor to become competitive. Accordingly, the National Manufacturing Competitiveness Council (NMCC) has finalized a five year National Manufacturing Competitiveness Programme (NMCP).

The National Manufacturing Competitiveness Programme (NMCP) highlights the needs for enhancing the competitiveness of Indian Manufacturing Sector. This is determined by measuring the productivity vis-à-vis the use of its human capital and natural resources.

The NMCP is the nodal programme of the Government to develop global competitiveness among Indian MSMEs. The Programme was initiated in 2007-08. This programme targets at enhancing the entire value chain of the MSME sector through the following schemes:

- (a) Lean Manufacturing Competitiveness Scheme for MSMEs;
- (b) Promotion of Information & Communication Tools (ICT) in MSME sector;
- (c) Technology and Quality Up gradation Support to MSMEs;
- (d) Design Clinic scheme for MSMEs;

- (e) Enabling Manufacturing Sector to be Competitive through Quality Management Standards and Quality Technology Tools (QMS & QTT);
- (f) Marketing Assistance and Technology Up gradation Scheme for MSMEs;
- (g) Setting up of Mini Tool Room under PPP Mode;
- (h) National campaign for buildings awareness on Intellectual Property Rights (IPR);
- (i) Support for Entrepreneurial and Managerial Development of SMEs through Incubators.
- (j) Bar Code under Market Development Assistance (MDA) Scheme.

Lean Manufacturing Competitiveness Scheme for MSMEs

Lean Manufacturing is a set of techniques, which have evolved over a long period and are based on various minor to major breakthroughs that help in reducing cost and hence increase productivity. Main LM techniques include 5S (Housekeeping), Visual Control, Standard Operating Procedures (SOPs), Just In Time (JIT), Kanban System, Value Stream Mapping, Poka-Yoke or Mistake Proofing, Single Minute Exchange of Dies, Total Productive Maintenance, Cellular Layout, Kaizen Blitz of Rapid Improvement Process.

The larger enterprises in India have been adopting Lean Manufacturing Programme (LMP) to remain competitive, but MSMEs have generally stayed away from such Programmes as they are not fully aware of the benefits. Besides, experienced and effective Lean Manufacturing Consultants are not easily available and are expensive to engage and hence most MSMEs are unable to afford to implement LMCS.

Under the Lean Manufacturing Competitiveness Scheme (LMCS), MSMEs are assisted in reducing their manufacturing costs through proper personnel management, better space utilization, scientific inventory management, improved processed flows, reduce engineering time etc. The scheme also brings improvement in the quality of products and lowers costs, which are essential for competing in national and international markets.

Objectives

The objectives of scheme are to increase the competitiveness of the MSME sector through adopting of LM techniques with the objective of reducing waste, increasing productivity,

introducing innovating practices for improving overall competitiveness, inculcating good management system and imbibing a culture of continuous improvement.

Activities

- (a) Organising awareness programme in clusters.
- (b) Formation of Special Purpose Vehicle (SPV) with participating units.
- (c) Deployment of lean consultants in SPV.
- (d) Implementation of Lean Manufacturing Techniques in the units.

Where and How to Apply

Eligible MSME clusters/units in a group may request directly to National Productivity Council, New Delhi or Office of the DC (MSME).

The guidelines of the scheme are available at www.dcmsme.gov.in

Promotion of Information & Communication Tools (ICT) in MSME sector

Over the last few decades. ICT has facilitated business activities in many ways. It has become a key enabler for competitiveness, improved product and service delivery, lowered process costs and has supported Management Information Systems (MIS). ICT applications have become essential for any enterprise that has to sustain or grow in a global environment. Office of Development Commissioner (MSME) has a scheme "Promotion of Information and Communication Technology (ICT) in MSME Sector through Cloud Computing Approach" for MSMEs offering a solution which is affordable in terms of initial cost and at the same time capable of giving value for their money. Cloud computing is emerging as a cost effective and viable alternative for MSMEs. This facilitates ICT application tools as per user's choice on utility service basis rather than on procurement basis which results in MSME investment towards Operational Expenditure (OPEX) in lieu of Capital Expenditure (CAPEX).

Objectives

The main objective of the scheme is to encourage and assist the potential MSME clusters / units to adopt ICT tools and applications in their production & business processes, with a view to improve their productivity and competitiveness in national and international markets.

Activities

The broad activities under the scheme includes selection of Service Providers (SPs), conduct of awareness programme, usage subsidy to MSMEs for availing cloud computing applications, set up National Portal to MSMEs.

Salient Features of Cloud Computing

- No need to purchase software
- No expenditure on maintenance / manpower
- Assured services with updates
- All business features offered
- Choice of service and IT provider with user

Where to contact

MSMEs may contact to Office of Development Commissioner (MSME) / Director, MSME - DIs for more details about the scheme.

Technology and Quality Up-gradation Support to MSMEs

Quality and Technology Up-gradation have emerged as the two important attributes in enhancing competitiveness for any manufacturing industry. While the large industries having adequate linkages with the global markets and access to cheaper funds through various financial instruments, MSMEs with limited access to funds, are forced to think short term, make products which need minimum capital investment and produce them at a lowest cost, compromising with quality in many cases. This approach has brought the Indian MSME suppliers to the lower end of the global value chain and they have mostly become uncompetitive. Perceiving the need to develop a strategy for continuous technology and quality upgradation for Indian MSME sector, the TEQUP scheme has been launched.

Objectives

The objective of the Scheme is to sensitize the manufacturing (MSME) sector in India to the use of energy efficient technologies and manufacturing processes so as to reduce cost of production and the emissions of Green House Gases (GHGs). The second objective will be to improve the product quality of MSMEs and to encourage them towards becoming globally competitive through certification of products to national and international standards.

Activities

 Capacity Building of MSME Clusters for Energy Efficiency/ Clean Development Mechanism. The expert organizations/agencies like BEE, TERI and UNIDO will be involved in these activities.

- Implementation of Energy Efficient Technologies and other technologies mandated as per the global standards in MSMEs,
- 3. Encouraging MSMEs to acquire Product Certification Licenses from National/ International Bodies. MSME-DIs are the implementing agencies for this activity.

Where and How to Apply

Eligible MSME clusters/individual units may submit applications to the Office of DC(MSME) or local MSME-DIs directly. The guidelines of the scheme are available at www.dcmsme.gov.in.

Design Clinic Scheme for MSMEs

The Design Clinic Scheme for Design Expertise to Micro, Small and Medium Enterprises (MSME) Sector is launched to benefit MSMEs by creating a dynamic platform to provide expert solutions to real time Design problems and add value to existing products. The goal of this scheme is to help MSME manufacturing industries and to move up the value chain by switching the production mode from original equipment manufacturing to original design manufacturing and hence original brand manufacturing. In the Design Clinic scheme, the value additions to an idea or a concept are imparted through interaction at a lesser cost to a specific industry/sector. The expected outcome of such interventions is new product development by design improvement and value addition for existing products.

Objectives

The objective of Design Clinic Scheme is to enhance the understanding and application of design and innovation in MSMEs. It aims to promote design as a value adding activity and integrating the same into the mainstream business and industrial processes of MSMEs. The scheme is implemented in pursuance of the longer term goal of helping the manufacturing segment in the MSMEs to move up the value chain and enhance competitiveness. The overarching approach in implementing the scheme is to bring Indian MSMEs and the design experts on a common platform. This enables the MSMEs to access expert advice and cost effective solutions for their real time design problems, with financial support from the Government. The Design Clinic scheme is to provide a ground to bring the MSME sector and design expertise on a common platform and to provide expert advice and solutions on real time design problems, resulting in continuous improvement and value addition for existing products.

Activities

The National Institute of Design (NID), Ahmedabad has been designated as the nodal agency for the scheme. Further, Indian Institute of Science and CSIR are also being roped in as a nodal agency. The broad activities planned under the scheme includes organize a seminar, workshops in clusters and providing Government of India financial assistance for the individual/group of MSME units for Design intervention.

The funding support will be given by way of a grant upto a maximum of 60% of the total approved project cost or Rs. 9 lakhs, whichever is less, in case of a individual MSME or a group of not more than 3 MSME applicants. Similarly, the funding support will be given by way of a grant upto a maximum of 60% of the total approved project cost or Rs.15 lakhs whichever is less, in case of a group of 4 or more MSME applicants. The scheme shall also support design work of final year full time undergraduate or post graduate by reimbursing 75% of expenses incurred subject to a maximum of Rs.1.5 lakh for the projects done for MSME under the supervision of Parent Design Institution.

Where and How to Apply

The guidelines of the scheme are available at www.dcmsme.gov.in.

Enabling Manufacturing Sector to be Competitive through Quality Management Standards and Quality Technology Tools (QMS & QTT)

The scheme is aimed at improving the quality of the products in the MSE sector and inculcates the quality consciousness in this sector. With the adoption of this scheme, MSEs will become more competitive and produce better quality products at competitive prices. The adoption of these tools will enable MSEs to achieve efficient use of resources, improvement in product quality, reduction in rejection and rework in the course of manufacturing, reduction in building up inventory at various stages etc.

Objectives

The objectives of the scheme are to sensitize and encourage MSEs to adopt latest QMS and QTT and to keep a watch on sectoral developments by undertaking the stated activities.

Activities

The main activities to be undertaken under this scheme are:

- (a) Introduction of Appropriate Modules for Technical Institutions,
- (b) Organizing Awareness Campaigns for Micro and Small Enterprises,
- (c) Implementation of Quality Management Standards and Quality Technology Tools in Selected Micro and Small Enterprises,
- (d) Monitoring International Study Missions.

The scheme will be implemented through expert organizations like Quality Council of India (QCI), Consultancy Development Corporation (CDC), National Productivity Council (NPC), Indian Institute of Quality Management (IIQM) and Standardization, Testing and Quality Certification (STQC).

Where and How to Apply

Eligible MSME clusters /individual units may request to the Office of DC (MSME) or local MSME-DIs directly. The guidelines of the scheme are available at www.dcmsme.gov.in.

Marketing Assistance and Technology Up-gradation Scheme for MSMEs

Marketing, a strategic tool for business development is critical for the growth and survival of MSMEs. Marketing is most important factor for the success of any enterprise. It is one of the weakest area wherein MSMEs face major problems in the present competitive age. Due to lack of information, scarcity of resources and unorganized way of selling/marketing, MSME sector finds problems in exploiting new markets.

Objectives

The objective of this programme is to enhance MSMEs competitiveness in the National as well as International market through various activities. The programme aims at improving the marketing competitiveness of MSME sector by improving their techniques and technologies' promotion of exports and to provide a check on imports also.

Activities

The broad activities planned under the scheme include Technology upgradation in packaging, Skills upgradation/ Development for Modern Marketing Techniques, Competition Studies, Special components for North Eastern Region (NER), New markets through state/district level, local exhibitions/trade fairs, Corporate Governance Practices, Marketing Hubs and Reimbursement to ISO 18000, ISO 22000, and ISO 27000 Certification.

Where and How to Apply

The applicant MSME units will submit its claim along with required documents to the local MSME-DI office for reimbursement in the prescribed format in respect of the activities; New markets through State/District level local exhibitions/trade fairs, special component for NER (participation of MSME units in the exhibition organized outside the NER), corporate governance practices and reimbursement to ISO-18000/22000/27000 certification.

The guidelines of the scheme are available at www.dcmsme.gov.in

Setting up of Mini Tool Rooms under Public-Private-Partnership (PPP) Mode

The Ministry of MSME, Government of India is implementing the scheme setting up of New Mini Tool Rooms under Public-Private-Partnership (PPP) Mode by rendering financial assistance to Private Partners/ States/ State Agencies.

Objectives

The objective of the scheme is to develop more tool room facilities, i.e., technological support to MSMEs by creating capacities in the private sector for designing and manufacturing quality tools and also to provide training facilities in the related areas.

Implementation

The scheme will be implemented in the following 3 models in order of preference:

Model No.	Tool Room to be Implemented and Managed by	Quantum of Government of India Financial Assistance available under the Model
I.	Individual enterprises, Consortium of enterprises, Industry Association, Enterprise(s) / Industry Association jointly with the State Government (Centre PPP Model)	To meet the viability gap on a case-to-case basis and it will be restricted to 40% of the project cost (not exceeding Rs. 9.00 crore)
II.	SPVs set up by States in partnership with private partners. (State PPP Model)	90% of the cost of machinery and equipment restricted to Rs. 9.00 crore
III.	State Govt. or State Agencies, (Centre-State Model)	90% of the cost of machinery and equipment restricted to Rs. 9.00 crore

National Campaign for Building Awareness on Intellectual Property Rights (IPR)

In the changing global scenario, the issues of IPR have gained special importance for the Micro, Small & Medium Enterprise (MSME) sector. IPR protection plays a key role in gaining competitive advantage in terms of technological gains for achieving higher economic growth in a market driven economy. It is felt that IPR requires greater understanding and attention by the industry, particularly the MSME sector in India. The Indian MSME sector needs more information, orientation and facilities for protecting their intellectual powers. While majority of the countries have adopted strategies for implementing strong IPR protection for strengthening their industries and trades. Indian industries, particularly the MSME are lagging behind in recognizing the importance of IPR and adopting IPR as a business strategy for enhancing competitiveness. This scheme will enable the MSME sector to face the present challenges of liberalization and to integrate IP in their innovation strategies business planning through various activities on IPR.

Objectives

The objective of the scheme is to encourage and sensitize MSME to protects their innovation/R & D in this era of globalization, or secure their rights over their traditional product or process linked in the public mind with their locality under the GI Act. Effective utilization of IPR tools by MSMEs would also assist them in protecting their ideas and business strategies, technology up gradation and enhancing competitiveness These initiatives will provide MSME sector more information, orientation and facilities for protecting their intellectual powers.

Salient Features

Under this programme financial assistance is being provided for taking up the identified initiatives. The main activities and maximum Government of India grant under this scheme cover the following broad areas of interventions:

SI. No.	Activity	Maximum Grant per Application/ Proposal (Rs. in lakh)
(a)	Awareness/Sensitization Programmes on IPR	1.00
(b)	Pilot Studies for Selected Clusters/ Groups of Industries	2.50
(c)	Interactive Seminars/Workshops	2.00
(d)	Specialized Training: (i) Short terms (ST) (ii) Long terms (LT)	(i) ST-6.00 (ii) LT-45.00
(e)	Assistance for Grant on Patent/GI Registration: (i) Domestic Patent (ii) Foreign Patent (iii) GI Registration	0.25 2.00 1.00
(f)	Setting up of 'IP Facilitation Centre for MSME'	65.00
(g)	Interaction with International Agencies: (i) Domestic Intervention (ii) International Exchange Programme	5.00 7.50

These initiatives are being implementing through Public-Private-Partnership (PPP) mode to encourage economically sustainable models for overall development of MSMEs. Eligible applicants/ beneficiaries will have to contribute minimum 10% of the GoI financial support for availing assistance under the scheme.

Where and How to Apply

The detail guidelines, eligibility criteria, funding pattern and prescribed format etc. are available on this office website www.dcmsme.gov.in.

Support for Entrepreneurial and Managerial Development of SMEs through Incubators

Objectives

The main objective of the scheme is to assist incubation of innovative business ideas that could be commercialized in a short period of time, resulting in the formation of Micro, Small and Medium Enterprises (MSMEs) that have distinctive presence in the market. The scheme is operational since April, 2008.

Salient Features

- The scheme aims at nurturing innovative business ideas (new/ingenious technology, processes, procedures, etc), which could be commercialized in a year.
- Under the scheme, 100 Business Incubators (BIs) located in various technical/managerial institutions, research labs, etc. are to be provided financial support for incubating new/innovative ideas over a period of 4 years of the 11th Five Year Plan. A sum of Rs. 100 crores has been proposed for the scheme during the 12th Five Year Plan. Each BI is expected to help incubation of 10 new/innovative ideas or units. However, the scheme provides for flexibility with regard to having more than one BI in the same Institute and where required, less than 10 or more that 10 ideas/units hosted in a BI.
- The BIs supported under the scheme are to extend support services to the incubates, which may include technology fee, guidance fee for mentors/handholding persons, hiring or leasing cost of mentors/handholding

persons, hiring or leasing cost of machinery/equipment/infrastructure or related services, office facilities, infrastructural facilities etc.

- The scheme is implemented in a Public-Private-Partnership (PPP) mode with expected participation of 15% (in case of Micro Enterprises) and 25% (in case of Small Enterprises).
- Details of the scheme, guidelines, application forms, approved institutes, etc. are available at link http://www.dcmsme.gov.in/scheme/supportformdti.html.

Encouraging Adoption of Bar Code

Bar Coding is a universally accepted concept consisting of a series of parallel vertical lines (bars and space) capable of being read by bar code scanners. It is used worldwide as part of product packages, price tags, carton labels, invoices and even in credit card bills. It generates a wealth of relevant data when read by scanner.

Objectives

The objectives of granting financial assistance to the Micro and Small Enterprises (MSEs) are to enhance their marketing competitiveness by motivating and encouraging them for use of Bar Codes.

Eligibility

MSEs who have Entrepreneur's Memorandum Part-II, Acknowledgement Number from State Directorate of Industries/ DICs and also have registration with GS1 India for the use of Bar Codes.

Target Group

Micro and Small Enterprises (MSEs) throughout the country.

Financial Assistance

The financial assistance is provided to MSEs towards 75% reimbursement of annual recurring fee (for first three years) paid by them to GS1 India for use of Bar Coding w.e.f. 1st June, 2007. In addition to this, 75% reimbursement of one-time registration fee is also provided under SSI-MDA Scheme w.e.f.,2002.

Implementing Agency

Office of the Development Commissioner (MSME) through its field offices i.e. Micro, Small & Medium Enterprise-Development Institutes (MSME-DIs) spread throughout the country.

Where and How to Apply

Eligible MSEs may apply to the Director, Micro, Small & Medium Enterprises - Development Institutes (MSME-DIs) of their region in prescribed application form for claiming reimbursement on Bar Code. Application Forms may be collected from Director, MSME-DI of their region and are also available on this office Website www.dcmsme.gov.in. For further information/ enquiries, MSEs may contact to the Director, MSME-DI of their region.

International Co-operation Scheme

The important objectives of the Scheme are Technology infusion and/or upgradation of Indian Micro, Small and Medium Enterprises (MSMEs), their modernization and promotion of exports. The IC scheme including the application form is available on the website of this Ministry viz. http://msme.gov.in.

The Scheme encompasses following activities

- (i) Deputation of MSME business delegations to other countries for exploring new areas of technology infusion/ upgradation, facilitating joint ventures, improving the market of MSMEs products, foreign collaborations, etc.
- (ii) Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in India, in which there is international participation.
- (iii) Holding international conferences and seminars on topics and themes of interest to the MSMEs.

Under the Scheme, financial assistance is provided to the industries associations/institutions/agencies of the States/Central Government for the activities mentioned above.

Market Development Assistance Scheme for MSEs (SSI-MDA)-Participation in Exhibition

The Office of the Development Commissioner (MSME) has been participating in some of the select International Exhibitions/Fairs since 1985 through ITPO/EPC/Trade Apex Body etc. It is purely promotional scheme to give exposure to the Micro & Small Enterprises (MSEs) which otherwise are not in a position to participate in the exhibitions/fairs at their own cost. Under the scheme, exhibits of the selected exportworthy units are displayed in the exhibition that provides an opportunity to MSE units in demonstrating their capabilities before the international community. On an average, this Office has been participating in 12 numbers of International Exhibitions/Fairs abroad every year and 130 MSEs units have been benefited. For confirm participation, the units of General Category have to send 50% of space hiring charges of their booked space alongwith their application through MSME-DIs by a DD favouring PAO (MSME), New Delhi at least one month advance of the commencement of the event. However, women, SC&ST, entrepreneurs from North Eastern Region need only to pay 50% space rental charges as security deposit which will be refunded to them after participating in the fair. The participating units will also carry/manage their exhibits (to and fro) including custom clearance etc. Participating units may avail financial benefits under SSI-MDA scheme. Participating units are selected by Director, MSME-DIs.

Market Development Assistance Scheme for MSEs (SSI-MDA)

As part of the comprehensive policy package for MSEs, SSI-MDA scheme has been announced in August 2000 which came into operation w.e.f. 30th August, 2001.

With a view to increase participation of representatives of participating units in International Trade Fairs/Exhibitions, the provision of SSI-MDA Scheme has been as under:

Objectives

- (i) To encourage small and micro exporters in their efforts at tapping and developing overseas markets.
- (ii) To increase participation of representatives of small and micro manufacturing enterprises under MSME INDIA stall at International Trade Fairs/Exhibitions.
- (iii) To enhance export from small and micro manufacturing enterprises.

Permissible Subsidy

- (i) The Government of India will reimburse 75% of air fare by economy class and 50% space rental charges for micro and small manufacturing enterprises of general category entrepreneurs.
- (ii) For women, SC/ST entrepreneurs and entrepreneurs from North Eastern Region, the Government of India reimburses 100% of space rent and economy class air fare.
- (iii) The total subsidy on air fare and space rental charges will be restricted to Rs. 1.25 lakh per unit.

Other Conditions

- (i) Assistance shall be available for travel by one permanent employee/Director/Partner/Proprietor of the MSE unit in economy class.
- (ii) Space allocation will be made by O/o the DC (MSME) at its discretion and the decision will be final and binding.
- (iii) The offer is available on first come first serve basis till space is available.

Vendor Development Programme for Ancillarisation

In a growing global economy, the development and sustained growth of industries occupy an important place for overall development of a nation. In this regard, small, medium and large industries assume important role in the sense that these industrial sectors provide enormous opportunities for employment and high paced industrialization and elimination of poverty as well as promotion of exports, etc. These industrial sectors are considered to be the vehicles for employment generation and regional dispersion of industries, and contributors for overall economic development.

The growth of industrial sector in our country focuses on two significant areas- one being the need for dispersal of industrial activity horizontally for a healthy development of the country and secondly to establish appropriate linkage between large and small industries.

MSME-DIs under the Ministry of MSME, Government of India, provides Technical and Techno Managerial Consultancy services for development and healthy growth of small scale industries in the country. Areas where much attention is given are ancillarisation, sub-contracting and Vendor Development, modernization and Technology Upgradation, Quality control and standardization, etc.

The prime objective of Vendor Development is to eliminate the avoidable Capital Investment and prevent setting up of captive facilities for such out-sourceable products and services that can be generated through development of small scale industries indigenously. In the present industrial scenario, and in the context of the globalization and liberalization of our economy, Vendor Development assumes greater importance for every industry.

One of the areas of the Vendor Development programme is subcontracting and ancillarisation. In this process, capable and potential industries are identified which have the necessary infrastructure and facilities and expertise to play a supporting role to the large and medium industries and public sector industries for supplying various components and services needed by them. This would enable a balanced economic growth, as is expected to improve the operating efficiency of the large, medium and public sector enterprises and also cut down the expenditure on establishment of captive facilities especially for those out-sourceable products and services.

The most important factor considered for identifying vendors relates to the type and quality of the products to be developed. These products are thoroughly analyzed in the areas of design parameters, manufacturing process involved to produce, the type and capacities of the equipment needed for manufacture, requisite quality standards and specifications, etc.

The PSUs, Govt. Departments and large scale industries interact with sizeable number of companies and units with requisite facilities, and assess their capabilities and competencies for manufacture of such items and components identified, and also the level of backup support needed for development. The critical analysis includes organization structure, process and production, equipments available, design and development facilities' like R&D facilities, level of technology absorption and adoption capability, quality control and laboratory facilities, etc. Features such as manufacturing capacity, production planning and control, availability of adequate utilities like power, water, skills, testing facilities etc. are also considered. After identifying vendors, the vendor units

are provided with necessary logistic supports like raw material specifications and source, design development parameters and testing requirement, procedures and equipment and packaging details etc. in addition to necessary technological support.

In view of public procurement policy, MSEs have a critical role to play in not only achieving objective of faster and inclusive growth, but also in expanding production in a regionally balanced manner and in generating widely dispersed employment.

Objectives

The objectives are to promote MSEs by improving their market access and competitiveness through:

- a) Increased participation in Government purchases
- Encouraging relationship (including for product development) between MSEs and public sector;
 and
- c) Increased share of supplies of MSEs to Government Ministries/Departments and PSUs.

Conducting Vendor Development Programmes (VDPs) play a very important role in bridging the gap between buyers and sellers and creating business tie-ups.

Vendor Development Programmes (VDPs) are being conducted by MSME-DIs for the last 4 decades considering the fact that there exists an enormous scope for design and development of critical components and spares needed by Parent Units such as Railways, Defence, Indian Navy, PSUs and Government departments and to facilitate a business tieup between these Departments and MSEs.

Scheme for Vendor Development Programme

On the basis of the classification of cities, the funds are allocated for conducting the Vendor Development Programmes (VDPs). Minimum percentage recovery of the programme expenditure is based on the classification of the cities i.e. National Vendor Development Programmes (NVDP), fund allocation for A Class cities - Rs. 8 lacs, B Class cities - Rs. 6.25 lacs, all other cities - Rs. 4.5 lacs and NE & J&K - Rs. 4.5 lacs. The recovery is 70%, 55%, 40% and 25% respectively. State level Vendor Development programmes fund allocation is Rs. 0.50 lakh for all cities, including NE and J&K, and recovery is as per NVDP norms (70%, 55%, 40% & 25%).

World Trade Organisation (WTO)/ Export Promotion (EP)

WTO/EP Division allots funds to the MSME-DIS all over the Country to organise the following two types of programmes:

WTO Sensitization Workshop

A separate WTO Cell in the Office of Development Commissioner (MSME) was set up on 15.11.1999 to coordinate the latest development regarding the WTO. The basic objectives of the cell inter-alia include (a) to keep abreast with the recent developments in WTO, (b) to disseminate information to MSME Associations and MSEs units about the various provisions of the WTO, (c) to coordinate with other Ministries and Departments of the Govt. of India on issues pertaining to the likely impact of WTO for the MSE sector, (d) to fine tune the existing policy and programmes for Micro, Small & Medium Enterprises in line with the WTO Agreements and (e) to organize WTO Workshops/Seminars for Micro, Small and Medium scale industries for creating awareness.

With a view to create awareness among the MSMEs, MSME Associations and other stakeholders, on WTO Agreements and its implications for them, Ministry of MSME had been organizing one day Sensitization workshops/seminars all over the country since the year 2000. 93 such workshops/seminars had been organized. As part of this endeavor, eight WTO awareness workshops were organized benefiting 416 entrepreneurs and incurred an expenditure of Rs. 4.69 lakh out of budget allocation of Rs. 5.00 lakh for the financial year 2011-12.

Export Promotion (Training Programmes on Packaging for Exports)

Objectives

Packaging plays a very important part in the present day marketing, especially the Export marketing. It is no more considered only for protection and preservation of products, but is also an essential media for marketing and sales promotion.

Salient Features

To educate MSEs entrepreneurs about the scientific packaging techniques, latest design of packaging technology and improve their packaging standards and to highlight the importance of packaging in marketing, this office has been organizing specialized training programmes on packaging for exports for SME units through field offices i.e. MSME-DIs in collaboration with Indian Institute of Packaging (IIP), Mumbai and other such institutions since the year 1979.

In the financial year 2011-12, 32 training programmes for one, two and three days period have been conducted benefiting 1118 entrepreneurs and incurred an expenditure of 14.50 lakh out of the Budget allocation of Rs. 15.00 lakh. Funds to the tune of Rs. 8,74,000/- have been allotted to 23 MSME-DIs to organize 23 one day Training Programme on Packaging for Exports out of the budget of Rs. 15.00 lakh during current financial year (2012-13). Total provision of Rs. 75.00 lakh has been marked for the 12th Five Year Plan period. Evaluation study of the Export Promotion Scheme (Training Programme on Packaging for Exports) has been awarded to NI-MSME, Hyderabad.

Public Procurement Policy for goods produced and services rendered by Micro and Small Enterprises (MSEs) by the Central Ministries/Departments/Public Sector Undertakings (PSUs)

The Government has notified Public Procurement Policy for Micro and Small Enterprises (MSEs), Order, 2012 under MSMED Act, 2006 which is effective from 1st April, 2012. The policy is applicable for all the Central Ministries / Departments / Public Sector Undertakings (PSUs), and policy has been circulated to all the Ministries / Departments / CPSUs through Secretary(MSME) for taking necessary steps for effective implementation. The policy is also available on the website of this office.

The Salient features of the Public Procurement Policy, are as follows:

- (i) Every Central Ministry/Department/PSU shall set an annual goal for procurement from the MSE sector at the beginning of the year, with the objective of achieving an overall procurement goal of minimum 20 per cent of the total annual purchases of the products or services produced or rendered by MSEs from the latter in a period of three years.
- (ii) Out of 20% target of annual procurement from MSEs, a sub-target of 4% (i.e., 20% out of 20%) will be earmarked for procurement from MSEs owned by SC/ST entrepreneurs. However, in the event of failure of such MSEs to participate in the tender process or meet the tender requirements and the L1 price, the 4% sub-target

- for procurement earmarked for MSEs owned by SC/ST entrepreneurs will be met from other MSEs.
- (iii) At the end of 3 years, the overall procurement goal of minimum 20% will be made mandatory. Non-conforming Departments will be required to provide reasons for the same to the Review Committee set up under the Policy.
- (iv) The participating MSEs in a tender quoting price within the band of L1+15% may also be allowed to supply a portion of the requirement by bringing down their price to the L1 price, in a situation where L1 price is from someone other than an MSE. Such MSEs may be allowed to supply up to 20% of the total tendered value. In case of more than one such MSE, the supply will be shared equally.
- (v) Every Central Government Ministry/Department/PSU will report the goals set with respect to procurement to be met from MSEs and the achievement made thereto in their respective Annual Reports.
- (vi) The Central Ministry/Department/Public Sector Undertaking will continue to procure 358 items from MSEs, which have been reserved for exclusive purchase from them.
- (vii) For enhancing the participation of SCs/STs in the Government procurement, the Central Government Ministry/Department/PSUs will take necessary steps including organizing special Vendor Development Programmes, Buyer-Seller Meets etc.
- (viii) Given their unique nature, defence armament imports will not be included in computing the 20% goal for M/o Defence. In addition, Defence Equipments like weapon systems, missiles, etc. will remain out of purview of such policy of reservation.

(ix) A Committee has been constituted under the chairmanship of Secretary (MSME), inter alia, to review the list of 358 items reserved for exclusive purchase from MSEs on a continuous basis and for monitoring and review of the Public Procurement Policy for MSEs. In addition, a 'Grievance Cell' would be set up in the Ministry of MSME for redressing the grievances of MSEs in Government procurement.

The policy will help to promote MSEs by improving their market access and competitiveness through increased participation by MSEs in Government purchases and encouraging linkages between MSEs and large enterprises.

Collection of Statistics of MSMEs

Collection of Statistics of Micro, Small and Medium Enterprises (MSMEs) is a Central Plan Scheme and is being implemented in collaboration with State/UT Governments. The scheme was initiated during the 5th Plan and has been continuing since then.

Objectives

The prime objectives of the Scheme are to:

- (i) collect, compile and disseminate statistical information on various parameters like number of registered and unregistered Micro and Small Enterprises, employment, product, etc. in the Small Scale Sector, these are needed to facilitate policy formulation and introduction of appropriate programmes and schemes for the promotion and development of the MSME sector;
- (ii) update frame of registered/filed Entrepreneurial Memoranda (EM) of MSMEs.
- (iii) conduct regular surveys for collection of data required for Index of Industrial Production (IIP) and to estimate the growth rate of this sector.

Salient Features

- (i) Data are collected with the help of staff engaged by the State Directorates of Industries and District Industries Centres for this purpose. Assistance of MSME-DIs is also taken for collection of data and for coordination of census and surveys.
- (ii) Central Government meets the salaries and other expenditure of the staff engaged by the State/UT

Government for this purpose. There are currently 351 employees engaged in this task at the State/UT level.

- (iii) Data are collected on a regular basis on:
 - Sample units on 18 reserved items for supplying to the Central Statistical Organization for preparation of growth index of the industrial sector.
 - Sample units on 465 items for working out the quarterly growth rate of the SSI sector with revised base year 2001-02.
- (iv) Conduct of other studies is undertaken as required from time to time.

Strengthening of Database-Collection of Statistics and Information on MSMEs through Quinquennial Census and Annual Sample Surveys

The Micro, Small and Medium Enterprises sector is a critical segment of the economy. It has a large share in employment generation and a significant contribution to manufacturing output and exports of the country. There are about 15.52 lakh registered working MSMEs employing above 92 lakh persons. If we include the unregistered sector also as per 'Quick Results: Fourth All India Census of Micro, Small & Medium Enterprises 2006-07', the number of MSMEs is 261 lakh and employment in this sector is 594 lakh. The micro, small and medium manufacturing segment itself contribute nearly 45 per cent of country's industrial production (2007-08) and has consistently registered higher growth rate of production and employment generation than the rest of the industrial sector. Recognising the enormous contribution of the MSE to generating economic growth, providing widely dispersed employment, equitable regional development as also their locational flexibility and

adaptability in the face of competition, a scheme for 'Strengthening the database for MSME sector' was announced by the Government under the 'Package for Promotion of Micro and Small Enterprises'. The broad objective of the scheme is:

- (i) Collection of statistics on MSMEs through annual sample survey and quinquennial census.
- (ii) Collection of data on women owned and/or managed enterprises.
- (iii) Collection of data on exports made by MSMEs.

Under the above scheme, provisions have been made for conduct of periodic census and sample survey.

Small Enterprise Information Resource Centre Network (SENET)

Small Enterprise Information Resource Centre Network (SENET) was launched by the office of the DC (MSME) in April 1997. The Scheme was modified and its scope enlarged to include office automation. The SFC approved the modified scheme in March 2000. The revised SENET Scheme has also been approved for continuation during the XIth Plan (2007-2012).

Objectives

The main objectives of the scheme are to:

- (i) Pioneer, create and promote databases and information, to facilitate networking amongst the MSME sector, National and State level industry associations, NGOs, to carry out office automation in the office of the DC (MSME) for bringing out transparence in the functioning the office; and
- (ii) Create a website for hosting data available within the organisation.

Salient Features

- (i) The scheme at present covers the office of the DC (MSME) at New Delhi and hyperlinked to 30 MSME-Development Institutes for office automation and web hosting.
- (ii) The project has been implemented in 2000. The DC (MSME)'s Portals www.dcmsme.gov.in, www.laghuudyog.gov.in, has been hosted. The contents are updated constantly. The web portals with more than 10,000 pages of static information are constantly updated.

NSIC Schemes & Programmes

National Small Industries Corporation Ltd. (NSIC) and Its Schemes

National Small Industries Corporation Ltd. (NSIC), is an ISO 9001:2008 certified Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises (MSME). NSIC has been working to fulfile its mission of promoting, aiding and fostering the growth of small industries and industry related Micro, Small and Medium Enterprises in the country. Over a period of five decades of transition, growth and development, NSIC has proved its strength within the country and abroad by promoting modernization, upgradation of technology, quality consciousness, strengthening linkages with large medium enterprises and enhancing exports - projects and products from small enterprises.

NSIC operates through countrywide network of offices and Technical Centres in the Country. To manage operations in African countries, NSIC operates from its office in Johannesburg, South Africa. In addition, NSIC has set up Training cum Incubation Centre & with a large professional man power; NSIC provides a package of services as per the needs of MSME sector.

NSIC carries forward its mission to assist small enterprises with a set of specially tailored schemes designed to put them in a competitive and advantageous position. The schemes comprise of facilitating marketing support, credit support, technology support and other support services.

Marketing Support Programmes

Marketing, a strategic tool for business development, is critical to the growth and survival of small enterprises in today's intensely competitive market. NSIC acts as a facilitator to promote small industries products and has devised a number of schemes to support small enterprises in their marketing efforts, both in an outside the country. These schemes are briefly described as under:

Single Point Registration Scheme

Micro and Small Enterprises (MSEs) registered with NSIC under Single Point Registration scheme (SPRS) avail the following benefits, while participating in Tenders for Government Purchases:

Issue of tender documents free of cost.

	Advance intimation of tenders issued by DGS&D,
	Exemption from payment of earnest money,
	Price matching option to the MSEs quoting price band of L-1 plus 15%. (Where L-1 is non-MSE)
	Issue of competency certificate.
Cons	sortia and Tender Marketing
NSIC	promotes MSEs by way of:
	Capacity Building of MSEs by formation of consortia of the units manufacturing similar products.
	Participation in tenders on behalf of units in a 'consortia' to secure orders in 'bulk' quantities.
	Distribution of orders amongst units in a 'consortia' as per their capacities.
	Facilitate the 'consortia' members in meeting their raw material requirements.

	Facilitating 'Credit' up to 70% value of the supplies made.
	Assist in realization of proceeds from buyers.
Raw	Material Assistance Scheme
arran	facilitates raw material(s) required by MSMEs, makes gements with bulk manufactures and extends following fits in the process:
	Timely availability of material in small quantities as per requirement of MSMEs;
	Supplies made at manufacturers' prices, eliminating intermediaries;
	Benefits of bulk quantity purchases extended to MSMES;
	Credit support for Raw Materials also provided at competitive rates.
MSM	IE Global Mart Web Portal
to M	portal(s) provide an online platform for B2B and B2C SMEs to market their products & services. The major res are:
	Joining very easy and free.
	Online payment gateway for premium membership subscription.
	Self-web development tool.
	Interactive and sector specific database of MSMEs.
	On line Domestic and International tender notices.
	Global Trade leads from trusted international sources
	Multiple language support.

	Multiple payment options.
	MSME's web store.
	Multi product cart.
Mari	ceting Intelligence Cell
both	's specialized cell at New Delhi collects and disseminates domestic & international marketing intelligence for the fit of MSMEs, whose inter-alia includes Data base of:
	Product-wise Bulk-buyers in Government / Public Sector.
	Indian Exporters and International buyers.
	Technology Suppliers.
	Units registered with NSIC under SPRS.
	DGS&D suppliers with prices of their products.
	Information of tenders floated by Gov. Departments & PSUs.
	Tenders awarded / Rate Contracts of Govt. Departments & PSUs.
	Marketing Intelligence Reports.
	Useful links & details of various councils/association relevant to MSMEs.
	litating Participation in National and International bitions
supp	er Government's Marketing Assistance Scheme, NSIC orts marketing efforts of MSMEs to showcase their betencies by the following:
	Through participation in national & international exhibitions /trade fairs organized in India by providing space at concessional rates,

Provides assistance to MSMEs for space rental, air fare and freight charges to exhibit their products in the exhibitions held in foreign countries.
 Arranges delegation to foreign countries to explore international markets.
 Organizes Buyer Seller Meets to help in vendor development from MSMEs for the bulk

Credit Support

terms.

manufacturers.

NSIC facilitates credit support requirements of Small Enterprises in the following areas:

Credit Facilitation through Tie up Arrangements with Banks

NSIC facilitates MSMEs in sanction of Credit limits (Working Capital/Term Loan/ BG-LC limits) of any value and type from various commercial banks without any additional cost to the MSMEs. NSIC facilitates in:

Bringing MSME and bank(s) closer,
 Preparing & submission of the proposal to the bank by MSMEs,
 Completion of all documentations, as required by the bank,
 Follow up with banks for expeditious disposal of the proposal,
 Getting credit facilities of any value at competitive

Technology Support and Other Services

Technology is the key to enhancing a company's competitive advantage in today's dynamic information age. Small enterprises need to develop and implement a technology strategy in addition to financial, marketing and operational strategies and adopt the one that helps integrate their operations with their environment, customers and suppliers.

NSIC offers small enterprises the following support services through its Technical Services Centres and Extension Centres

- 1. Advise on application of new techniques
- 2. Material testing facilities through accredited laboratories
- 3. Product design including CAD
- 4. Common facility support in machining, EDM, CNC, etc.
- 5. Energy and environment services at selected centres
- 6. Classroom and practical training for skill upgradation

NSIC Technical Services Centres are located at the following places:

Name of the Centre	Focus area
Chennai	Leather & Footwear
Howrah	General Engineering
Hyderabad	Electronics & Computer Application
New Delhi	Machine Tools & related activities
Rajkot	Energy Audit & Energy Conservation activities
Rajpura (Pb)	Domestic Electrical Appliances
Aligarh (UP)	Lock Cluster & Die and Tool making

Incubation of unemployed youth for setting up of New Micro & Small enterprises

This programme facilitates setting up of new enterprises all over the country by creating self-employment opportunities for the unemployed persons. The objective of this scheme is to facilitate establishment of new small enterprises by way of providing integrated services in the areas of training for entrepreneurial skill development, selection of small projects, preparation of project profiles/reports, identification and sourcing of plant, machinery and equipment, facilitating sanction of credit facility and providing other support services in order to boost the development of small enterprises in manufacturing and services sectors.

NSIC Exhibition-cum-Marketing Development Business Park (Hyderabad)

"NSIC Exhibition-cum-Marketing Development Business Park" at Hyderabad a five-storied building with a covered area of approx. 15,000 sqm. The ground floor of the building would be utilised for exhibition purposes and the upper floor will be given on lease and license basis to MSMEs/services providers, IT & ITES/ BPOs and financial institutions/ banks etc. It is set up on a covered area of 15000 sqm with a total. Spread of approx. 8.00 acres with facility of ample car parking, 100% power back-up etc.

NSIC Marketing Development-cum-Business Park (Delhi)

"Marketing Development-cum-Business Park" is a very innovative concept of making available modern infrastructure support to the MSMEs. It is a unique project which would

facilitate provision of all services relating to credit support & marketing facilitation etc. at one place. In addition, facilities like insurance, services for handling of exports & imports, Rating, courier & postal services and transportation etc. are also proposed to be made available from one place which will become a hub for business development particularly the international trade of Micro, Small & Medium Enterprises. This MDBP building shall also be utilized for conducting National & International exhibitions and buyer-seller meets at periodical intervals to support MSMEs.

ARI Sector Schemes & Programmes

- I. Role of KVIC and Coir Board
- II. Khadi and Village Industries Commission (KVIC)
- III. Coir Board (CB)

Role of KVIC and Coir Board

The Ministry of Micro, Small and Medium Enterprises (erstwhile Ministry of Agro & Rural Industries) is the nodal agency for coordination and development of Khadi and Village industries and the coir sector. The policies and programmes/ schemes related to agro and rural industries are implemented by the Ministry through the Khadi and Village Industries Commission (KVIC) and the Coir Board with the co-operation of banks and the State Governments.

The subject matter of the Ministry covers:

- Khadi
- Village Industries
- Coir Industry

The Ministry implements a credit-linked subsidy scheme called the Prime Minister's Employment Generation Programme (PMEGP) with KVIC as nodal agency at the National level and the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) through Nodal agencies namely KVIC and Coir Board for development of more than 100 clusters (Khadi, Village Industry and Coir) to make the traditional industries more productive and competitive and to increase the employment opportunities in the rural areas of the country. The other schemes and programmes are implemented through the three organizations, namely:

- (1) Khadi and Village Industries Commission (KVIC), Mumbai; and
- (2) Coir Board, Kochi
- (3) Mahatma Gandhi Institute for Rural Industries (MGIRI)

Khadi and Village Industries Commission (KVIC)

- KVIC, a statutory body, was established under the Khadi and Village Industries Commission Act, 1956 (No. 61 of 1956).
- The Commission consists of 13 Members including a full-time Chairman.
- For the development of Khadi and Village Industries in rural areas in coordination with other agencies, KVIC is responsible for the planning, promotion, organization and implementation of various programmes and schemes.
- The objectives of the KVIC include providing employment through production of saleable articles and creation of rural community spirit.
- KVIC co-ordinates its activities through State KVI boards, registered societies and cooperatives. It has under its aegis a large number of industry-specific institutions spread in various parts of the country.

Coir Board

- Coir Board is also a statutory body set up under the Coir Board Industry Act, 1953 (No. 45 of 1953).
- The Board started functioning in July, 1954.
- It is headed by a full-time Chairman and consists of 39 part-time Members.
- "• Coir Board is responsible for promoting the overall development of the coir industry and upliftment of the living conditions of the workers engaged in this traditional industry.

Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

In pursuance of the announcement of the Finance Minister in his Budget Speech of July 2004 for setting up of a Fund for Regeneration of Traditional Industries with an initial allocation of Rs. 100 crore for development of traditional industries, the Ministry of Micro, Small and Medium Enterprises (erstwhile Ministry of Agro and Rural Industries) in October, 2005 launched a scheme titled Scheme of Fund of Regeneration of Traditional Industries (SFURTI) for development of around 100 clusters for Khadi, village industries and coir industry to cover an estimated 50,000 beneficiary families.

Salient Features

- (i) The main features of the scheme are:
 - (a) To make traditional industries more competitive with more market-driven, productive, profitable and sustained employment for the participants;
 - (b) To strengthen the local socio-economic governance system of the industry clusters with the active participation by the local stakeholders that can help to continue under take development initiatives by themselves; and
 - (c) To build up innovated and traditional skills, improved technologies, advanced processes, market intelligence and new models of publicprivate-partnerships, so as to gradually replicate similar models of cluster-based regenerated traditional industries.

(ii) Nodal Agency:

Khadi and Village Industries Commission (KVIC) and Coir Board have been designated as Nodal Agencies for implementation of the Scheme. The Nodal Agencies are responsible for holding and disbursement of funds to the identified Implementing Agencies and monitoring of the Scheme under the overall supervision of the Scheme Steering Committee (SSC) of SFURTI.

(iii) Selection of Cluster:

The selection of clusters will be based on their geographical concentration which should be around 500 beneficiary families of artisans/micro enterprises, suppliers of raw materials, traders, service providers, etc. located within one or two revenue sub-divisions in a District (or in contiguous Districts). The clusters would be from Khadi, Coir and Village Industries including leather and pottery.

(iv) Assistance:

Under this scheme assistance/support is to be provided in the selected clusters for:

- (a) Replacement of charkhas and looms in Khadi sector,
- (b Setting up Common Facility Centres,
- (c) Development of new products, new designs for various Khadi and Village Industry (VI) products, new/improved packaging, etc.
- (d) Market promotion activities,
- (e) Capacity building activities such as exposure visits to potter clusters and institutions, need-based

- training, support for establishment of cluster level networks (industry associations) and other needbased support, and
- (f) Other activities identified by the Implementing Agency (IA) as necessary for the development of the cluster as part of the diagnostic study and included in the annual Action Plan for the cluster.

Prime Minister's Employment Generation Programme (PMEGP)

A new scheme called Prime Minister's Employment Generation Programme (PMEGP) has been approved by merging the two schemes that were in operation till 31.03.2008, namely, Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP), for generation of additional employment opportunities through establishment of Micro Enterprises in rural as well as urban areas. PMEGP is Central Sector Scheme and being administered by the Ministry of Micro, Small and Medium Enterprises (M/o MSME). The Scheme is being implemented through the Khadi and Village Industries Commission (KVIC) as the single nodal agency at the National level. At the State/Union Territories level, the scheme is being implemented through field officers of KVIC, State/Union Territory Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks. Under this programme, entrepreneurs can also establish 'Micro Enterprises', including village industries, by availing of margin money assistance from the KVIC/KVIBs of States and Union Territories/DICs and loans from implementing public sector Scheduled Commercial Banks, selected Regional Rural Banks and Co-operative Banks, etc. for projects with a maximum cost of Rs. 10 lakh each in the Service/Business Sector and up to Rs. 25 lakh each in the Manufacturing Sector.

Objectives

(i) To generate employment opportunities in rural, semirural areas with population not exceeding 20,000 and other rural areas and urban areas of the country through self employment ventures/ projects/ Micro Enterprises.

- (ii) To bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them selfemployment opportunities to the extent possible at their place.
- (iii) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- (iv) To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

Quantum and Nature of Financial Assistance

Categories of Beneficiaries under PMEGP	Beneficiary's Contribution (of Project Cost)	Rate of Subsidy (of Project Cost)	
Area (Location of Project/ Unit)		Urban	Rural
General Category	10%	15%	25%
Special (including SC/ST/OBC/Minorities/Women, Ex-servicemen, Physically Handicapped, NER, Hilly and Border Areas, etc.	05%	25%	35%

- The maximum cost of the project/unit admissible under Manufacturing Sector is Rs. 25 lakh.
- (2) The maximum cost of the project/unit admissible under Business/Service Sector in Rs. 10 lakh.
- (3) The balance amount of the total project cost will be provided by banks as term loan.

Eligibility Conditions of Beneficiaries

- (i) Any individual above 18 years age.
- (ii) There will be no income ceiling for assistance for setting up projects under PMEGP.
- (iii) For setting up of project costing above Rs. 10 lakh in the manufacturing sector and above Rs. 5 lakh in the business/service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
- (iv) Assistance under the Scheme is available only for new projects sanctioned specifically under the PMEGP.
- (v) Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme) are also eligible for assistance under PMEGP.
- (vi) Institutions registered under Societies Registration Act, 1860;
- (vii) Co-operative Societies,
- (viii) Charitable Trusts, and
- (ix) Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are not eligible.

Other Eligibility Conditions

(i) A certified copy of the caste/community certificate or relevant document issued by the competent authority in the case of other special categories is required to be produced by the beneficiary to the concerned branch

- of the Banks along with the Margin Money (subsidy) Claim.
- (ii) A certified copy of the bye-laws of the institutions is required to be appended to the Margin Money (subsidy) Claim, wherever necessary.
- (iii) Project cost will include Capital Expenditure and one cycle of Working Capital. Projects without Capital Expenditure are not eligible for financing under the Scheme.
- (iv) Cost of the land should not be included in the Project cost. Cost of the ready built as well as long lease or rental Workshed/Workshop can be included in the project cost subject to restricting such cost of ready built as well as long lease or rental Workshed/Workshop to be included in the project cost calculated for a maximum period of 3 years only.
- (v) PMEGP is applicable to all new viable micro enterprises, including Village Industries projects except activities indicated in the negative list of Village Industries. Existing/ old units are not eligible.

Special Categories

(1) The Institutions/Co-operative Societies/Trusts specifically registered as such and SC/ST/OBC/Women/Physically Handicapped/Ex-Servicemen and Minority Institutions with necessary provisions in the bye-laws to that effect are eligible for Margin Money (subsidy) for the special categories. However, for Institutions/Cooperative Societies/Trusts not registered as belonging to special categories, will be eligible for Margin Money (Subsidy) for general category. (2) Only one person from one family is eligible for obtaining finance assistance for setting up of projects under PMEGP. The 'family' includes self and spouse.

How to Apply

The scheme is advertised through print and electronic media. The beneficiary can submit his/her application along with project report at the nearest KVIC/KVIB/DIC.

Selection of Beneficiaries

Beneficiaries are selected through interview process by the District Task Force Committee headed by the District Magistrate/Deputy Commissioner/Collector.

Projects are finally sanctioned by the financing Branches of the Implementing Banks after assessment of Techno-Economic Viability of the Project Proposal.

Amount of Bank Loan and Own Contribution of the Beneficiary

Banks sanction and release 90-95% of the sanctioned project cost as loan, as the case may be. Beneficiaries' contribution is 10% of the project cost in case of general category and 5% in case of special category beneficiaries.

Negative List of Activities

The following activities are not permitted under PMEGP for setting up of micro enterprises/projects/units:

(a) Any industry/business connected with Meat (slaughtered), i.e. processing, canning and/or serving items made of it as food, production/manufacturing or sale of intoxicant items like Beedi/ Pan/Cigar/Cigarette etc., any Hotel or Dhaba or sales outlet serving liquor,

- preparation/producing tobacco as raw materials, tapping of toddy for sale.
- (b) Any industry/business connected with cultivation of crops/ plantation like Tea, Coffee, Rubber etc. Sericulture (Cocoon rearing), Horticulture, Floriculture, Animal Husbandry like Pisciculture, Piggery, Poultry, Harvester machines etc.
- (c) Manufacturing of Polythene carry bags of less than 20 microns thickness and manufacture of carry bags or containers made of recycled plastic for storing, carrying, dispensing or packaging of food stuff and any other item which causes environmental problems.
- (d) Industries such as processing of Pashmina Wool and such other products like hand spinning and hand weaving, taking advantage of Khadi Programme under the purview of Certification Rules and availing sales rebate.
- (e) Rural Transport (except Auto Rickshaw in Andaman & Nicobar Islands, House Boat, Shikara & Tourist Boats in J&K and Cycle Rickshaw).

Workshed Scheme for Khadi Artisans

A growing need was being felt to facilitate and empower Khadi spinners and weavers to chart out a sustainable path for growth, income generation and better work environment so that they are able to have a right working atmosphere and better ambiance to enable them to carry out their spinning and weaving work efficiently. Accordingly, the Government approved a new Central Sector Plan Scheme called Workshed Scheme for Khadi Artisans (WSKA) for implementation w.e.f. 27th May, 2008 through the Khadi and Village Industries Commission (KVIC) in an attempt to facilitate the development of Khadi spinners and weavers essentially belonging to BPL category by providing them financial assistance for construction of worksheds.

Assistance under the Scheme

Financial Assistance for construction of worksheds will be provided to those Khadi artisans who belong to BPL category through the Khadi institutions with which these Khadi artisans are associated and the quantum of assistance will be as under:

Component	Area per Unit	Amount of Assistance
Individual Workshed	20 Square	Rs. 45,000/- or 75% of
	meters	the cost of the
	(approximately)	workshed, whichever is
		less.
Group Worksheds	15 Square	Rs. 30,000/- per
(for	meters per	beneficiary of the group
a group of minimum	beneficiary	or 75% of the total cost
5 and maximum 15	(approximately)	of the project,
khadi artisans)		whichever is less.

The additional requirements of funds over and above the financial assistance provided by the Government of India, to meet the cost of Workshed can be contributed by Khadi Institutions without insisting on any contribution from the beneficiaries. In case of individual Worksheds, the khadi institutions can also release the additional funds assessed for construction of workshed out of the accumulations in Artisans Welfare Fund lying to the credit of the beneficiary with State Level Artisan Welfare Fund Trust. The financial assistance to be provided by the Government will go to the institutions (with which the beneficiaries of the scheme are affiliated) which will be responsible for the construction of worksheds (either directly or under their supervision) and Khadi and Village Industries Commission (KVIC) will supervise the activities.

Detailed guidelines of the scheme are available on the website of the Ministry of Micro, Small and Medium Enterprises (www.msme.gov.in).

Scheme for Enhancing Productivity and Competitiveness of Khadi Industries and Artisans

The Scheme for Enhancing Productivity and Competitiveness of Khadi Industries and Artisans is a central sector scheme introduced with effect from 2008-09 envisages a comprehensive support to around 200 Khadi Institutions in order to make Khadi industry more productive as well as competitive and also strengthen its potential for creation of qualitative employment.

Objectives

The primary objectives of this scheme are to:

- Make Khadi industry more competitive with more market driven and profitable, production and sustained employment for Khadi artisans and related service providers by replacement of obsolete and old machinery and equipment and repairs to/renovation of existing/ operational machinery and equipment;
- Extend an evenly balanced and need-based support in all areas of Khadi activities viz. production, distribution, promotion and capacity building;
- Provide appropriate incentives to shift to market driven approach.
- The scheme would cover activities upto cloth stage and may not venture into readymade garments.

Target Beneficiaries

The targeted beneficiaries of the scheme would be spinners, weavers, pre-weaving artisans, washer men, dyers and

printers, workers (karyakartas) of the Khadi institutions, manufacturers of tools and equipment, common service providers engaged in Khadi industry associated with selected Khadi institutions from among the 200 Khadi institutions (45 institutions each belonging to 'A' & 'A+', 'B', 'C' and SC/ST categories and 20 institutions from NER) affiliated to KVIC/ State or UT KVI Boards covering all categories of institutions.

Intervention/Support Measures

- Introduction of new technology and reduction in drudgery in pre- as well as post-weaving processes;
- Introduction of need-based dyeing and printing facilities;
- Production of market-oriented Kkhadi products upto cloth stage with higher productivity and cost competitiveness;
 and
- Market promotion as well as capacity building at various levels and aspects in the functioning of Khadi institutions and also engagement or expert manpower for proper implementation of the scheme.

Financial Assistance

The pattern of financial assistance under the Scheme is given in the Table below:

SI. No.	Component	Funding Pattern under the Scheme (of Total Cost)			
		Category of Khadi Institutions	Govt. Grant (%)	Institution' Contributio n (%)	
1.	Replacement of charkhas and looms (Average cost –	A+, A B & C	75	25	
	Rs. 12 lakh per institution).	SC, ST NER	90	10	

2.	Service Centre for wrap for.	A+, A B & C	75	25
	units ready to use wraps weaving, post looms facilities, product testing laboratory etc. (Average cost – Rs. 2 lakh per SC)	SC, ST NER	90	10
3.	Product Development Design Intervention and	A+, A B & C	75	25
	Packaging (Average cost – Rs. 2 lakh per institution).	SC, ST NER	90	10
4.	Market Promotion Assistance (Average cost - Rs. 8 lakh per institution).	All categories	90	10
5.	Capacity Building Measures (Average cost – Rs. 5 lakh per institution).	All categories	90	10
6.	Techno-managerial support (Average cost – Rs. 5 lakh per institution).	All categories	90	10
7.	Reporting, documentation, Studies etc. (Lump sum Rs. 1 lakh).	All categories	100	-

The scheme is restricted for activities upto cloth stage only.

Scheme for Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure

The Scheme for Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure is a Central Sector Scheme introduced with effect from 2009-10 with the objective to assist identified weak Khadi institutions so as to enable those institutions regain their status and revive their potential for re-employment, and improving marketing of Khadi products through development of marketing infrastructure, including renovation of selected sales outlets of Khadi institutions, on a limited basis.

Objectives

The primary objectives of this scheme are to:

- (i) Assist identified weak Khadi institutions (sick/problematic and 'D' category) so as to enable these institutions regain their status and revive their potential for employment generation.
- (ii) Make an effort to overcome the existing 'near stagnation' stage of the sector by strengthening the khadi institutional base.
- (iii) Bring in a transformation in the Khadi sector and reaffirm its significance as a sustainable employment provider for rural artisans.
- (iv) Open up avenues of enhanced employment to rural artisans, majority of who belong to Below Poverty Line (BPL) category and to help the rural artisans by

- providing them employment opportunities through Khadi production programme.
- (v) Improve marketing of Khadi products through development of marketing infrastructure, including renovation of selected sales outlets of khadi institutions, on a limited basis.

Target Beneficiaries

The scheme shall primarily target the following institutions for increasing the earning potential of rural artisans from khadi activities:

- (i) Upto 100 weak Khadi institutions ('D' category of sick/ problematic) affiliated to KVIC/State Khadi and Village Industries Boards (KVIBs) identified by KVIC having requisite production infrastructure and willingness to work whole heartedly with zeal so as to improve the condition of the institution by running it effectively.
- (ii) Identified Departmental outlets of KVIC and retail sales outlets of State/Union Territory Khadi and Village Industries Boards (KVIBs) and institutions, for improving their turnover by improving their marketing infrastructure through financial assistance.

Selection Criteria

The criteria for selection of institutions for assistance under the scheme will be as follows:

 (i) Institutions having adequate infrastructure as mentioned in the datasheet (selection criteria) given in Annex.-I;

- (ii) Institutions which have submitted an Action Plan, clearly showing ways and means for revitalization of its activities which has been recommended by Standing Performance Monitoring Committee (SPMC);
- Institutions which have made necessary changes in the Managing Committee by nominating a capable person as its Secretary and his credentials have been examined and assented to by SPMC;
- (iv) Institutions which have made arrangements for further requirement of working capital from banks(s);\
- (v) Institutions which have negotiated a working partnership with the better performing neighbouring institutions;
- (vi) Institutions which have made a commitment to take up other supporting schemes of KVIC, viz., PRODIP, RISC, S&T, etc. and deliver desired results as envisaged in these schemes; and
- (vii) Institutions which have submitted clear assurance to observe financial discipline as prescribed by the financing agency i.e., KVIC, bank etc.

Assistance for Marketing Infrastructure

The criteria for selection of retail sales outlets of other institutions for renovation will be as follows:

- (i) The institution should be registered and/financed by KVIC or State/UT KVI Boards belonging to A+/A/B/C category as per the norms enunciated by the KVIC and involved in marketing activities of Khadi products.
- (ii) The institution should have valid certificate for Khadi and Polyvastra.

Also, the institutions desirous of receiving assistance under the scheme have to furnish an undertaking clearly giving commitment for its own contribution in advances (25% of the project cost with a ceiling of Rs. 6.25 lakh; 10% in case of NER). Such institutions also have to furnish a letter of commitment to achieve at least 20% annual increase in retail sales after renovation with a minimum sale of Rs. 1 lakh in the first year immediately succeeding renovation.

Quantum and Nature of Financial Assistance for Strengthening of Infrastructure of existing Weak Khadi Institutions

The item-wise project cost per institution for weak (sick, problematic and "D" category) institutions under the scheme will be as follows:

SI. No.	Component	Cost	Total Cost
I)	Preliminary and Pre- operative Expenditure	_	Rs. 0.25 lakh
1.	Conducting feasibility study, preparation of an action plan and other incidental charges	Rs. 0.25 lakh	_
II)	Capital Expenditure		Rs. 3.50 lakh
1.	Repairs and overhauling of implements and purchase of accessories and equipments	Rs. 0.50 lakh	_
2.	Procurement of new implements – (Charkha & Loom)	Rs. 2.00 lakh	_
3.	Repair of workshed/office/ godown/sales outlets including furniture fixtures to make them functional	Rs. 1.00 lakh	_
III)	Working Fund	_	Rs. 6.15 lakh
1.	Purchase of raw material	Rs. 1.50 lakh	_
2.	Payment to artisans	Rs. 2.40 lakh	_

3.	Other production overheads such as Supervision, Sales, Distribution, Expenditure, Processing and Fabric Conversion	Rs. 1.00 lakh	_		
4.	Payment of statutory dues such as P.F. etc., Payment of interest to the Bank loan for renewal wherever required	Rs. 0.75 lakh	_		
5.	Provision for engaging professional expert	Rs. 0.50 lakh	_		
	TOTAL (I + II + III)		Rs. 9.90 lakh		
	Say Rs. 10.00 lakh				

Important Conditions

- (i) The financial assistance under the strengthening of infrastructure of existing weak khadi institutions will be extended in 3 (three) installments. The first installment of 2.5% will be released initially for pre-operative expenditure by engaging a professional agency. The second installment of 50% will be released on approval of the revitalization package. The remaining fund will be released on submission of a progress report along with utilization certificate clearly depicting utilization of fund as per the approved plan of action.
- (ii) All costs mentioned above are indicative. Funds would be sanctioned against specific need-based action plan with the maximum ceiling of assistance to the extent of Rs. 10.00 lakh.

Quantum and Nature of Financial Assistance for Marketing Infrastructure

The maximum acceptable project cost will be 20% of the average annual turnover of retail sales of the institution during last three years. Any addition in the project cost over the accepted limit will be responsibility of the agency.

The institution's own contribution as proportion of the accepted project cost will be as follows:

Departmental Sales Outlets of KVIC	:	– Nil –
Departmental Sales Outlets of	:	15% of the project cost
State/UT Boards		
Institutions registered and financed by	:	25% of the project cost
KVIC or State/UT KVI Boards		

The assistance under Marketing Infrastructure for the selected institutions will be as follows:

SI.	Component	Fundir	ng Pattern	Govt.	Inst.'s	Total
No.				Grant	Contr.	
	Common logo, signage, visual merchandising, computerization					
	including billing and		O .	•		
	and fixture including	civil wo	rks incidenta	I to renov	ation etc) .
(a)	Departmental	Govt.	Grant-	25.00	0.00	25.00
	Sales Outlets of	100%				
	KVIC					
(b)	Departmental	Govt.	Grant-	21.25	3.75	25.00
	Sales Outlets of	85%				
	KVIBs	Inst.	Contr. –			
		15%				
(c)	Institutional Sales	Govt.	Grant -	18.75	6.25	25.00
	outlets (Metro	75%				
	cities)	Inst.	Contr. –			
		25%				
(d)	Institutional outlets	Govt.	Grant-	15.00	5.00	20.00
	(Non-metro cities)	75%				
		Inst.	Contr. –			
		25%				

Other Conditions

(i) The average project cost has been worked out at Rs. 25 lakh per sales outlet of which 15% and 25% will be contributed by the KVIB and Khadi institutions respectively while the assistance will be 100% in respect of 4 outlets managed by KVIC. In case of outlets, other than the departmental outlets of KVIC and KVIBs, the maximum assistance provided will be Rs. 18.75 lakh for outlets located in metropolitan cities and Rs. 15.00 lakh in other places which is further subject to a maximum of 20% of the average annual turnover of the retail sales of the institutions during last three years. Institutional outlets in the NE states will receive government grant to the extent of 90%. Remaining 10% will be mobilized by the institution.

(ii) The funds will be released in 4 installments, the first being 25% of the grant amount after sanction of the project. This fund will be utilized along with the internal contribution of the outlet/institution and the rest of the grant will be released in next three installments after ascertaining the progress.

Market Development Assistance (MDA) Scheme for Khadi and Polyvastra

Based on the recommendations of the High Power Committee headed by the then Prime Minister in 1994, Pant Committee Report of 2001, and the Expert Committee Report of 2005 followed by pilot projects, and consultations with stakeholders, the scheme of providing rebate on sales of Khadi has been replaced with effect from April 1, 2010 with the approval of the Cabinet Committee on Economic Affairs with a more flexible, growth stimulating and artisan-centric scheme of Market Development Assistance (MDA) on production of Khadi for implementation by the Khadi and Village Industries Commission (KVIC) during 2010-11 and 2011-12. The scheme provides for financial assistance to khadi institutions @ 20% of production value on Khadi and polyvastra to be shared among artisans, producing institutions and selling institutions in the ratio 25:30:45. The guidelines of the scheme are available on the KVIC's website www.kvic.org.in. Under the new system of MDA, sales are expected to be evenly spread throughout the year, and the institutions will have the flexibility to use the assistance as per their actual needs and priorities to improve production and marketing infrastructure such as improving the outlets, designing products as per market demands or even giving incentives to customers, etc.

Salient Features

The newly introduced MDA scheme makes it mandatory for the institutions to pass on 25% of the total MDA to the spinners and weavers as incentive or bonus in addition to their wages through their bank accounts or post office accounts which facility did not exist under the rebate scheme. Sales are also expected to be spread across the year under MDA Scheme and would not get restricted to only 108 days as used to happen under rebate scheme. The erstwhile scheme of rebate on sales usually caused delay in release of rebate claimed by the institutions as they had to wait firstly till completion of sale and then wait further till the ensuing year to get the claims reimbursed after completion of audit, wherever required. Under MDA, incentives would be provided the same year, after the end of the quarter of production and this is expected to ease the working capital situation of the institutions by ensuring immediate liquidity which would in turn ensure timely payment to the artisans.

Khadi Karigar Janashree Bima Yojana

To provide social security benefits to the artisans of Khadi sector and their family members, the Government of India, in co-operation with the Life Insurance Corporation of India, launched Khadi Karigar Janashree Beema Yojana on August 15, 2003.

Salient Features

- (i) The cost of premium is Rs. 100/- (Rs. 200/- per annum till 2004-2005) per artisan per annum w.e.f. 2005-06. The mode of contribution of the premium is as follows:
 - (a) Rs. 50/- from Government of India (social security fund) (Rs. 100/- till 2004-2005)
 - (b) Rs. 12.50 from KVIC (Rs. 25/- till 2004-2005)
 - (c) Rs. 25/- from Khadi institutions (Rs. 50/- till 2004- 05)
 - (d) Rs. 12.50/- from Khadi artisans (Rs. 25/- till 2004-05)
 - The cost of premium has been reduced to Rs. 100/- per artisan per annum from 2005-06.
- (ii) The following enhanced benefits are extended under the Scheme w.e.f. 2006-07:
 - (a) Rs. 30,000/- Natural death
 - (b) Rs. 75,000/- Death due to accident
 - (c) Rs. 75,000/- Permanent total disability
 - (d) Rs. 37,500/- Permanent partial disability

(iii) The Khadi Karigar Janashree Bima Yojana also provides educational benefits (restricted to first two children) under Shiksha Sahayog Yojana to the children of the artisans studying from IXth to XIIth Std. They are extended a scholarship of Rs. 300/- quarterly.

Eligibility

Artisans, including weavers, spinners, pre-spinning artisans and post weaving artisans in the age group of 18 to 59, registered with the Khadi institutions affiliated to KVIC and KVIBs, are eligible to get covered under the Scheme.

Interest Subsidy Eligibility Certificate (ISEC) Scheme

The Interest Subsidy Eligibility Certificate (ISEC) Scheme is the major source of funding for Khadi and polyvastra programme. It was introduced in May 1977 to mobilize funds from banking institutions to fill the gap in the actual fund requirement and of fund availability from budgetary sources.

Salient Features

- (i) Under the scheme, credit at a concessional rate of interest of 4% p.a. for capital expenditure as well as working capital is given as per the requirement of the institutions. The difference between the actual lending rate and 4% is paid by the Central Government through KVIC to the lending bank.
- (ii) KVIC issues the Interest Subsidy Eligibility Certificate to Khadi institutions on the basis of their progress and the estimated requirement. On the basis of limit as fixed in ISEC, the institution may approach any bank for availing credit. For this purpose, banks provide credits to the institution at the prevailing bank rate.

Eligibility

All institutions registered with the KVIC/State Khadi and Village Industries Boards (KVIBs) can avail of financing under the ISEC Scheme. Initially, the entire KVI sector was covered, but with the introduction of REGP for Village Industries (VI), the scheme now supports only the khadi and the polyvastra sector. However, all village industries units existing on 31.03.1995 have been allowed to avail of this facility for the amount of bank finance availed of as on that date or actual, whichever is less. ISEC is restricted to khadi activities and polyvastra only w.e.f. 01.04.2010.

Product Development, Design Intervention and Packaging

The Product Development, Design Intervention and Packaging (PRODIP) Scheme was launched in November 2002 with the aim to improve quality, introduce new designs and market the Khadi and Village Industry products.

Salient Features

- (i) In case of eligible institutional entities, assistance is limited to Rs. 2 lakh per project per year of 75% of the project cost, whichever is lower.
- (ii) In case of eligible entrepreneurial units, assistance is limited to Rs. 1 lakh per project per year of 75% of the project cost, whichever is lower.
- (iii) The ceilings prescribed at (i) and (ii) above are for the purpose of limiting flow of assistance from the KVIC even in respect of such projects which are of more than Rs. 2 lakh.

Eligibility

- (i) Projects relating to diversification of product line with the objective of increasing marketability.
- (ii) Projects relating to conversion of existing stocks to make them suitable products for market.
- (iii) Projects relating to development of Khadi & Village Industries products as per the specifications of DGS&D/BIS/Government/Institutional orders (R.C.).

(iv) Projects relating to production of National Flag as per BIS Specification provided only such institutions are identified as produce bunting cloth for the purpose.

All exporters with FOB turnover of less than Rs. 2 crore worth coir and coir products in the previous year and entrepreneurs of coir and coir products, registered with the Coir Board, would be eligible for assistance under the scheme, provided they have not availed the facility from any other source for the same purpose.

Rejuvenation, Modernization & Technology Upgradation of the Coir Industry

The Central Sector Scheme of Rejuvenation, Modernization & Technology Upgradation of the Coir Industry has been introduced with effect from March, 2008 with the main objectives of modernizing Coir Industry by adoption of modern technology in production and processing of Coir in the spinning and weaving sectors and to generate employment in the rural areas of the Coir producing states.

Scheme Interventions

Traditional spinning and weaving activities will be rejuvenated by providing proper work environment (worksheds) along with motorized rats replacing the decades old obsolete implements and rats in the spinning sector and mechanized looms replacing the obsolete implements and looms in the tiny/ household weaving sector.

Under the scheme, one existing obsolete ratt per unit would be replaced by four mechanized rats. The intervention in the spinning sector is targeted to be women-oriented. A tiny/ household weaving unit is proposed to be standardized with three mechanized looms.

Criteria for Selection of Beneficiary

The selection of beneficiary will be done on merit, on first come first served basis. Indicative parameters for selection of beneficiary are given below:

Spinning Sector

Self Help Groups (SHGs) consisting of a group of eight Spinners, including their Leader, engaged in the production and processing of Coir and new SHGs shall be eligible for assistance under the Scheme.

Tiny/household Units

Self Help Groups (SHGs) consisting of six weavers, including their Leader, engaged in the production of traditional Coir products viz., Coir mats, mattings, carpets, rope, rubber backed Coir products, Coir pith processing units etc. registered with Coir Board will be eligible for assistance under the Scheme.

Norms of Grant/Subsidy/Assistance

The financial assistance or Government grant/subsidy would be 40% of the project cost subject to a maximum of 80,000/ - (Rupees eighty thousand only) for spinning unit and 2 lakhs (Rupees two lakhs only) for tiny/household unit. The leader of the Self Help Group (SHG) would be responsible for running, maintaining and attending to its financial issues.

Export Market Promotion Scheme-External Market Development Assistance

The scheme of External Market Development Assistance was introduced with effect from 2000-01 for encouraging small exporters in the coir sector. The salient features of the scheme are as follows.

Salient Features

- (i) Activities covered:
 - (a) Individual sales-cum-study tour/trade delegation/ buyer seller meet abroad; and
 - (b) Individual participation in trade fairs and exhibitions abroad.
- (ii) Assistance is available for air travel and space rental.

Eligibility

- In a financial year assistance will be extended for a maximum three programmes-two exhibitions and one sales tour or vice versa.
- For a particular event assistance will be extended to a maximum three times including past cases.
- All exporters with FOB turnover of less than Rs.2 crore worth coir and coir products in the previous year and entrepreneurs of coir and coir products registered with the Coir Board, would be eligible for assistance under the scheme, provided they have not availed the facility from any other source for the same purpose.

Domestic Market Promotion Scheme

For the development of domestic market, Coir Board is running 30 showrooms in major cities of the country to promote domestic consumption of coir and coir products. To promote and popularize the use of coir products within the country, Coir Board also participates in major exhibitions within the country under its Scheme.

Coir Board is now implementing a new Scheme, viz., Market Development Assistance (MDA) since 2000-01 to provide financial assistance for domestic market development. The scheme provides financial assistance @ 10 per cent of the annual sales turnover of coir products to the units in the cooperative and public sector undertakings based on their annual sales turnover. This assistance is shared equally by the Central Government and the State Government concerned.

Salient Features

The Market Development Assistance (MDA) Scheme allows flexibility in utilization of Government grant. MDA has been introduced in replacement of the Rebate Scheme. It can be utilized for the following purposes:

- To promote the sale of coir products manufactured by co-operatives and public sector enterprises committed to payment of minimum wages and other obligatory benefits to coir workers;
- (ii) To encourage sustained production and more employment opportunities specially in the co-operative sector of the coir industry; and

(iii) To provide financial support on a continuing basis around the year to the co-operative and public sector enterprises who undertake market development programmes like setting up of sale network, publicity, participation in exhibitions, etc.

Eligibility

The apex co-operative societies, central co-operative societies, primary co-operative societies, public sector enterprises in the coir industry and the show rooms and sales depots of the Coir Board are eligible for assistance.

Development of Production Infrastructure Scheme

Modernization of coir units through assistance for equipment, infrastructure and support through entrepreneurship development, motivation and awareness on quality improvement are the main objectives of this scheme.

Salient Features

Under this scheme, Coir Board is extending financial assistance to the extent of 25 per cent of the cost of equipment and infrastructural facilities, subject to a ceiling of Rs. 1.5 lakh, for setting up new coir units and Rs. 50,000 for modernization of existing coir units. Coir Board is also organizing Entrepreneurs Development Programme/ Quality Improvement Programme to motivate young entrepreneurs and to create quality awareness. (Names of financial assistance are being revised)

Eligibility

The units which satisfy the following conditions are eligible of subsidy under the scheme:

- The unit should have a valid registration with the Coir Board under the Coir Industry (Regn.) Rules, 2008.
- The unit should have SSI registration with the Industries Department of the State concerned.
- The unit should produce a 'No Objection Certificate' from the State Electricity Board for installation of generator set as per rules in the State concerned.

- The capacity of generator set should be in accordance with the requirement of the unit as specified in the registration certificate.
- A three-phase power supply should be available in the unit.
- The application for grant of generator subsidy should be recommended by the General Manager, DIC.
- The unit should obtain a clearance to the proposal in advance from the Regional Officer of the Coir Board Office in their State.

Mahila Coir Yojana

Mahila Coir Yojana is the first women-oriented selfemployment programme in the industry. The scheme envisages distribution of motorized and motorized traditional coir yarn spinning ratts to the women coir workers who are trained to operate the ratt and are able to raise the beneficiary contribution from their own resources, sponsoring organization or take a loan.

Salient Features

- (i) The Mahila Coir Yojana Scheme is being implemented by the Coir Board all over the country.
- (ii) Under this scheme, women coir workers are given subsidy to the extent of 75% of the cost of the motorized ratt (upto a maximum of Rs. 7,500/-) or a motorized traditional ratt (upto a maximum of Rs. 2,925).
- (iii) As part of the implementation of the schemes, a two month training programme is organised at all training centres of the Coir Board.

Eligibility

Applicants in the 18-45 age group and who have successfully completed training in motorized ratt/motorized traditional ratt are eligible to get motorized ratts/motorized traditional ratts for spinning coir yarn under Mahila Coir Yojana. The needs of balanced regional development are also kept in view in the selection of beneficiaries.



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MSME-DI, 34, Industrial Estate, Nunhai, Agra-282006.	0562/2280879 2280882 (Tele Fax) e-mail:dcdi-agra@dcmsme.gov.in
MSME-DI, E-17/18 Indl. Estate, Naini, Allahabad-211009.	0532-2697468, 2695156 2696816, 269689 (Fax) e-mail:dcdi-allbad@dcmsme.gov.in
Br. MSME-DI, Chandpur Industrial Estate, Varanasi-221106.	0542-2370621 0542-2371320 (Fax)
UTTARAKHAND MSME-DI, Kham Bangla Campus, Kaladungi Road, Haldwani-263139 (Nainital).	05946-228353 (Telefax) 221053 e-mail:dcdi-haldwani@dcmsme.gov.in
WEST BENGAL MSME-DI, 111-112, B.T. Road, Kolkata-700035.	033-25775531(D) 25770595, 25770585 25775531 (Fax) e-mail:dcdi-kolkatta@dcmsme.gov.in
Br. MSME-DI, Station More, P.O. Suri, Birbhum-731101.	03462-255402
Br. MSME-DI, Durgapur Indl. Estate, J.P. Avenue, Durgapur-713212.	0343-2557129
Br. MSME-DI, 3 & 4, Industrial Estate, Sevoke road, Siliguri-734401.	0353-2542487

MSME-TESTING CENTRES

No.	MSME-TCs	Telephone/Fax/E-mail Nos. Office
1.	MSME-Testing Centre (NR), Shahid Capt. Gaur Marg, Okhla, New Delhi - 11020.	Telefax: 011-26847973 26314616 26312671 26142387(D) email:rtcnr@nde.vsnl.net.in
2.	MSME-Testing Centre (ER), 111 and 112, B.T. Road, Kolkata-700035.	Tele No.: 033-25770686 25772482 Telefax: 033-25771353 email:rtc-cal@wb.nic.in
3.	MSME-Testing Centre (SR), 65/1, G.S.T. Road, Guindy, Chennai-600032.	Tel. No.: 044-22500634 22500539 22500284 (D) Telefax: 044-22500284 Email:dirrtcch@md4.vsnl.net.in
4.	MSME-Testing Centre (WR), Kurla-Andheri Road, Saki-Naka, Mumbai-400072.	Tel No.: 022-28570588 28576998 28571775 28571771, 22523625(D) Telefax: 022-28572238 Email: director@rtcwr.com

MSME-TESTING STATIONS

No.	MSME-TSS	Telephone/Fax/E-mail Nos. Office
1.	MSME-Testing Station, Laboratory Building, Bais Godam, Jaipur (Rajasthan).	Tel. No. 0141-2212090
2.	MSME-Testing Station, 47-E, Industrial Area, Govindapura, Bhopal-462023 (MP).	Tel. No. 0755-2586075
3.	MSME-Testing Station, P 31, M.I.D.C., Shiroli, Kolhapur-416122, (Maharashtra).	Tele Fax: 0230-2469366
4.	MSME-Testing Station, MSME-DI Complex, Rajaji Nagar, Bangalore-560044, (Karnataka).	Tel. No. 080-3202540 Fax No. 080-3351581
5.	MSME-Testing Station, Industrial Estate, Sanath Nagar, Hyderabad-500018.	Tel. No. 040-23704371
6.	MSME-Testing Station, Industrial Estate, Changancherry-686106 (Kerala).	Tel. No. 0481-2721018
7.	MSME-Testing Station, Industrial Estate, Thattanchavadi, Puducherry-635009.	Tel. No. 0431-2248110

MSME-TOOL ROOMS AND TRAINING CENTRES (MSME-TRTCs)

No.	MSME-TRTCs	Telephone/Fax/E-mail Nos. Office
1.	MSME-Tool Room (Indo-German Tool Room), P-31, MIDC, Chikalthana Industrial Area, Aurangabad 431006	Tel. No. 0240-2486832, 2482593, 2470541 Fax No.: 0240-2484028 Website:www.igtr.igtr-aur.org e-mail:gm@igtr-aur.org
2.	MSME-Tool Room (Indo-German Tool Room), Plot No. 5003, Phase IV, GIDC Vatva, Mehmedabad Road, Ahmedabad-382445 (Gujarat).	Tel. No. 079-25840961, 25841960 Fax No.: 079 - 25841962 e-mail:@igtr-ahd.org marketing@igtrahd.com
3.	MSME-Tool Room (Indo-German Tool Room), Plot No. 291/B O-302/A, Sector-E, Sanwer Road, Indore-452003 (MP).	Tel. No. 0731-2721463, 2721394, 2724156 Fax No. 0731-2720353 website:www.igtr-indore.com e-mail:indigtr@sanchamet.in
4.	MSME-Tool Room (Central Tool Room), A-5, Focal Point, Ludhiana-141010 (Punjab).	Tel. No. 0161-2670057-58/59, Fax No.: 0161-2674746 website:www.ctrludhiana.com email:centool@la:vsnl.net.in
5.	MSME-Tool Room (Central Institute of Tool Design), A-1 to A-8, A.P.I.E, Balanagar, Hyderabad-500037 (AP).	Tel. No. 040-23774536, 23772747-48-49 Fax No.: 040-23772658 website:www.citdindia.org Email: citdhyd@sancharnet.in
6.	MSME-Tool Room (Central Tool Room & Training Centre), B-36, Chandka Indl. Area, P.O. Patia, Bhubaneshwar-751031 (Odisha).	Tel. No. 0674-2743349 2742100(GM) website: www.cttcbbsr.co.in email:cttc@satyam.net.in

No.	MSME-TRTCs	Telephone/Fax/E-mail Nos. Office
7.	MSME-Tool Room (Indo-Danish Tool Room), M-4 (Part), Phase VI, Tata Kandra Road, Gamharia, Jamshedpur-832108, (Jharkhand).	Tel. No. 0657-2200507, 2408061-62 2382174 (GM) Fax No. 0657-2407723 website:www.idtrjamshedpur.com email: idtr@sancharnet.in
8.	MSME-Tool Room (Central Tool Room & Training Centre), Bon Hooghly Indl. Area, Kolkata-700 108 (WB).	Tel. No. 033-25771492, 25771068 (GM) Fax No.: 033-25772494 email:cttc@cal.vsnl.net.in
9.	MSME-Tool Room (Central Institute of Hand Tools), G.T. Road By-pass, Opp. Shaheed Bhagat Singh Colony Jalandhar-144 008 (Punjab).	Tel. No. 0181-2290225, 2290226 Fax No.: 0181-2290457
10.	MSME-Tool Room (Hand Tool Design Development &) Training Centre), Indl. Area, Basmi Road, Nagaur-341 001 (Rajasthan).	Tel. No. 01582-240276 Fax No.: 01582-240802 email:htddtc@sancharnet.in
11.	MSME-Tool Room (Tool Room & Training Centre), MSME-DI Campus, 4th Floor, Bamuni Maidan, Guwahati-781 0121.	Tel. No. 0361-2655542, Fax No. 0361-2654042

MSME-TECHNOLOGY DEVELOPMENT CENTRES

No.	MSME-TDCs	Area of Operation	Telephone/Fax/E-mail
1.	MSME-Technology Development Centre (Process-cum-Product Development Centre), Sports Goods Complex Delhi Road, Meerut-250 002	Sports Goods and Leisure Time Equipment 2 (U.P.)	Tel: 0121-2511779 Fax: 0121-2404991 2600081(D).
2.	MSME-Technology Development Centre (Process-cum-Product Development Centre), Foundry Nagar, Agra-282 0	Foundry and Forging 06 (U.P.)	Tel: 0562-2344673 Fax: 0562-2344381
3.	MSME-Technology Development Centre (Centre for Development of Glass Industry), A-1/1, Indl. Area, Jalesar Ro Firozabad-283 203. (U.P.) email:cdgofzbd@nda.vsnl.ne		Tel: 05612-232293, Fax: 05612-232447
4.	MSME-Technology Development Centre (Fragrance and Flavour Development Centre), Industrial Estate, G.T. Road, P.O. Markand Nagar, Kannauj-209 726 (U.P.).	Essential Oils/ Fragrance & Flavours	Tel: 05694-234465, 05694-234791 Fax: 0564-235242
5.	MSME-Technology Development Centre (Electronics Service & Training Centre), Kaniya, Ramnagar-244 715, Distt. Nainital (Uttrakhand).		Tel: 05947-251201 Fax: 05947-251294 website:www.estcindia.com nail:pd estc@sancharnet.in

No.	MSME-TDCs	Area of Operation	Telephone/Fax/E-mail
6.	MSME-Technology Development Centre (Institute for Design of Electrical Measuring Instruments), S.T.T. Marg, Chunabhatti P.O. Sion, Mumbai-400 022	Electrical Measuring Instruments	Tel: 9522-24050301-04 Fax: 9522-24050016 website:www.idemi.org e-mail:idemi@im.eth.net

MSME-TECHNOLOGY DEVELOPMENT CENTRE FOOTWEAR TRAINING INSTITUTES

No.	MSME-TDCs	Area of Tel Operation	ephone/Fax/E-mail Nos. Office
1.	MSME-Technology Development Centre (Central Footwear Training Institute), Site 'C', 41, 42, Sikandra Industrial Area, Agra-282 007.	Training in Footwear Manufacturing	Tel No. 0562-2642005/ 2642004 2261318 (D) Telefax 0562-26420502 e-mail: ctfiagra @ indiatimes.com. Website: www.cftiagra.org.in
2.	MSME-Technology Development Centre (Central Footwear Training Institute), 65/1, G.S.T. Road Guindy Chennai-600 032	Training in Footwear Manufacturing	Tel No. 044-225001529 Fax No.: 044-22500876 e-mail: cftichennai@vsnl.net.in Website: www.cftichennai.in

CONTACT ADDRESSES OF KVIC HEAD OFFICE

Khadi and Village Industries Commission (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West) Mumbai - 400056 (Maharashtra)

Website: www.kvic.org.in

E-mail: kvichg@bom3.vsnl.net.in, ditkvic@hom3.vsnl.net.in, dit@kvic.gov.in

Fax: 022-26711003

Tel.: 022-26714320-25/26716323/26712324/26713527-9/26711073/26713675

Offices	Tel No.	Fax No.
NORTH ZONE		
DELHI (Resident Representative Office) Khadi & Village Industries Commission, A-1, Baba Kharag Singh Marg, New Delhi-110 001.	2336 3777 (O) 2334 5046 (O) 09810025651 (M)	011-2374 2592
DELHI (State Office) Khadi & Village Industries Commission, 'K'-Block, Chaudhary Building, Connaught Circus, New Delhi-110 001.	2341 2796 (O) 2341 8620 (O) 09810025651 (M)	011-2341 8620
HARYANA (State Office) Khadi & Village Industries Commission, 103-A The Mall, P.B. No. 34, Ambala Cantt-133 001.	2630 334 (O) 2533 334 (R) 09466260012 (M)	0171-2643 688
HIMACHAL PRADESH (State Office) Khadi & Village Industries Commission, 5-Dingle Estate, Cart Road, Shimla-171 003	2652 320 (O) 2806 528 (O) 2000 528 (R) 09418886312 (M)	0177-2652 320
JAMMU & KASHMIR (State Office) Khadi & Village Industries Commission, 384, Shastri Nagar, Jammu-180 004	2458 333 (O) 2450 747 (R) 09419123811 (M)	0191-2433 412
PUNJAB (State Office) Khadi & Village Industries Commission, S.C.O. 3003-04, Sector-22D, Chandigarh-160 022	2701 261 (O) 09417751672 (M)	0172-2702 690

Offices	Tel No.	Fax No.
RAJASTHAN (State Office) Khadi & Village Industries Commission, Jhalana Doongri, Institutional Area, I.L.N. Marg, Jaipur-302 004	2707 850 (O) 09413339610 (M)	0141-2706 969
Divisional Office Khadi & Village Industries Commission, Baheti Bhavan, Rani Bazar, Bikaner-334 001.	2202 260 (O) 2520 807 (O) 2232 614 (R) 09413389992 (M)	0151-2541 590
Regional Border Development Office Khadi & Village Industries Commission, Nehru Nagar, Manikyalal Verma Bhavan, Barmer-344 001.	220 061 (O)	02982-230 041 02982-226 966
Kumarappa National Handmade Paper Institute, Khadi & Village Industries Commission, UNDP Handmade Paper Project, Ramsinghpura, Sikarpura Road, Sanganer, Jaipur-303 002.	2731 975 (O) 2784 869 (O) 09413341143 (M)	0141-2730 369
EAST ZONE		
BIHAR (State Office) Khadi & Village Industries Commission, Post-B.V. College, Sheikhpura, Patna-800 014	2224 983 (O) 2222 052 (O) 2297 716 (R) 09431221142 (M)	0612-2228 010
Central Silver Plant Khadi & Village Industries Commission, Industrial Area, Hajipur, Distt. Vaishali-844 101.	273 776 (O) 274 315 (O) 09431026111 (M)	06224-274 315
JHARKHAND (State Office) Khadi & Village Industries Commission, Shanti Bhavan, 2nd Floor, Albert Ekka Chowk, Main Road, Ranchi-834 001.	2213 839 (O) 2215 035 (O) 2204 767 (R) 09470522070 (M)	0651-213 839
ODISHA (State Office) Khadi & Village Industries Commission, 69, Budha Nagar, Kalpana Square, Bhubaneswar-751 006.	2311 297 (O) 2310 340 (R) 09437189980 (M)	0674-2310 981

Offices	Tel No.	Fax No.
Sub-office Khadi & Village Industries Commission, 18, Sahayog Nagar, Budharaja, Dist. Sambalpur-768 004 (Orissa) WEST BENGAL (State Office)	0663-2700 626 (O)	
Khadi & Village Industries Commission, 33, Chittaranjan Avenue, 6th & 7th Floor, Kolkata-700 012 Divisional Office	2211 9491 (O) 2211 4345 (O) 09433416286 (M)	033-2211 9491
Khadi & Village Industries Commission, Dhantala, P.O. Satelite Township, Via-Mahananda Project, Distt. Jalpaiguri-734 015	2568 100 (O)	0353-2568 100
NORTH-EAST ZONE		
ASSAM (State Office) Khadi & Village Industries Commission, Rupnagar, Guwahati-781 032	2461 023 (O) 2461 126 (O) 2477 566 (R) 09435191396 (M)	0361-2662 989
Sub office Khadi & Village Industries Commission, Panchayat Road, Silchar, Distt. Cachar-788 044 (Assam)	03842-267 061 (O)	
ARUNACHAL PRADESH (State Office) Khadi & Village Industries Commission, H-Sector, Itanagar-791 113	2212 224 (O)	0360-2212 224
MANIPUR (State Office) Khadi & Village Industries Commission, Paona Bazar, Imphal-795 001	2451759 (O) 09436088883 (M)	0385-2451 759
MEGHALAYA (State Office) Khadi & Village Industries Commission, Ward No. 8, Okland, Shilong-793 001	2227 807 (O) 09436731236 (M)	0364-2227 807
MIZORAM (State Office) Khadi & Village Industries Commission, T-110C, Chawngdinga Building, Tuikhuahtlang, Aizawl-796 001	2316 387 (O)	0389-2316 387

Offices	Tel No.	Fax No.
NAGALAND (State Office) Khadi & Village Industries Commission, Super Market Complex, Dimapur-797 112	226 546 (O) 227 491 (R) 2 09436431048 (M)	03862-226 546
SIKKIM (State Office) Khadi & Village Industries Commission, Indira Byepass, Opp. SDF Bhavan, P.OTadong, Gangtok, East Sikkim-737 102	280 696 (O) 09733073075 (M)	03592-280 696
TRIPURA (State Office) Khadi & Village Industries Commission, Assam, Agartala Road, Kumarpukar, P.O. Agartala College, Distt. West Tripura-799 004 Agartala	2223 735 (O) 22093236 (R)	0381-2223 735
SOUTH ZONE		
ANDHRA PRADESH (State Office) Khadi & Village Industries Commission, Gandhi Bhavan, M.J. Road, Nampally, Hyderabad-500 001	2460 8463 (O) 2460 8463 (O) 2323 3151 (R) 09866442717 (M)	040-2460 2717
Divisional Office Khadi & Village Industries Commission, D. No. 13-28-8, Srihari Plaza, Dandu Bazar, Maharanipeta, Vishakhapatnam-530 001	2565 156 (O) 2565 904 (O) 2560 272 (O) 09490694541(M)	0891-2561 156
KARNATAKA (State Office) Khadi & Village Industries Commission, 6, Dr. D.V.G. Road, Basavanagudi, Bangalore-560 004	2662 0267 (O) 2681 4581 (O) 2279 3693 (R) 09448067312 (M)	080-2662 0267
Central Silver Plant Khadi & Village Industries Commission, P.B. No. 81, Plot No. 9-10-11, Kelakote, Industrial Area, Chitradurga-577 501	235 006 (O) 235 285 (R) 09448455866 (M)	08194-235 285 08194-235 006

Offices	Tel No.	Fax No.
KERALA (State Office) Khadi & Village Industries Commission, P.B. No. 198, "Gramodaya", M.G. Road, Thiruvananthapuram-695 001	2331 061 (O) 2331 625 (O) 2114 266 (R) 09447740199 (M)	0471-2331 061
Sub-office Khadi & Village Industries Commission, P.O. Nadathara, Distt. Trichur-680 751	2372 170 (O) 09387811895 (M)	0487-2372 170
Central Silver Plant Khadi & Village Industries Commission, P.O. Kuttur, Trichur-680 013	2387 119 (O) 2327 074 (R)	0487-2387 120
TAMIL NADU (State Office) Khadi & Village Industries Commission, 236, Avvai Shanmugam Road, Gopalapuram, Chennai-600 086	2835 1019 (O) 2656 2621 (R) 09444441019 (M)	044-2835 1697
Divisional Office Khadi & Village Industries Commission, 10, Bye Pass Road, Near PRC Bus Depot, Madurai-625 010	2386 792 (O) 2381 878 (R) 09894786729 (M)	0452-2386 762
Sub Office Khadi & Village Industries Commission, 20, Mariamman Koil Street, Avarampalayam, Coimbatore-641 006	2562 346 (O) 2642 473 (R)	0422-2562 346
WEST ZONE		
GOA (State Office) Khadi & Village Industries Commission, Cedmar Apartment, Ground Floor S.V. Road Panaji-403 001	2223 676 (O) 2402 147 (R) 09420688452 (M)	0832-2223 676
GUJARAT (State Office) Khadi & Village Industries Commission, E-Block, 4th Floor, Capital Commercial Centre, Ellis Bridge, Ashram Road, Ahmedabad-380 009	2657 9965 (O) 2657 9974 (O) 2756 0825 (R) 09979856726 (M)	079-6579 974

Offices	Tel No.	Fax No.
Sub office Khadi & Village Industries Commission, Amba Bhuvan, Behind Kozy Cinema, Palanpur-385 001, DisttBanaskantha	02742-253 824 (0)	079-2657 9974
MAHARASHTRA (State Office) Khadi & Village Industries Commission, Royal Insurance Building, 4th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai-400 020	2281 7449 (O) 2282 2113 (O) 2620 3801 (R) 09869659475 (M)	022-2281 7449
Divisional Office Khadi & Village Industries Commission, IInd Floor, Somalwar Bhavan, Mount Road Ext., Sadar, Nagpur-440 001	2565 151 (O) 3918 036 (O) 09975952770 (M)	0712-2565 151
CENTRAL ZONE		
CHHATTISGARH (State Office) Khadi & Village Industries Commission, 2/15, Dani House, Govind Nagar, Raipur-492 001	2445 164 (O) 2446 428 (O) 2583 087 (R) 09425211746 (M)	0771-2251 428
MADHYA PRADESH (State Office) Khadi & Village Industries Commission, B-3-4, Office Complex, Gautam Nagar, Bhopal-462 023	2583 667 (O) 2583 668 (O) 2774 319 (R) 09406928399 (M)	0755-2583 667
Central Silver Plant Khadi & Village Industries Commission, Ichchawar Road, Sehore-466 001	228 201 (O) 09893188562 (M)	07562-228 201
UTTARAKHAND (State Office) Khadi & Village Industries Commission, Gen. Mahadev Singh Road, Kanwali, Dehradun-248 001	2724709 (O) 2620 285 (R) 09997920654 (M)	0135-2627 241

Offices	Tel No.	Fax No.
Sub Office Khadi & Village Industries Commission, P.B. No. 27, Medical College Campus, Rampur Road, Haldwani, DisttNainital-263 139	220 416 (O) 221 592 (R) 09456452688 (M)	05946-220 416
UTTAR PRADESH (State Office) Khadi & Village Industries Commission, 'Gramodaya', Faizabad Road, Indira Nagar, Lucknow-226 016	2311 112 (O) 2353 314 (O) 2766 459 (R) 09454364925 (M)	0522-2380 990
Divisional Office Khadi & Village Industries Commission, Near Old Chungi, Garh Road, Meerut-250 001	2647 645 (O) 2770 239 (R) 09412802372 (M)	0121-2653 288
Divisional Office Khadi & Village Industries Commission, Sanskrit University Marg, Telia Bagh, Varanasi-221 002	2204 434 (O) 2208 697 (O) 09453001209 (M)	0542-2204 434
Divisional Office Khadi & Village Industries Commission, Sai Complex, 2nd Floor, Opp. Munsi Premchand Park, Betia Hata, Distt. Gorakhpur-273 001	2344943 (O) 2204 086 (R) 09451740863 (M)	0551-2344 943
Central Silver Plant	2217 088 (O)	0535-2217 088
Khadi & Village Industries Commission, Plot No. C - 14, Road No. 2, Industrial Are Amanwan Road, Distt. Raebareli-229 001	2217 093 (O) ea,	2701 536 (R)
Central Silver Plant Khadi & Village Industries Commission, Post - Songra, Near Nagaria Modh, G.T. Road, Etah-207 001	235 447 (O) 09411687820 (M)	05742-284 206

DEPARTMENTAL MARKETING CENTRES OF KHADI AND VILLAGE INDUSTRIES COMMISSION (KVIC)

Offices	Tel No.	Fax No.
*NORTH ZONE		
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, 24, Regal Building, Connaught Circus, New Delhi-110 001	2336 2331 (O) 2336 0902 (O) 2341 1651 (O) 09810025651 (M)	011-2341 8126
Gramshilpa Khadi & Village Industries Commission, A-1, Emporia Complex, Baba Kharag Sir Marg, New Delhi-110 001	2334 3741 (O) 09811393757 (M) ngh	011-2374 2592
Marketing Promotion & Product Development Centre Khadi & Village Industries Commission, MDTC Campus, Gandhi Darshan, Rajghat, New Delhi-110 002	2339 2383 (O)	011-2339 2383
*EAST ZONE		
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, 'B' Block, 1st Floot, Mauryalok Complex, D.B. Road, Patna-800 001	2221 673 (O)	0612-2234 010
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, Subarnarekha Apartment, AD/1/1A, Rajarhat Road, Jayangra Chowrasta, Kolkata-700 059	2570 5895 (O) 2570 7034 (R)	033-2570 5897
*NORTH-EAST ZONE		
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, Assam Agartala Road, Paradise Chouum Agartala-799 011 (Tripura)	2319 317 (O) uhani,	0381-2223735

Offices	Tel No.	Fax No.
*SOUTH ZONE		
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, 6, Dr. D.V.G. Road, Basavanagudi, Bangalore-560 004	2661 6372 (O) 2661 4581 (O)	080-2662 0067
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, Pallimukku, M.G. Road, Ernakulam, Cochin-682 016 (Kerala)	2355 279 (O) 2711 082 (R) 09446361072 (M)	0484-2371 779
WEST ZONE		
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, 3, Irla Road, Vile Parle (West), Mumbai-400 056 (Maharashtra)	2670 4454 (O) 09324666360 (M)	022-2671 6680
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, Katkar Building, Old Station Road, P.B. 271, Station Road, Margaon-403 60	2731 025 (O) 2232 746 (O) 1 (Goa)	0832-2223 676
*CENTRAL ZONE		
Khadi Gramodyog Bhavan Khadi & Village Industries Commission, 27, Bhadbada Road, T.T. Nagar, Bhopal-462 003	2554 657 (O) 2763 613 (O) 2550 792 (R)	0755-2583 667
*NORTH ZONE		
Multi Disciplinary Training Centre Khadi & Village Industries Commission, Gandhi Darshan, Rajghat, New Delhi-110	2339 2708 (O) 09968697288 (M) 002	011-2339 2708
*CENTRAL ZONE		
Ch. Charan Singh Multi Disciplinary Training Centre Khadi & Village Industries Commission, P.O. Panjokhera, Distt. Muzaffarnagar-247 445	225 356 (O) 09412648353 (M)	01392-225 356

Offices	Tel No.	Fax No.
Multi Disciplinary Training Centre Khadi & Village Industries Commission, P.B. No. 27, Rampur Road, Haldwani, Distt. Nainital-263 139 (Uttarakhand)	220 416 (O) 221 592 (R) 09456452688 (M)	05946-220 416
Multi Disciplinary Training Centre Khadi & Village Industries Commission, Uppar Adhoiwala, Sahastradhara Road, Dehradun-248 001 (Uttarakhand)	278 0186 (O)	0135-278 0186
*EAST ZONE		
Multi Disciplinary Training Centre Khadi & Village Industries Commission, Udyogpuri, P.OKhandagiri, Near Gandamunda Chhak, Bhubaneswar-751 030 (Orissa)	2350 724 (O) 2350 646 (R) 09437694024 (M)	0674-2350 724
Dr. Rajendra Prasad Multi Disciplinary Training Centre Khadi & Village Industries Commission, Post-B.V. College, Sheikhpura, Patna-800 014 (Bihar)	2228 511 (O) 2224 956 (O) 09430293396 (M)	0612-2228 511
Multi Disciplinary Training Centre Khadi & Village Industries Commission, Vidyapith Road, Abhoy Ashram (Campus, Post-Birati, Kolkata-700 051 (W.B.)	2539 0554 (O) 2539 9202 (M)	033-2539 2011
*SOUTH ZONE		
Multi Disciplinary Training Centre Khadi & Village Industries Commission, Post-Nadathara, Trichur-680 751 (Kerala)	2370 681 (O)	0487-2370 681
Central Village Pottery Institute Khadi & Village Industries Commission, NH-4, Belgaun Road, Khanapur-591 302, Distt. Belgaum (Karnataka)	222 232 (O) 222 668 (R)	08336-2522 232

Offices	Tel No.	Fax No.
Central Palmgur and Palm Products Institute	2902 3718 (O)	044-2555 5402
Khadi & Village Industries Commission, No. 44, Kumarappapuram, P.O. Madhav Milk Colony, Chennai-600 051 (Tamil Nac	umarappapuram, P.O. Madhavaram	
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C.B. Kora Institute of Village Industries	2898 1105 (O)	022-2898 1105
Khadi & Village Industries Commission, Shimpoli Road, Borivali (W), Mumbai-400 092 (Maharashtra)	2636 4849 (R)	
Dr. B.R. Ambedkar Institute of Rural Technology and Management & Institute of Renewable Energy Khadi & Village Industries Commission, P.O. Tryambak Vidya Mandir, Nashik-422 213 (Maharashtra)	2280362 (O) ute	0253-2280 1105
Gajanan Naik Multi Disciplinary Training Centre Khadi & Village Industries Commission, Agar Road, P.O. Dahanu, Distt. Thane-40 (Maharashtra)	222 626 (O) 11 601	02528-222 626
Central Bee Research and Training Institute Khadi & Village Industries Commission, 1153, Ganeshkhind Road, Pune-411 016 (Maharashtra)	2567 5865 (O) 7170 770 (R)	020-2565 5351
Mahatma Gandhi Institute for Rural Industrialisation Khadi & Village Industries Commission, F Manganwadi, Wardha-442 001 (Maharas		07152-240 328

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