



GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL
AND MEDIUM ENTERPRISES



Schemes for MSMEs

2022-23





Shri Narayan Rane

Hon'ble Union Minister for MSME

“

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

”

“

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

”



Shri Bhanu Pratap Singh Verma

Hon'ble Minister of State for MSME



Table of Content

Schemes implemented by M/o MSME & its organisations

1. Prime Minister's Employment Generation Programme (PMEGP)	3
2. 2nd Loan for up-gradation of the existing PMEGP/MUDRA units	5
3. Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)	7
4. Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Scheme	9
5. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	11
6. Entrepreneurship Skill Development Programme (ESDP) Scheme	13
7. Assistance to Training Institutions (ATI) Scheme	15
8. Coir Vikas Yojana - Umbrella Scheme	
1). Skill Upgradation and Mahila Coir Yojana	17
9. Procurement and Marketing Support (PMS) scheme	19
10. International Cooperation (IC) Scheme	20
11. National SC-ST Hub Scheme	23
12. A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)	25

13. Khadi Gram Udyog Vikas Yojana - Umbrella Scheme	
1). Khadi Vikas Yojana	27
(A) Modified Market Development Assistance (MMDA) Scheme	27
(B) Interest Subsidy Eligibility Certification.	29
(C) Work-Shed Scheme for Khadi Artisans	30
2). Gramodyog Vikas Yojana	31
(A) Pottery Activity	31
(B) Beekeeping Activity	33
(C) Agarbatti Making Project	35
14. Promotion of MSME in NER and SIKKIM	37

New Schemes

15. Tool Rooms and Technical Institutions - A Component of Infrastructure Development & Capacity Building scheme	40
16. MSME Champions Scheme	42
1). MSME Sustainable (ZED) Certification	43
2). MSME-Competitive (Lean)	46
3.1). MSME- Innovative (Incubation, IPR, Design and Digital MSME)	48
3.2). Digital MSME	51
17. Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs	53
18. Self Reliant India (SRI) Fund	55
19. Important Contact Numbers	57



Prime Minister's Employment Generation Programme (PMEGP)



Objective:

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



Key Benefits:

- Bank-financed subsidy program for setting up new micro-enterprise in non-farm sector.
- Margin Money subsidy on Bank Loan ranges from 15% to 35% for projects up to Rs. 50 Lakh in manufacturing and Rs. 20 Lakh in the service sector.
- For beneficiaries belonging to special categories such as SC/ST/ Women/ Minorities/ Ex Servicemen/ Transgender/ aspirational districts/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas.



Scheme applicable for:

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



Detailed Information:

- The own contribution of the beneficiary is 10% of the project cost in case of general category and 5% of the project cost in case of special category (SC/ST/OBC/PH/Women/Ex Servicemen/ NER) Beneficiaries.

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



How to apply:

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



2nd Loan for up-gradation of the existing **PMEGP/MUDRA** units



Objective:

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



Key Benefits:

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



Scheme applicable for:

- Existing well performing PMEGP/MUDRA units



Detailed Information:

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

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



How to apply:

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





Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)



Objective:

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



Key Benefits:

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



Scheme applicable for:

- Existing Entrepreneurs and Aspiring Entrepreneurs.



Detailed Information:

- Any collateral/ third party guarantee free credit facility (both fund as well as non-fund based) extended by eligible institutions, to new as well as existing Micro and Small Enterprises, including Service Enterprises, with a maximum credit cap of 200 lakhs (Rupees Two Hundred lakh only) are eligible for guarantee under the scheme. Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks.
- The guarantee cover available under the scheme is to the extent of 50%/ 75% / 80% & 85% of the sanctioned amount of the credit facility. The extent of guarantee cover is 85% for micro enterprises for credit up to 5 Lakhs. The extent of

guarantee cover is 50% of the sanctioned amount of the credit facility for credit from 10 lakhs to 100 Lakhs per MSE borrower for retail trade activity.

- The extent of guarantee cover is 80% for (i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities up to 50 Lakhs. In case of default, the trust settles the claim up to 75% of the amount in default of the credit facility extended by the lending institution for credit facilities up to 200 Lakhs.



How to apply:

- Through Member Lending Institutions (Banks and NBFCs)





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



Objective:

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



Key Benefits:

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



Scheme applicable for:

- Existing Entrepreneurs (in form of a SPV).



Detailed Information:

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

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



How to apply:

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





Scheme of Fund for Regeneration of Traditional Industries (SFURTI)



Objective:

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



Key Benefits:

- **Financial support:**
 - Upto Rs. 2.5 cr for upto 500 artisans.
 - Rs. 5 cr for more than 500 artisans.
- A production facility is set up with modern machineries.
- Raw material support.
- **Soft Interventions – upto Rs. 25 lakhs**
 - Skill Development
 - Exposure Visits
 - Buyer Seller Meets
- Marketing – business development.
- Digitization support.



Scheme applicable for:

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



Detailed Information:

- Assistance and support to traditional industry artisans to provide them sustainable employment through Hard Intervention in setting up physical infrastructure with CFCs, raw material banks, latest machineries. Soft Intervention in skill development, market promotion initiatives, etc. in clusters.
- Financial assistance of up to 90% (95% in NER, J&K and Hill Areas) of Hard Intervention cost and entire cost of Soft Intervention.



How to apply:

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





Entrepreneurship and Skill Development Programme (ESDP) Scheme



Objective:

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



Key Benefits:

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



Scheme applicable for:

- Aspiring and Existing Entrepreneurs.



Detailed Information:

- Entrepreneurship/ Self-employment awareness and motivation to different sections of the society including SC/ ST/ Women, differently abled, Ex-servicemen and BPL persons as career options.
- Entrepreneurship & Skill Training in Agro Based Products, Hosiery, Food & Fruit Processing Industries, Carpet Weaving, Mechanical Engineering Workshop/ Machine Shop, Heat Treatment, Electroplating, Basic/ Advance Welding/ Fabrication/Sheet metal work, Basic/ Advance Carpentry, Glass & Ceramics etc.
- Management capacity building Training to Existing Entrepreneurs and their supervisory staff in Industrial Management, Human Resource Management, Marketing Management, Export Management/Documentation &

Procedures, Materials Management, Financial/Working Capital Management, Information Technology, Digital Marketing, Quality Management/QMS/ISO 9000/EMS, WTO, IPR, Supply Chain Management, Retail Management, Logistics Management etc.



How to apply:

- To be apply through MSME-DI, MSME-TC websites.
The scheme link - <http://dcmsme.gov.in/Enterprise&skillDevelopment.htm>





Assistance to Training Institutions (ATI) Scheme



Objective:

- To create and strengthen infrastructure and assistance for entrepreneurship and skill development training programmes.



Key Benefits:

- Support for infrastructure and capacity building of training institutions of Ministry of MSME and existing State level EDIs.
- Support for skill development programmes by training institutions of the Ministry of MSME.



Scheme applicable for:

- Only for training institutions of Ministry of MSME and State level EDIs.



Detailed Information:

- The regular/short term training offered under the scheme are stipendiary.
- Assistance may be provided for creation or strengthening/expansion of infrastructure, including opening of new branches/centres to training institutions of Ministry of MSME and for meeting revenue deficit, if any, of National Institute for Micro, Small and Medium Enterprises (NIMSME).
- The maximum assistance under the scheme to a State level EDI will be restricted to Rs.300 lakh in each case. This grant would be utilized for development of physical infrastructure, equipment, faculty training and development of capability

in undertaking studies and research on issues related to MSME sector. This grant would be over and above the grant, if any, received by that institution earlier under the ATI scheme.

- For the purpose of grant under this category, an EDI owned and controlled by a State Government/UT would be selected as recommended by the State Government/UT.
- For detailed guidelines visit: <https://msme.gov.in/>



How to apply:

- Training institutions of the Ministry of MSME and State level EDIs may send their applications to the Director/Deputy Secretary (EDI), Ministry of MSME.





Coir Vikas Yojana – Umbrella Scheme

1) – Skill Upgradation and Mahila Coir Yojana



Objective:

- Impart training in processing of coir and value addition to potential workers, coir artisans/entrepreneurs through field training centres and training institution of Coir Board.
- Provide self-employment opportunities to rural artisans including women artisans in regions processing coconut husk.



Key Benefits:

- Training to personnel in the cadres of supervisors/instructors/artisans in coir industry.
- EDPs/Workshops/Seminars/Awareness programmes on development of coir industry.
- Conducting Exposure tours to the rural artisans for familiarizing with the newly incorporated technologies in the coir sector.



Scheme applicable for:

- Existing and Aspiring Entrepreneurs.



Detailed Information:

- The regular/short-term training offered under the scheme, are stipendiary.

- Any individual can avail of the technologies available with Coir Board by paying a nominal fee including training/ incubation /handholding support/assistance for setting up new units from R&D Institutes of the Board.



How to apply:

- Apply on:
<http://coirboard.gov.in/>
- The Officer-in-charge of the Training Institutes of the board will handle selection of trainees for the regular training programs conducted by the board. Trade associations, unit owners, NGOs, Co-operatives and industries department will sponsor such candidates and recommend them for training.





Procurement and Marketing Support (PMS) Scheme



Objective:

- The scheme aims to promote new market access initiatives like organizing / participation in National / International Trade Fairs / Exhibitions / MSME Expo, etc. held across the country and to create awareness and educate the MSMEs about the importance / methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international / national trade and other subjects / topics relevant for market access developments.

The scheme components include the following:



Market Access Initiatives across the country

- Participation of Individual MSEs in Trade Fairs / Exhibitions.
- Organizing Domestic/ International Trade Fairs/Exhibition and participation in trade fairs/exhibitions by the Ministry/Office of DC (MSME)/Government organizations.
- Vendor Development Program (VDP).

Capacity Building

- Adoption of Modern Packaging Techniques;
- Adoption of Bar Code;
- Adoption of e-Commerce Platform;
- National Workshops / Seminars;
- Organizing National workshops/seminars by the Ministry / Office of DC (MSME) (Conventional/Virtual).

Development of Retail Outlet

**The detailed guidelines of the scheme components as per the new approved SFC are under process and will be soon available on public domain.*



International Cooperation (IC) Scheme



Objective:

- The scheme aims to Capacity build MSMEs for entering export market by facilitating their participation in international exhibitions/fairs/conferences/seminar/ buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved in export of goods and services. The Scheme provides opportunities to MSMEs to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demand, emergence of new markets, etc.

The Scheme would cover the following sub-components:

- Sub-Component I: Market Development Assistance of MSMEs (MDA).
- Sub-Component II: Capacity Building of First Time MSE Exporters (CBFTE).
- Sub-Component III: Framework for International Market Intelligence Dissemination (IMID).

As on date only Sub-Component-I is operational from 19th August, 2021 and other two Sub-Components to be launched very soon.



Under Sub-Component-I eligible Organisations are:

- Ministry of MSME and organizations under the Ministry;
- State/Central Government Organisations/Institutions; and Registered Industry/Enterprise Associations etc.



Activities covered under Sub-Component-I

- **Participation of MSME delegations in international exhibitions, trade fairs and buyer- seller meets in foreign countries (PHYSICAL MODE).**
 - Space Rent (Stall Charges): Upto Rs. 3.00 lakhs per MSME.
 - Air Fare: Upto Rs. 1.50 lakh per MSME
 - Duty allowance: USD 150 per day for Office Bearer
 - Freight charges: Upto Rs. 50,000/- per MSME unit and Rs. 75,000/- per MSME for Latin American Countries.
 - Advertisement and publicity charges: Upto Rs. 5.00 lakhs
 - Registration fee: Upto Rs. 5,000/-
- **Participation of MSME delegations in international exhibitions, trade fairs and buyer-seller meet by Foreign Organisers(VIRTUAL MODE).**
 - Space/Stall Charges including catalogue/digital material charges for Participating in the Virtual International Events organized by foreign countries: Up to Rs. 1.5 lakhs.
 - Advertisement and Publicity Charges: Upto Rs. 5.00 lakhs.
- **Organizing International conferences/summits/ workshops/seminars on the themes relevant to MSME sector (PHYSICAL MODE) to be organized in India by the Industry Associations/ Government Organizations.**
 - Charges for holding/organizing the International conferences/summits/workshops/seminars in India by Industry Associations including charges for venue rent, catering, advertisement & publicity, security arrangement, etc. : Upto Rs. 10.00 lakhs.
 - Economy class Airfare for foreign speakers/experts/ resource persons: Upto Rs. 5.00 lakhs.
- **Organising International conferences/ summits/ workshops/ seminars on the themes relevant to MSME sector (VIRTUAL MODE) to be organized by Industry Associations/ Government Organizations.**

- Virtual Space/Platform/License Fee/Rent for Organising Conferences/summits/workshops/seminars : Upto Rs. 2.00 lakhs.
 - Publicity Cost incurred on promotion / marketing/ publicity of the event: Upto Rs. 5.00 lakhs.
 - Translation and Interpretation charges involved in the virtual event: Upto Rs. 1.00 lakhs.
- **Organising Mega international conferences/summits/workshops/seminars, bilateral/multilateral Government to Government Events in India (PHYSICAL/Virtual MODE) by Ministry of MSME, its organizations solely or in partnership with industry associations for promotion of MSME sector.**

For more detailed information refer to Scheme guidelines, on the following link:

<https://msme.gov.in/sites/default/files/RevisedICScheme2021.PDF>



How to apply:

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





National SC-ST Hub Scheme



Objective:

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



Key Benefits:

- 25% subsidy on purchase of plant & machinery/equipments.
- Marketing and mentoring support through participation in exhibitions and vendor development programmes.
- Reimbursement of transaction costs.
- Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs to CPSEs.
- Free skill trainings and distribution of trade specific tool kits to trained candidates of the Skill Development programmes.



Scheme applicable for:

- Aspiring and Existing SC/ST Entrepreneurs.



Detailed Information:

The National SC-ST Hub (NSSH) has been set up to provide professional support to Scheduled Caste and Scheduled Tribe Entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-Up India initiative. The key action areas of NSSH include vendor development, participation in public procurement, building reliable database, mentoring and handholding support, credit facilitation, capacity building,

private affirmative action, technology upgradation, marketing support, and special subsidies under various schemes. The NSSH works on the mentioned priority areas through various sub-schemes which are as follows:

- Special Credit Linked Capital Subsidy Scheme.
- Special Marketing Assistance Scheme.
- Single Point Registration Scheme.
- Bank Loan Processing Reimbursement Scheme.
- Bank Guarantee Charges Reimbursement Scheme.
- Testing Fee Reimbursement Scheme.
- Export Promotion Council Membership Reimbursement Scheme.
- Top 50 NIRF Rated Management Institution's Short-Term Training Program Fee Reimbursement Scheme.



How to apply:

- Apply on:
<https://www.scsthub.in/>





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



Objective:

- To set up a network of Livelihood Business Incubation centres predominantly in the rural and underserved areas, to promote innovation and accelerate entrepreneurship by empowering the beneficiaries in creation of formal micro-enterprises and imparting skill development programs for creating wage/self-employment opportunities in the agro rural sector.



Key Benefits:

- Maximum of INR 1 cr to Government agencies & INR 75 Lakhs to Private agencies for procuring plant and machinery.
- Maximum of INR 1 cr to Government and Private agencies as operational expenditure support towards manpower cost, running incubation and skill development programs e.t.c.



Scheme applicable for:

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



Detailed Information:

- Livelihood Business Incubator (LBI): is an entity set up for imparting skill development & incubation programmes for promoting entrepreneurship and employment generation in agro-rural sector with special focus on rural and underserved areas.

- **Objectives of LBI:**

- To generate employment opportunities by facilitating formal, scalable micro-enterprise creation in the agro-rural sector.
- To skill, up-skill, re-skill unemployed, existing self-employed/ wage earners in new technologies in the agro-rural sector.
- To provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector.



- **How to apply:**

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





KHADI GRAM UDYOG VIKAS YOJANA – Umbrella Scheme

1) – KHADI VIKAS YOJANA

(A) – Modified Market Development Assistance (MMDA) Scheme

Initially, the Government of India introduced the scheme of Market Development Assistance (MDA) on production in place of rebate, after experimenting with several pilot schemes. The scheme has been given effect from 1st April, 2010 to help Khadi Institutions to reorient their activities extending adequate emphasis towards increasing artisans' earnings as well as ensuring quality of Khadi to customers. The scheme of MDA on Production aims at uniform distribution of sales throughout the year unlike the erstwhile rebate scheme where most of the sale took place during the special rebate season of 108 days. A well-dispersed sale spread over the year is helping Khadi Institutions to keep inventory levels down, thereby offering greater scope for mobilization of required working capital.

Further, the Govt. of India has introduced the Modified Market Development Assistance (MMDA) scheme w.e.f., 3rd Quarter of 2016-17 under which 30% is provided as grant on Prime Cost of Khadi&Polyvastra. MMDA Scheme aims at decontrolling and de-linking the sales price from the Cost Chart thus offering scope to the Institutions to add value to Khadi; so that the products can be sold at market oriented prices.

The MMDA is calculated @ 30% on Prime Cost of Khadi&Polyvastra includes cost of raw material plus conversion charges upto grey cloth plus processing charges without margins, as specified in the Cost Chart. Khadi Institutions undertaking production as well as sales activity shall be entitled for 60% of MMDA (40% for production and 20% for sales), the remaining 30% shall be distributed to Spinners & Weavers and 10% to Karyakartas / other Artisans.



Key Benefits:

- To help Khadi Institutions to reorient their activities extending adequate emphasis towards increasing artisans' earnings as well as ensuring quality of Khadi to customers.



How to apply:

- Apply on:
<http://www.kviconline.gov.in/kieportal/jsp/index.jsp>



(B) - Interest Subsidy Eligibility Certification



Objective:

- To provide funding for khadi programme undertaken by khadi institutions by mobilizing funds from banking institutions for filling the gap between the actual fund requirements and availability of funds from budgetary sources.



Key Benefits:

- Credit at the concessional rate of interest is made available as per the requirement of the Khadi Institutions (KI) to mobilize additional requirements of fund from the Financial Institutions/Banks.
- The KI is required to pay only 4% interest rate. The difference between the actual interest charged by the Bank and 4% is borne by the KVIC as "Interest Subsidy".



Scheme applicable for:

- All Khadi Institutions registered with the KVIC or State Khadi and Village Industries Boards (KVIBs) can avail of financing.



Detailed Information:

- To extend the financial assistance to the needy eligible Khadi institutions for development of Khadi and Polyvastra Programme.
- To ensure adequate working fund to Khadi Institutions.
- To ensure liquidity to Khadi Institutions by tapping banking resource.



How to apply:

- Apply on:
<http://www.kviconline.gov.in/kieportal/jsp/index.jsp>

(C) - Work-Shed Scheme for Khadi Artisans



Objective:

- To facilitate and empower khadi spinners and weavers to chart out a sustainable path for growth, income generation and better work environment.



Key Benefits:

- To provide better ambience by providing a better workplace to artisans to enable them to carry out their spinning and weaving work efficiently.
- To provide more storing and working space for housing splicers, raw material, implements etc.
- To help in improving the efficiency and thereby the production, productivity of spinners, weavers and also to increase their earnings.



Scheme applicable for:

- Khadi/polyvastra producing Institutions and Khadi Artisans.



Detailed Information:

- Financial assistance is provided to those Khadi artisans who belong to BPL category. In the states where BPL card is being issued, they should be covered under the scheme. Where BPL cards are not being issued at present, identification of poor artisans may be made in a transparent and open process. The benefits of the scheme would be made available to only those artisans who work for at least 100 days in a year.



How to apply:

- Apply on:
<http://www.kvic.gov.in/kvicres/index.php>

2) – GRAMODYOG VIKAS YOJANA SCHEME

(A) – Pottery Activity



Objective:

- To increase the production, technical knowhow of pottery artisans and to reduce the cost of production.
- To enhance the income of pottery artisans by providing skill development training and modern and automated equipment.
- To provide skill-development training to SHGs of pottery-artisans on focused products like garden pots, khullad, decorator products etc.
- To encourage the successful potter to set up his own unit under PMEGP scheme.
- To develop necessary market linkages by tying up with exports and large buying houses.
- To innovate various new products and raw materials to make international scale pottery.



Type of Assistance:

- Wheel Pottery Training Program for traditional pottery artisans.
- Press Pottery training program for pottery as well as non-pottery artisans.
- Jigger-Jolly training program for pottery as well as non-pottery artisans.
- Trainer's training program for skilled traditional pottery artisans who want to work as master trainers.
- Assistance by providing pottery wheel, Clay Blunger, Granulator etc.



Who can apply:

- The artisans between 18 years and up to 55 years of age.
- Preference to be given to the people trained in the related activity, people pursuing the same activity earlier, based on their education, profile & minimum of 50% to SCs/STs / Women candidates/BPL category.
- Non-pottery artisan who is interested to start new industry can be selected for training of press pottery and jigger-jolly etc.



How to apply:

- By responding to the advertisements to be given by the State /Divisional Directors of KVIC locally through print and electronic media by inviting applications from prospective beneficiaries/ SHGs to receive training/ machines etc.



WHOM TO CONTACT

- State Director, Khadi and Village Industries Commission. Address is available at <http://www.kviconline.gov.in>



(B) – Beekeeping Activity



Objective:

- To adopt scientific bee management practices.
- To utilize available natural resources in beekeeping.
- To create sustainable employments for the beekeepers/ farmers.
- To provide supplementary income for the beekeepers/ farmers.
- To create awareness about Honey and other Hive Products and benefits of beekeeping in cross pollination.



Type of Assistance:

- 5 days beekeeping training is provided to the beneficiary through various training centers / State Beekeeping Extension Centers / Masters' Trainer as per prescribed syllabus.
- Assistance with Bee boxes, Tool kits etc.



Who can apply:

- Persons in the age group between 18 years to 55 years.
- One person from one family will be eligible for 10 bee boxes, with bee colonies and tools kit (Bee veil, smoker, Knife and hive tool).
- Persons already trained in beekeeping by KVIC/KVIB / NABARD/ KVK(s)/ Agriculture - Horticulture Boards / Eligible Beekeeping NGO(s), etc. eligible to get the support of bee boxes with bee colonies and tool kit.
- Persons who have availed benefits from other Govt. Schemes for the same/similar purpose will not be eligible; the beneficiary shall give declaration to this effect.



How to apply:

- By responding to the advertisements to be given by the State/Divisional Directors of KVIC locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries/SHGs etc.



WHOM TO CONTACT

- State Director, Khadi and Village Industries Commission. Address is available at <http://www.kviconline.gov.in>



2) - AGARBATTI MAKING PROJECT



Objective:

- To revive Agarbatti industry in the country and increase indigenous production of Agarbatti to reduce imports.
- To impart training to the artisans working in the Agarbatti sector and assist them with Agarbatti manufacturing machines, raw material for manufacturing Agarbatti, etc.
- To create sustainable employment for the traditional Artisans and increase their wages.
- To develop backward and forward linkages and hand holding support to the artisans, SHGs etc.



Type of Assistance:

- 10 days' Agarbatti skill upgradation free training (20 candidates per batch) by experts in Agarbatti industry.
- Assistance with Agarbatti manufacturing machines, raw material for manufacturing Agarbatti.



Who can apply:

- Artisans in the age group of 18 years to 55 years having Aadhar Card / Voters' ID with photographs and Ration Cards, etc.
- One person from one family for pedal operated and two persons from one family for groups activity (SHGs) for automatic Agarbatti machine.
- For SHGs or Groups, all the members will be trained.
- Persons already trained in Agarbatti making by KVIC/KVIB / NABARD/ KVK(s) / Training centers recognized by State or Central Govt. or Bank/Eligible NGO(s), etc.
- Preference to be given to the artisans working with KVIC institutions for production of Agarbatti.

- Persons who have availed benefits from other Govt. Schemes for the same/similar purpose will not be eligible; the beneficiary to give declaration to this effect.



How to apply:

- By responding to the advertisements to be given by the State /Divisional Directors of KVIC locally through print and electronic media by inviting applications from prospective beneficiaries/ SHGs to receive training/ machines etc.



WHOM TO CONTACT

- State Director, Khadi and Village Industries Commission. Address is available at <http://www.kviconline.gov.in>





Promotion of MSMEs in – NER & Sikkim



Objective:

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



Key Benefit:

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



Nature of Assistance:

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

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

- **Development of new and existing Industrial Estates:** The financial assistance of Government of India will be 90%. The maximum project cost for calculation of GoI assistance shall be Rs. 15.00 Crore for development of New industrial estate whereas Rs. 10.00 crore for development of existing Industrial Estate.
- **Development of Tourism Sector:** The financial assistance of Government of India will be 90% for projects with maximum project cost Rs. 5.00 crores for calculation of GoI assistance. The balance project cost if any have to be borne by the State Govt.



Eligibility/ Applicability:

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



How to apply:

- The State Government, desirous of availing financial assistance under the scheme would formulate a proposal and identify an agency preferably Department of Industries & Commerce or any State Govt. organization engaged in promotion of MSMEs to implement the project. In case, any assistance is needed at this stage, they may approach office of Development Commissioner (MSME), New Delhi.



Contact:

- MSME- Development Institutes under office of the Development Commissioner MSME, Website : <http://dcmsme.gov.in>



NEW SCHEMES



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



Objective:

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



Key Benefit:

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



Who can apply:

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



Detailed Information:

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

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

- TRs & TIs are conducting various training Programme includes NSQF Compliance Courses, AICTE/NCVT/SCVT approved courses and variety of training courses as per needs of industry to provide them industry ready manpower & create Entrepreneurship. TRs & TIs have also developed special training programmes to meet the requirements at international level. Technology Centres are conducting training programmes for international participants sponsored under various agreements like Technical Co-operation Scheme of Colombo (TCS), Special Commonwealth African Assistant Programme (SCAAP), Indian Technical and Economic Co-operation (ITEC), Aid to Sri Lanka etc.
- In addition, these institutes provide technical services such as design of parts and components, materials testing, heat treatment, quality control, and technical consultancy related to the product & process improvement. TRs & TIs apart from extending design, development & manufacturing support to MSMEs for complex tools, parts and components (many that serve as import substitutes) have also supported the strategic sectors such as aerospace, defence, atomic energy etc. of the country for their R&D requirements.
- All the TRs & TIs adhere to the principles of Total Quality Management (TQM). They are ISO 9001-2000 certified institutions and a few of them are ISO-14000, OHSAS-18000, ISO-29990 and ISO-50001 certified. Central Tool Room & Training Centre, Bhubaneswar is also AS-9100 certified for Aero-space Component Supply.



How to apply:

- Online application can be filled at http://dcmsme.gov.in/CLCS_TUS_Scheme/Tool_Room_Tech_Institutions/Scheme_Guidelines.aspx or different concerned Tool Room & Technical institutions website



MSME Champions Scheme

(Yet to be launched)



Brief of the scheme:

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

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

- 1) - MSME-Sustainable (ZED)
- 2) - MSME-Competitive (Lean)
- 3) - MSME-Innovative(for Incubation, IPR, Design and Digital MSME)

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

1) - MSME SUSTAINABLE (ZED) CERTIFICATION



Objective:

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

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



Key Benefits:

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

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



Scheme applicable for:

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



Detailed Information:

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



How to apply:

- Eligible MSMEs shall apply through online portal www.zed.msme.gov.in



2) - MSME-COMPETITIVE (LEAN)



Objective:

- Ministry of Micro, Small & Medium Enterprises, Government of India, aims to implement the MSME Competitive (LEAN) Scheme [MCLS] for MSMEs with an objective to enhance their productivity, efficiency and competitiveness by reduction of wastages in processes, inventory management, space management, energy consumption, etc.



Key Benefits:

- **Cost of Implementation:** Basic-Free; Intermediate- Rs. 1,20,000/-; Advance- Rs. 2,40,000/-
- Financial Assistance to group of MSME Units for adoption of Lean tools/techniques.
- Subsidy on cost of Implementation: 90% of Total Cost of Implementation.



Scheme applicable for:

- All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Competitive (Lean).



Detailed Information:

- MSME Competitive (LEAN) Scheme [MCLS] is an extensive drive on the part of Ministry of Micro, Small and Medium Enterprises for enhancing the competitiveness of MSME Sectors through implementation of Lean Tools and Techniques. Lean Tools and Techniques are a tested and proven methodology for improving the competitiveness of MSME sector. MCLScan be implemented by MSME units in three levels:
 - Basic Level
 - Intermediate Level
 - Advance Level

- **Basic Level Certification – 2 months**

This will be achieved through Self-paced learning with the help of online Module Developed for the same (Hosted on dedicated MCLS portal). An option of online technical support to MSME that can be taken by the Units, in case of clarification of doubts in the online module.

- **Intermediate Level and Advance Level Certifications**

This will be achieved through Self-paced learning with the help of online Module Developed for the same on the dedicated MCLS portal. Implementation of Lean tools and techniques through onsite handholding by the designated consultant appointed to Group of Enterprises (GoE). During the Advance Stage units forming a GoE may choose to continue with same consultant or may appoint a new consultant.



How to apply:

- Eligible MSMEs shall apply through online portal.



3.1) – MSME – Innovative (Incubation, IPR and Design)



Objective:

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



Key Benefits:

• Incubation

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

• Design

- **Design Project:** For the design projects approved for any MSME, 75% (Micro) and 60% (Small & Medium) of the total project cost will be contributed by GoI up to a

maximum of Rs. 40 lakh and the remaining project cost will be borne by MSMEs and deposited to the IA.

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

- **IPR**

- A Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) installments.
- **Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design:** The maximum financial assistance to the eligible applicants under the IPR component is as follows:

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



Scheme applicable for:

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



Detailed Information:

- MSME Innovative Champions is a holistic approach to unify, synergize and converge 3 sub- schemes and interventions with a single purpose MSME Innovative is a new concept for MSMEs with a combination of innovation in incubation,

design intervention and by protecting IPR in a single mode approach to create awareness amongst MSMEs about India's innovation and motivate them to become MSME Champions. This will act as a hub for innovation activities facilitating and guiding development of ideas into viable business proposition that can benefit society directly and can be marketed successfully.



How to apply:

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



3.2) – DIGITAL MSME



Objective:

- The objective of the “Digital MSME” Scheme is to make MSMEs digitally empowered and motivate them to adopt digital tools, applications and technologies in their production & business processes with a view to improve their competitiveness in domestic and global markets.



Key Benefits:

- Empower & enable MSMEs to harness IT as a medium of communication to revamp access to the markets to update their managerial and technical knowledge through online content—both static and dynamic.
- To give them software interventions, evolving their internal efficiencies by way of intense ICT intake and automating procedure for cost reduction, imparting digital literacy and capacity enhancement for information access, processing, collaboration and dissemination.
- To offer to the MSMEs a safe and sound bouquet of customized digital solutions which have been designed keeping in mind the diverse requirements of the eco-system, saving them from the travails of indiscreet and indiscriminate adoption of technology.



Scheme applicable for:

- All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in “Digital MSME” Scheme.



Detailed Information:

- “Digital MSME” Scheme for Promotion of Information and Communication Technology (ICT) in MSME Sector, has been conceived keeping in mind the diverse digital needs of the sector and to make maximum number of MSMEs digitally empowered. Under this scheme, large number of MSMEs are expected to be benefited in terms of standardization of their business processes, improvement in delivery time, reduction in inventory carrying cost, improvement in productivity and quality of production, controlling cost & time, improved customer satisfaction etc. The scheme includes, inter alia, providing digital identity to the MSME, various software interventions, capacity building and making them e-market compatible.
- The “Digital MSME” Scheme is an important component of MSME Champions programme which has three other components, namely, MSME Sustainable (ZED), MSME Competitive (Lean) and MSME Innovative. The “Digital MSME” Scheme is aimed to be wrapped around these three schemes providing interoperability within these schemes.



How to apply:

- Eligible MSMEs shall apply through online portal.





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



Objective:

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



Key Benefits:

- Promoter(s) of the MSMEs are given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.



Scheme applicable for:

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



Detailed Information:

- Promoter(s) of the MSMEs are given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.
- The maximum tenor for repayment is 10 years. There is a moratorium of 7 years on payment of principal.

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



How to apply:

- MSMEs meeting the eligibility criteria may approach eligible Banks.
- Loan lending bank branch, CEO, CGTMSE, SIDBI, Swavalamban Bhavan, C-11, G-Block, BKC, Bandra (East), Mumbai 400051.
- The guidelines of this scheme can also be downloaded from the following URLs .
<http://dcmsme.gov.in/AccessstoCredit.htm>





SELF RELIANT INDIA (SRI) FUND

Empowering MSMEs for Aatmanirbhar Bharat

(Yet to be launched)



Brief of the scheme:

India has embarked upon the path of self reliant economic growth for achieving its aspiration of becoming an economic superpower. Towards this end, one of the initiatives taken by the Government of India is the launch of the Self Reliant India (SRI) Fund.

The Fund structure is designed in a manner that it will leverage the strength of the private sector in providing growth capital to viable MSMEs having a definite growth plan.



Fund Objective:

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

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



SRI Fund Structure:

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

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

This will encourage MSMEs in moving towards listing on the Stock Exchanges, and growing beyond the bracket of MSME.

The AIF will be anchored by NSIC Venture Capital Fund Limited (NVCF), a wholly owned subsidiary of The National Small Industries Corporation (NSIC), a Mini-Ratna Corporation of the Government of India under the Ministry of Micro, Small and Medium Enterprises (MoMSME).



SRI Fund Features:

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

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

For complete details visit www.nvfcl.co.in



IMPORTANT CONTACT NUMBERS

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

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

State-Wise List Of MSME -DIs And Branch MSME -DIs

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
1	Andaman & Nicobar (UT)	Br. MSME-DI	Port Blair	Dollygung Industrial Estate, P.O. Jungli Ghat, Port Blair - 744103	03192-252308		brlcedi-pprt@dcmsme.gov.in
2	Andhra Pradesh	MSME-DI	Visakhapatnam	F-19-22, Block D IDA, Autonagar, Visakhapatnam- 530012	0891-2517942 /2701061	0891-2517942	Dcddi-vish@dcmsme.gov.in
3	Telangana	MSME-DI	Hyderabad	Narsapur Cross Roads, Bala Nagar, Hyderabad-500 037	040-23078857	040-23078857	dcdi-hydr@dcmsme.gov.in
4	Arunachal Pradesh	Br. MSME-DI	Itanagar	APIDFC Building, 'C' Sector, Itanagar-791111	0360-2291176	0360-2291176	brmsme.itan@gmail.com
5	Assam	MSME-DI	Guwahati	Industrial Estate, M.R.D Road, P.O. Bamuni maidan, Guwahati-781021	0361-2970591	0361-2550298	dcdi-guwahati@dcmsme.gov.in
		Br. MSME-DI	Silchar	Link Road Point, N.S Avenue, Silchar-788006	03842-241649	03842-241649	brlcedi-silc@dcmsme.gov.in
		Br. MSME-DI	Diphu (KarbiAnglong)	Behind Civil Hospital, Near Nehru Yuva Kendra, Diphu-782460	03761-272549	03671-272549	brlcedi-diph@dcmsme.gov.in
		Br. MSME-DI	Tezpur	Darrang College Road, Tezpur-784001	03712-221084	03712-221084	brlcedi-tezpur@dcmsme.gov.in
6	Bihar	MSME-DI	Muzaffarpur	Institute, Goshala Road, PO Ramna, Muzaffarpur-842002.	0621-2282486 /2284425	0621-2282486	dcdi-mzfpur@dcmsme.gov.in
		MSME-DI	Patna	Patliputra Industrial Est., Patna-800013	0612-2262208 /0612-2263211	0612-2262719	dcdi-patna@dcmsme.gov.in
7	Chattisgarh	MSME-DI	Raipur	Near Urkura Railway Station, Bhanpuri Industrial Area, Post - Birgaon, Raipur(CG) - 493221	0771-2427719	0771-2422312	dcdi-raipur@dcmsme.gov.in
8	Dadra & Nagar Haveli (UT)	Br. MSME-DI	Silvassa	Masat Industrial Estate, Silvassa-396230	0260-2640933	0260-2640933	brlcedi-silv@dcmsme.gov.in
9	Delhi (NCT)	Br. MSME-DI	New Delhi	Bal Sahayog Kendra, Connaught Place, New Delhi -110001			dcdi-ndelhi@dcmsme.gov.in
		MSME-DI	New Delhi	Shaheed Capt. Gaur Marg, Opp. Okhla Industrial Estate, New Delhi-110 020.	011-26847223, 26838369,	011-26838016	dcdi-ndelhi@dcmsme.gov.in
10	Goa	MSME-DI	Margao	Opp. Konkan Railway Station (Quepem Road), Margao-403 601.	0832-2705093 /2705094	0832-2710525	dcdi-go@dcmsme.gov.in

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
11	Gujarat	MSME-DI	Ahmedabad	"MSME Tower" Nr. CIMS Hospital, Science City Road, Sola, Ahmedabad - 380060	079-27543147, 27544248	079-27540619	dcdi-ahmbad@dcsmsme.gov.in
		Br. MSME-DI	Rajkot	3rd Floor, Annexe Building, Amruta (Jasani) Building Premises, Nr. Girnar Cinema, M G Road, Rajkot-360001	0281-2471045	0281-2471045	brdcdi-raj@dcsmsme.gov.in
12	Haryana	MSME-DI	Karnal	11-A, Industrial Development Colony, Near ITI, Kunjpora Road, Karnal-132 001.	0184-2208100/2208113	0184-2208114	dcdi-karnal@dcsmsme.gov.in
		Br. MSME-DI	Bhiwani	Iti Campus, Hansi Road, Bhiwani- 127021	01664-243200	01664-243200	brdcdi-bhiw@dcsmsme.gov.in
13	Himachal Pradesh	MSME-DI	Solan	Electronic Complex, Chambaghat, Solan-173213.	01792-230265	01792-230766	dcdi-solan@dcsmsme.gov.in
14	Jammu & Kashmir (UT)	Br. MSME-DI	Jammu Tawi	Industrial Estate Digiane, Jammu Tawi	0191-2431077	0191-2431077	dcdi-jammu@dcsmsme.gov.in
		MSME-DI	Jammu	36, B/C, Gandhi Nagar, Jammu-180004.	0191-2431077	0191-2450035	dcdi-jammu@dcsmsme.gov.in
15	Jharkhand	Br. MSME-DI	Dhanbad	Katras Road, Matkuria, Dhanbad-826001.	0326-23063380	0326-23063380	brdcdi-dhan@dcsmsme.gov.in
		MSME-DI	Ranchi	Industrial Estate, Kokar, Ranchi-834001	0651-2546133	0651-2546235	dcdi-ranchi@dcsmsme.gov.in
16	Karnataka	MSME-DI	Hubli	Industrial Estate, Gokul Road, Hubli-580 030	2330389, 2332334 (0836)	0836-2330389	dcdi-hubli@dcsmsme.gov.in
		MSME-DI	Begaluru	Rajaji Nagar, Industrial Estate, Bangalore-560 010.	23151540, 23151581, 23151582 (080)	080-23144506	dcdi-bang@dcsmsme.gov.in
		Br. MSME-DI	Mangalore	L-11. Industrial Estate, Yeyyadi, Mangalore-575005	0824-2217936		brdcdi-mang@dcsmsme.gov.in
		Br. MSME-DI	Gulbarga	1st Floor, No.1-1165/L7/A/1, Ward No.48, Opp. Govt. Polytechnic College, PDA Engineering College Road, AIWAN-E-SHAHI, Kalburgi (Gulbarga), Karnataka - 585102	08472-420944		brdcdi-gulb@dcsmsme.gov.in
17	Kerala	MSME-DI	Thrissur	Kanjani Road, Ayyanthole, P.O. Thrissur, Kerala - 680003	0487-2360686 /638/	0487-2360536/216	dcdi-thrissur@dcsmsme.gov.in
		MSME-TI	Thiruvalla	Manjadi PO., Thiruvalla, Pathana- mthitta-689105	0469-2701336	0469-2701336	msmeti@dcsmsme.gov.in
		MSME-TI/TS	Ettumanur	P.B.No. 7, Ettumanur, Kottayam-686631, Kerala	0481-2535563	0481-2535523	msmeti-ettu@dcsmsme.gov.in
18	Lakshadweep (UT)	MSME-Nucleus Cell	Lakshadweep	Amini, UT of Lakshadweep-682552	0487-2360216		dcdi-thrissur@dcsmsme.gov.in

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
19	Madhya Pradesh	Br. MSME-DI	Gwalior	7, Industrial Estate, Tansen Road, Gwalior-474004	0751-2422590		dcdigwl.msme@gov.in
		Br. MSME-DI	Rewa	Udyog Vihar, Chourhata Rewa-486001.	0766-2222448		dcdirewa.msme@gov.in
		MSME-DI	Indore	10, Industrial Estate, Polo Ground, Indore-452015	2421659/ 2421037 (0731)	0731-2420723	dcdi-indore@dcmsme.gov.in
20	Maharashtra	Br. MSME-DI	Aurangabad	P-83, MIDC Chikalthana, Naregaon Road, Aurangabad-431006	0240-2954040	0240-2484204	brdcdi-aura@dcmsme.gov.in
		MSME-DI	Mumbai	Kurla Andheri Road, Sakinaka, Mumbai-400072	91-22-28576090	91-22-28578092	dcdi-mumbai@dcmsme.gov.in
		MSME-DI	Nagpur	Block-C, C.G.O Complex, Seminary Hill, Nagpur- 431006	0712-2510352	0712-2511985	dcdi-nagpur@dcmsme.gov.in
21	Manipur	MSME-DI	Imphal	C-17/18, Takyelpat, Industrial Estate, Imphal-795 001.	7005711 045		dcdi-imphal@dcmsme.gov.in
22	Meghalaya	Br. MSME-DI	Tura	Dakopgre, Near T.V Tower, Tura- 794101	03651-222569	03651-222569	brdcdi-tura@dcmsme.gov.in
		Br. MSME-DI	Shillong	Opposite B. K. Bajoria School, Shil-long-793001	0364-2223349	0364-2223349	brdcdi-shil@dcmsme.gov.in
23	Mizoram	Br. MSME-DI	Aizwal	Br. MSME-DI, College Veng, House No. V-37 Near TAXI Stand. Aizawl-796001	0389-2323448		brdcdi-aizw@dcmsme.gov.in
24	Nagaland	MSME-DI	Dimapur	MSME Development Institute, 6th Mile, Sovima, Dimapur - 797115, Nagaland	03862-248552	03862-248552	brdcdi-dima@dcmsme.gov.in
25	Odisha	MSME-DI	Cuttack	Vikas Sadan, College Square, Cuttack-753 003.	0671-2548077	0671-2548006	dcdi-cuttack@dcmsme.gov.in
		Br. MSME-DI	Rayagada	R.K.Nagar, Rayagada- 765001	06852-222268	06856-235968	brdcdi-raya@dcmsme.gov.in
		Br. MSME-DI	Rourkela	C-9, Industrial Estate, Rourkela-769004.	0661-2507492	0661-2402492	brdcdi-rour@dcmsme.gov.in
26	Punjab	MSME-DI	Ludhiana	Near Pratap Chock, Opp-Sangeet Cinema, Industrial Area- B, Ludhiana - 141003	0161-2531733, 734	0161-2533225	dcdi-ludhiana@dcmsme.gov.in
27	Rajasthan	MSME-DI	Jaipur	Opposite Godam No.2, Bais Godam Industrial Estate, Jaipur, Rajasthan-302006	0141-2210553, 2212098	0141-2210553	dcdi-jaipur@dcmsme.gov.in
28	Sikkim	MSME-DI	Gangtok	Upper Tadong, East district, NH-31A, Gangtok, Sikkim-737101	03592-204666	03592-231262	dcdi-gangtok@dcmsme.gov.in

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
29	Tamil Nadu	MSME-DI	Chennai	65/1, G.S.T Road, Guindy, PB.3746, Chennai-600 032	044-22501011 /12/13	044-22341014	dcdi-chennai@dcmsme.gov.in
		Br. MSME-DI	Coimbatore	386, Patel Road, Ram Nagar, Coimbatore	0422-2230426	0422-2233956	brdcdi-coim@dcmsme.gov.in
		Br. MSME-DI	Madurai	Plot No. PP11, TANSICO Industrial Estate, Melur Main Road, K Pudur, Madurai, Tamil Nadu-625007	0461-2375345		dcdi-chennai@dcmsme.gov.in
		Br. MSME-DI	Tirunelveli	Shed No. 7& 8 Industrial Estate, Pettai, Tirunelveli 627010.	0462-2342137		Brmsmedi-tin@gmail.com
30	Tripura	MSME-DI	Agartala	MSME-DI. Indranagar (Near LTI. Play Ground) P.O.:- Kunjaban, Agartala- 799006	0381-2326570		dcdi-agartala@dcmsme.gov.in
31	Uttar Pradesh	MSME-DI	Agra	34, Industrial Estate, Nunhai, Agra-282 006	0562-2280879/2280882	0562-2523247	dcdi-agra@dcmsme.gov.in
		MSME-DI	Allahabad	E-17/18, Udyog Nagar, Naini, Allahabad-211008	0532-2697468	0532-2696809	dcdi-allbad@dcmsme.gov.in
		MSME-DI	Kanpur	107, Industrial Estate, Kalpi Road, Kanpur-208 012.	0512-2240143	0512-2240143	dcdi-kanpur@dcmsme.gov.in
		Br. MSME-DI	Varanasi	Chandpur I Industrial Estate, Varanasi-221106.	0542-2370621	0542-2371320	brdcdi-vara@dcmsme.gov.in
32	Uttaranchal	MSME-DI	Haldwani	Kham Bungala Campis, Kaladungi Road, Haldwani- 263 139.	05946-221053, 220853	05946-228353	dcdi-haldwani@dcmsme.gov.in
33	West Bengal	MSME-DI	Kolkata	111&112, B.T Road, Kolkata-700 108	033-25775531	033-25100524	dcdi-kolkata@dcmsme.gov.in
		Br. MSME-DI	Suri (Birbhum)	R. N. Tagore Road, Near Police Lines, PO-Suri, Distt. Birbhum, West Bengal, Pin-731101	03462-255402	03462-255402	brdcdi-birb@dcmsme.gov.in
		Br. MSME-DI	Durgapur	RA-39 (Ground Floor), Urvashi (Ph.2), Bengal Ambuja, Tarashankar-Sarani, City Centre, durgapur-713 216.	0343-2547129		brdcdi-durg@dcmsme.gov.in
		Br. MSME-DI	Siliguri	Industrial Estate, Sevoke Road, 2nd mile, Siliguri- 734 001.	0353-2542487		brdcdi-sili@dcmsme.gov.in



GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

“The Future Depends On What You Do Today”
MAHATMA GANDHI

