



GOVERNMENT OF INDIA



# ANNUAL REPORT

## 2024-25



Ministry of Micro, Small and Medium Enterprises





# Annual Report

## 2024-25

**Government of India**  
**Ministry of Micro, Small and Medium Enterprises**  
**Udyog Bhavan, New Delhi - 110011**  
**website: [www.msme.gov.in](http://www.msme.gov.in)**



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# Introduction

## 1.1 Overview of the Ministry of Micro, Small and Medium Enterprises (MSME)

**1.1.1 Background:** The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy contributing around 30% of India's GDP, over 45% of India's exports. It contributes significantly to the economy and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSME are complementary to large industries as ancillary units. This sector contributes significantly to inclusive industrial development of the country. An overview of growth and performance of the MSME Sector in the country is provided in Chapter 2.

**1.1.2** Ministry of Micro, Small and Medium Enterprises (MSME) envisions a progressive MSME sector by promoting growth and development of small business, including khadi, village and coir industries, in cooperation with Ministries/Departments, State Governments and other stakeholders, by providing support to existing enterprises, adopting cutting edge technologies and encouraging creation of new enterprises. The Ministry is dedicated to fostering inclusive growth by efforts which ensure geographic inclusivity of rural and urban areas and demographic inclusivity of socially and economically weaker sections such as SC/ST communities and promoting women entrepreneurship to boost gender parity.

### Vision

**Sustainable development of globally competitive Micro, Small and Medium Enterprises (MSME) as an engine of growth for the Indian economy.**

Objective is to Address Challenges Faced by MSME and strengthen the MSME ecosystem			
Formalization and Inclusion	Access to Credit	Access to Finance	Access to Market
Access to Technology	Promoting Digitalization	Infrastructural Bottlenecks	Inadequate Skilling/ Reskilling

**1.1.3** The Ministry of MSME implements various schemes for credit support, technological assistance, infrastructure development, skill development and training, enhancing competitiveness and market assistance to MSME, aimed at creating self-employment opportunities. The detailed description of schemes is provided in Chapter-4.

**1.1.4** To achieve the objective of promotion and development of MSME sector in the country, the Ministry is supported by a number of statutory and non-statutory bodies under its aegis. These include the Khadi and Village Industries Commission (KVIC), the Coir Board, National Small Industries Corporation (NSIC), National Institute for Micro, Small and Medium Enterprises (ni-MSME) and Mahatma Gandhi Institute for Rural Industrialisation (MGIRI). Details about the mandate and performance of these bodies are provided in Chapter – 3.

**1.1.5** The Ministry is also committed towards the progressive use of Official Language “Hindi” in all its attached Offices. The Ministry is duty bound to implement the Government policies and guidelines on anti-corruption, Right to Information and prevention of sexual harassment. Detailed information can be seen at Chapter-6.

## **1.2 Mandate of Ministry of MSME**

**1.2.1** On 9 May 2007, the erstwhile 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).

**1.2.2** The Micro, Small and Medium Enterprises Development (MSMED) Act was enacted in 2006 to address different issues affecting MSME, inter alia, the coverage and investment ceiling of the sector. The MSMED Act seeks to facilitate the development of these enterprises and also enhance their competitiveness. The MSMED Act has the following key provisions:

- **Establishment of a National Board** for Micro, Small and Medium Enterprises headed by the Minister for MSME, to examine the factors affecting the promotion and development of MSME, review the policies and programmes of the Central Government and make recommendations in this behalf.
- **Adoption of a Legal framework** for recognition of the concept of “enterprise” which comprises both manufacturing and service entities.
- It empowers the Central Government to undertake programmes and issue guidelines and instructions to develop and enhance the competitiveness of MSME.
- Strengthening framework of dispute resolution for delayed payments.

### **1.2.3 Definition of Micro, Small and Medium enterprises:**

Vide Ministry of MSME’s Notification dated 26th June, 2020, the criteria for classifying enterprises were revised, w.e.f. 1st July, 2020, as part of the Aatma Nirbhar Bharat package. The revised classification criteria are as follows:-

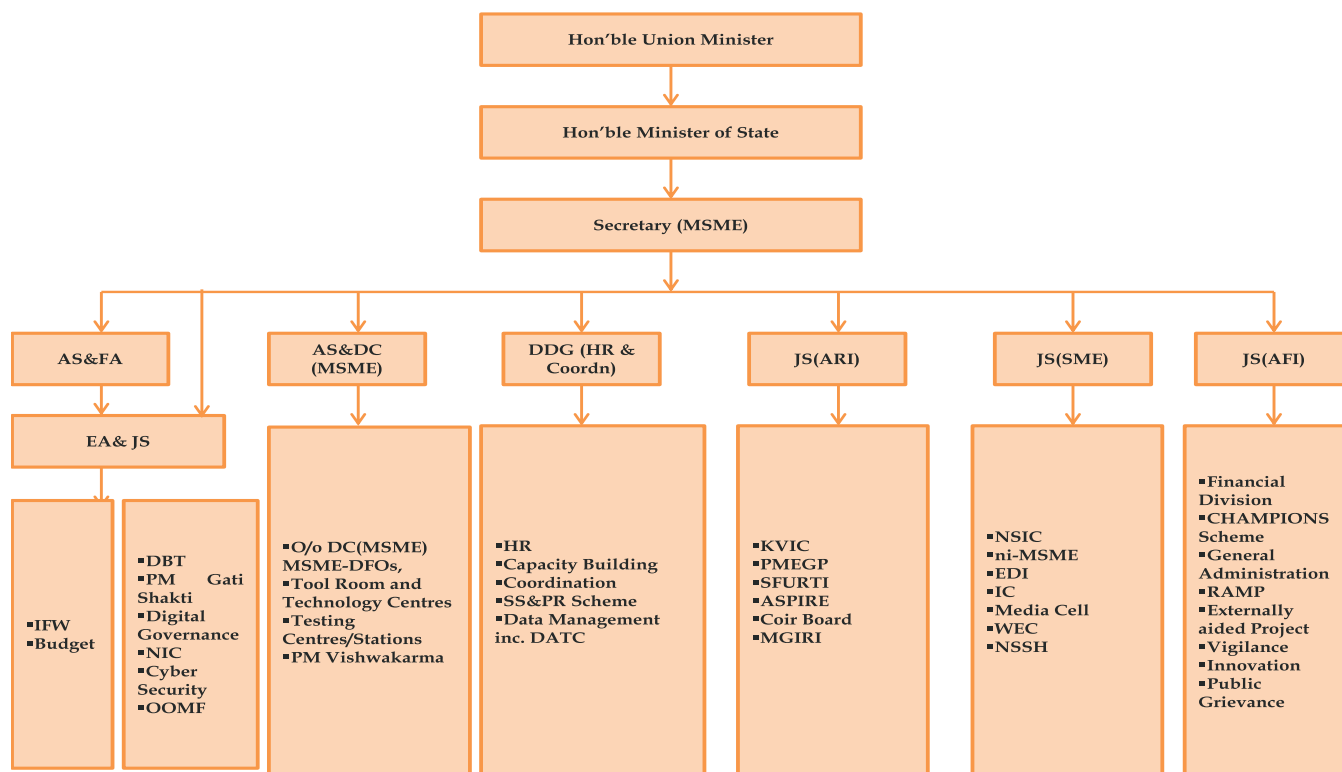
- **a micro enterprise**, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- **a small enterprise**, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and
- **a medium enterprise**, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.



- 1.2.4** Pursuant to the adoption of the new classification of MSME, Udyam registration portal was launched on 1st July, 2020 for registration of MSME. The earlier criterion for classifying MSME under the MSMED Act, 2006 was based on investment in plant and machinery/equipment, with separate thresholds for manufacturing and service units.
- 1.2.5** The new composite classification for both manufacturing and service units aims to support both existing and aspiring entrepreneurs. The distinction between manufacturing and service sectors has been eliminated. Additionally, a new criterion based on turnover was incorporated alongside the previous investment-based classification. The turnover with respect to exports was excluded from the overall turnover for all categories of MSME units, enhancing ease of doing business.
- 1.2.6** Government of India supports and supplements the efforts of the State Governments and Union Territory Administration through various initiatives, aimed at encouraging entrepreneurship, creating employment and livelihood opportunities, and enhancing the competitiveness of MSME in the evolving economic landscape.

### 1.3 Organisational Structure

- 1.3.1** The Ministry of MSME consists of Small and Medium Enterprises (SME) Division, Agro and Rural Industry (ARI) Division, Administration and Financial Institutions (AFI) Division, Integrated Finance Wing (IFW) and Data Analytics and Technical Co-ordination (DATC) Wing, besides the Office of the Development Commissioner (DC, MSME) as an attached office, and other subordinate organisations. The organogram of the Ministry is depicted below.



- 1.3.2 SME Division-** The SME Division looks after administrative supervision of the National Small Industries Corporation (NSIC) Ltd., a central public sector enterprise and National Institute for Micro, Small and Medium Enterprises (niMSME) an autonomous national level entrepreneurship development/ training organization. The Division is also responsible for implementation of the National SC/ST Hub Scheme, International Cooperation Scheme, Women Entrepreneurship Cell and Assistance to Training Institutions, among others. In addition, the SME Division also deals with preparation of Ministry's media campaign for promotion of Schemes and its implementation through advertisement in electronics, Print Media and Social Media.
- 1.3.3 ARI Division** - The ARI Division looks after the administration of two statutory bodies - the Khadi and Village Industries Commission (KVIC) and Coir Board and also of the Mahatma Gandhi Institute for Rural Industrialisation (MGIRI). It also supervises the implementation of the Prime Minister's Employment Generation Programme (PMEGP), the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) and A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE).
- 1.3.4 AFI Division** - AFI Division is allocated the work, inter alia, of administration, vigilance of the Ministry. It also looks after administrative supervision of CHAMPIONS Desk, Public Grievances, CPGRAM, Innovation, Sustainability, Externally aided projects and General Administration. RAMP section in the AFI Division implements the newly launched World Bank supported Central Sector Scheme "Raising and Accelerating MSME Performance" which aims at improving firm capabilities in the MSME sector through increased outreach of existing schemes, and increased Centre-State collaboration.
- 1.3.5 IF Wing** - IFW of the Ministry examines the various proposals received from the Program Divisions of Ministry and the O/o DC (MSME) and give concurrence on financial matters. IFW also tender advise on policy matters involving government expenditure, duly factoring in the sectoral priorities/ goals/ objectives and also keeping in view all facets of expenditure management and financial prudence within the overall macro-framework laid down by Ministry of Finance. IFW also examines Cabinet/EFC/SFC proposals of the Ministry and O/o DC MSME and tender comments. The Wing also examines other miscellaneous matters relating to signing of MoU/Agreements/ Contracts etc. Besides, IFW is also represented in various Standing Committees as well as Ad-hoc Committees constituted from time to time and make valuable suggestions to facilitate decision making.
- 1.3.6 Budget Division** - Budget Division of the Ministry performs the following activities: (i) Preparation of Detailed Demands for Grants (DDG); (ii) Appropriation Account, Monitoring of expenditure against budget on Monthly and Quarterly basis; (iii) Statement of Budget Estimates (SBE); (iv) Releasing of fund under various heads of the schemes; (v) Compilation of information pertaining to Assets Register; (vi) Opening/deletion of object heads under various schemes for preparation of DDG; (vii) Surrender of Savings in the Grant; (viii) Preparation of Revised Estimates (RE); (ix) Budget Estimates (BE) and Supplementary

Demands for Grants; (x) Uploading of Data in Union Budget Information System (UBIS) Portal, i.e. Statement of Budget Estimate (SBE), Budget Estimate (BE), Revise Estimate (RE) and Actual Expenditure; (xi) Monitoring of Unspent Balances; (xii) Re-appropriation of funds in different heads of accounts; (xiii) Compilation of information pertaining to “₹ 100 cr. Saving Note” of Schemes; (xiv) Preparation for various meetings such as Senior Officers’ Meeting, DAPSC, DAPST, Pre-Budget discussion meeting, Department Related Parliamentary Standing Committee (DRPSC); (xv) Background Note (xvi); Monitoring of Expenditure Scheme Wise and Object Head wise in respect of SCSP, TASP and NER on Monthly and Quarterly basis; (xvii) Monitoring and forwarding report on Government Guarantees etc.

**1.3.7 DATC Wing-** This Wing undertakes analysis of data/ statistics related to the MSME Sector and provides technical inputs for evidence based decision making pertaining to MSME Sector. Technical coordination with all stakeholders towards development and maintenance of MSME databases.

### 1.3.8 Budgetary outlay

Details of Budget Estimates (BE), Revised Estimates (RE) and Actual Expenditure for 5 years of the Ministry is as follows:

(₹ in crore)

Financial Year	Budget Estimates (BE)	Revised Estimates (RE)	Actual Expenditure
2020-21	7,572.20	5,664.22	5,647.50
2021-22	15,699.65	15,699.65	15,160.47
2022-23	21,422.00	23,628.73	23,583.90
2023-24	22,137.95	22,138.01	22,094.17
2024-25	22,137.95	17,306.70	7,225.19*

\*Expenditure as on 20.01.2025

During the COVID-19 pandemic, the Government took a landmark step to support, provide relief, and boost the MSME sector by doubling the Ministry's budget allocation in the FY 2021-22.

Major Scheme-wise details of Actual Expenditure for the years 2022-23, 2023-24 and BE, RE and Actual for the year 2024-25 are detailed at Annexure- I.

### 1.3.9 Schemes of the Ministry

Ministry of MSME has launched a range of dynamic and comprehensive schemes aimed at fostering the growth and development of Micro, Small, and Medium Enterprises across the country. These initiatives span several key areas including finance, technology, infrastructure, employment generation, entrepreneurship, and marketing. Through programs such as the

PM Vishwakarma, Credit Guarantee Scheme, Technology Centres, PMEGP, and Procurement and Marketing Support Scheme, the Ministry seeks to enhance access to resources, improve innovation, and promote inclusivity, particularly for women, SC/ST entrepreneurs, and those in underserved regions. By leveraging these initiatives, the Ministry is committed to improving the overall competitiveness, sustainability, and scalability of MSME, thus contributing to job creation, economic resilience, and the nation's growth trajectory.

The detailed description of the Schemes is available in Chapter -4 of the Report.

### 1.3.10 Direct Benefit Transfers (DBTs) of Ministry of MSME

1.3.10.1 All welfare and subsidy schemes of Governments of India have been integrated under Direct Benefit Transfer (DBT) system to enhance the efficiency of fund delivery. This initiative aims to streamline existing processes, ensuring faster and simpler fund flow, accurate targeting of beneficiaries, and reducing the risks of duplication and fraud. To oversee the implementation of DBT programs, a dedicated DBT Cell has been established within the Ministry.

1.3.10.2 The schemes are categorized based on the type of benefit provided to the beneficiaries, which include Cash, Kind, or a Composite (both Cash and Kind). Below is a table detailing the key DBT schemes of the Ministry, including the benefit type, number of beneficiaries, and total funds transferred or expenditure incurred.

(As on 31.12.2024)

Sl. No.	Name of the Scheme	Benefit Type	Total No. of beneficiaries	Total Expenditure (₹ crore)
1	ATI Scheme (Training Component)	In kind	7,435	11.93
2	MPDA Grant to Khadi Institutions	Cash	1,18,206	66.28
3	Coir VikasYojana	Cash	49,975	32.27
4	Prime Minister's Employment Generation Programme (PMEGP)	Cash	28,503	1,160.19
5	Entrepreneurship and Skill Development Programme (ESDP)	In kind	2,13,241	63.69
6	International Co-operation(IC) Schemes	Cash	240	9.69
7	PM Vishwakarma Scheme	Both Cash and In Kind	18,23,451	3,131.86

Data, for above mentioned 7 schemes is regularly updated on monthly basis on DBT portal, maintained by Cabinet Secretariat.

### 1.3.11 Digital Payments

1.3.11.1 Government of India is committed to promoting a cashless economy and ensuring that seamless digital payment facilities are accessible to all citizens in a convenient and efficient manner. Promoting digital payments has been prioritized to bring every segment of the country into the formal fold of digital financial services. The vision is to provide easy, affordable, quick, and secure digital payment solutions, ensuring that all citizens can access these services effortlessly.

1.3.11.2 As part of this national initiative, Ministry of MSME has taken several steps to digitally empower the entire MSME ecosystem to ensure the successful implementation of the 'Digidhan Mission' within the Ministry and its attached offices. Key initiatives include:

- All offices of Ministry of MSME, including its attached offices have been digitally enabled.
- For the MSME registered under Udyog Aadhaar Memorandum (UAM), extensive efforts have been made to raise awareness about the ease and benefits of various digital payment methods, such as BHIM, UPI, and Bharat QR Code.

### 1.3.12 Grievance Monitoring

The Ministry addresses all grievances through the Centralized Public Grievance Redress and Monitoring System (CPGRAMS). In addition to CPGRAMS, the Ministry has launched the SAMADHAAN system, an online grievance monitoring platform specifically designed to track and manage other grievances and suggestions received from MSME. Complementing these mechanisms is the CHAMPIONS portal, which serves as a holistic platform for redressal, guidance, and handholding of MSME, offering support in finance, marketing, technology, and capacity building, while also disseminating information in eleven regional languages via 69 State control rooms nationwide.

#### 1.3.12.1 MSME SAMADHAAN: To address issues of Delayed Payment to MSEs

Sections 15-24 of the MSMED Act, 2006 address the issue of delayed payments to Micro and Small Enterprises (MSEs) by buyers. As per the Act, if payment is delayed beyond 45 days, the supplier (MSE) can approach the Micro and Small Enterprises Facilitation Council (MSEFC), which is constituted under the Act in each State/UT.

To provide additional support for addressing delayed payment cases and in line with the objectives of the MSMED Act, 2006, the Ministry of MSME has launched the MSME SAMADHAAN Portal (<http://samadhaan.msme.gov.in/>) in October, 2017. This portal offers information on the pending payments of MSEs from CPSEs, Central Ministries, State Governments, and other buyers. It allows MSEs to file their delayed payment complaints online. Once an MSE files a complaint, it is required to be registered by the MSEFC concerned within 15 days.

Several States, including Punjab, Maharashtra, Telangana, Odisha, Tamil Nadu, Uttar Pradesh, West Bengal, and Delhi, have more than one MSEFC.

Since inception of the Portal, up to 15th December 2024, MSEs have filed 2,16,221 applications, involving an amount of ₹ 47,677.28 crore. Of these, 20,158 cases have been resolved through mutual settlements, totalling ₹ 2,542.63 crore. Additionally, 50,163 applications are yet to be reviewed by MSEFC, involving ₹ 7,571.96 crore, while 40,791 applications have been converted into cases, involving ₹ 13,026.34 crore. In total, 43,667 cases have been successfully disposed of by MSEFCs, involving an amount of ₹ 12,519.72 crore.

### **1.3.12.2 Champions Portal**

Launched in June, 2020, the CHAMPIONS portal provides a platform for resolution, redressal and remedies. It is a facility provided by the Ministry of MSME for: -

- Ensuring a speedy, convenient, and effective redressal of MSME grievances.
- Handholding and helping MSME in their navigation of various government schemes/policies.
- Providing guidance and advisory services in areas of Finance, Marketing, Technology, Raw Material, Labour, Infrastructure and Capacity Building.
- Connecting MSME with key officials of Ministry, State Governments, Lending Institutions and Government agencies.
- Disseminating of information and details of all schemes of the Ministry of MSME.

As on 31.12.2024 CHAMPIONS Portal has received 1,17,726 grievances, out of which 1,16,632 (99.07%) have been replied on the portal.

### **1.3.13 Procurement**

#### **1.3.13.1 Public Procurement Policy**

To ensure an assured market for Micro and Small Enterprises (MSEs), the Ministry of MSME notified the Public Procurement Policy for MSEs under the MSMED Act, 2006, effective from 1st April 2012 and mandatory w.e.f. 1st April 2015.

In November, 2018, the Hon'ble Prime Minister launched the "Support and Outreach Programme" for the MSME sector, which included 12 key initiatives for MSME growth. One of these initiatives mandated that Public Sector companies to procure 20% of their total purchases from MSEs, with 4% reserved for MSEs owned by SC/ST.

In line with this, the Public Procurement Policy for MSEs Order, 2012 was amended on 9th November 2018 vide Gazette Notification No. S.O. 5670(E), setting the annual procurement target to 25%, including 4% from SC/ST-owned MSEs and 3% from women-owned MSEs.



To ease compliance and thereby to reduce burden on businesses and citizens, as identified by Department for Promotion of Industry and Internal Trade (DPIIT), Ministry vide Notification No. S.O. 3237(E) dated 11th August 2021 reduced the number of compliance requirements from seven to four, ensuring minimal barriers for MSEs to access benefits.

### 1.3.13.2 MSME Sambandh Portal for Public Procurement from MSEs

To ensure effective monitoring of procurement by Central Government Ministries, Departments, and CPSEs, Ministry of MSME launched the MSME Sambandh Portal in December, 2017. The portal facilitates the implementation of the Public Procurement Policy for MSEs by tracking procurement data. As indicated by the portal, 40.77% of the total procurement of ₹ 1,35,770.63 crore is reported by 129 CPSEs which is done from MSEs benefitting 1,61,950 MSEs. Of this, 2.32% was from women owned enterprises and 1.33% from SC-ST owned enterprises.

### 1.3.13.3 Government e-Market Place (GeM)

Ministry of MSME is actively encouraging MSME to onboard the GeM (Government e-Marketplace) Portal. To simplify this process, a dedicated option has been integrated into the Udyam Registration online form, allowing MSME to express their willingness to join GeM seamlessly.

Data from the GeM portal highlights the total number of onboarded MSEs and their corresponding order value, underscoring the growing participation and contribution of MSME in procurement.

Number of MSE sellers and Service Providers	Orders value (MSE %)
22.5 Lakh	38.21%

## 1.4 Special Measures Under AATMANIRBHAR BHARAT ABHIYAAN

In the aftermath of COVID-19 pandemic, MSME were considered very prominent part of the announcements made under the Aatmanirbhar Bharat Abhiyaan in view of the role of MSME in Nation building. The package allocated substantial resources to MSME and prioritized their inclusion in measures aimed at economic revival. Several key announcements were made under the package to provide immediate relief and support to the MSME sector.

### ₹ 50,000 crore Equity infusion for MSME through Self Reliant India Fund (Fund of Funds)

- Under Aatma Nirbhar Bharat Package, the Government of India announced to set up an INR 10,000 crore Fund of Funds for MSME. This fund, which is called Self Reliant India (SRI) Fund, has the objective of supporting Venture Capital (VC) / Private Equity (PE) firms investing in the MSME sector.

- This Fund addresses the equity funding challenges of MSME sector and provides a thrust to break their barriers, and allow them to grow to their full inherent potential to become global champions. SRI Fund is able to channelize diverse variety of funds into under-served MSME and address the growth needs of viable and high growth MSME.
- In order to implement the SRI Fund, on 1st September, 2021, a Special Purpose Vehicle (SPV) viz; National Small Industry Corporation (NSIC) Venture Capital Fund Limited (NVCFL) got registered as an Alternative Investment Fund (AIF) Category-II. Subsequently, the Contribution Agreement amongst (i) Ministry of MSME, Government of India; (ii) National Small Industries Corporation Limited; (iii) NVCFL; and (iv) SBI-CAP Ventures Limited was signed on 12th October, 2021.
- The funds to be mobilised by the Daughter funds and funds to be committed by SRI Fund are in the ratio of 4:1. The SRI Fund is likely to create a multiplier effect, providing significant liquidity of INR 50,000 cr to the MSME sector and thereby enabling economic growth of the country.

Status: Since its inception in October 2021, as on 31.12.2024, 59 Daughter Funds have been empanelled with NVCFL (Mother Fund) and these daughter funds have assisted 533 MSME by way of investment of ₹ 9,999 crore in these MSME.

## 1.5 Skill Training Eco-system of Ministry of MSME

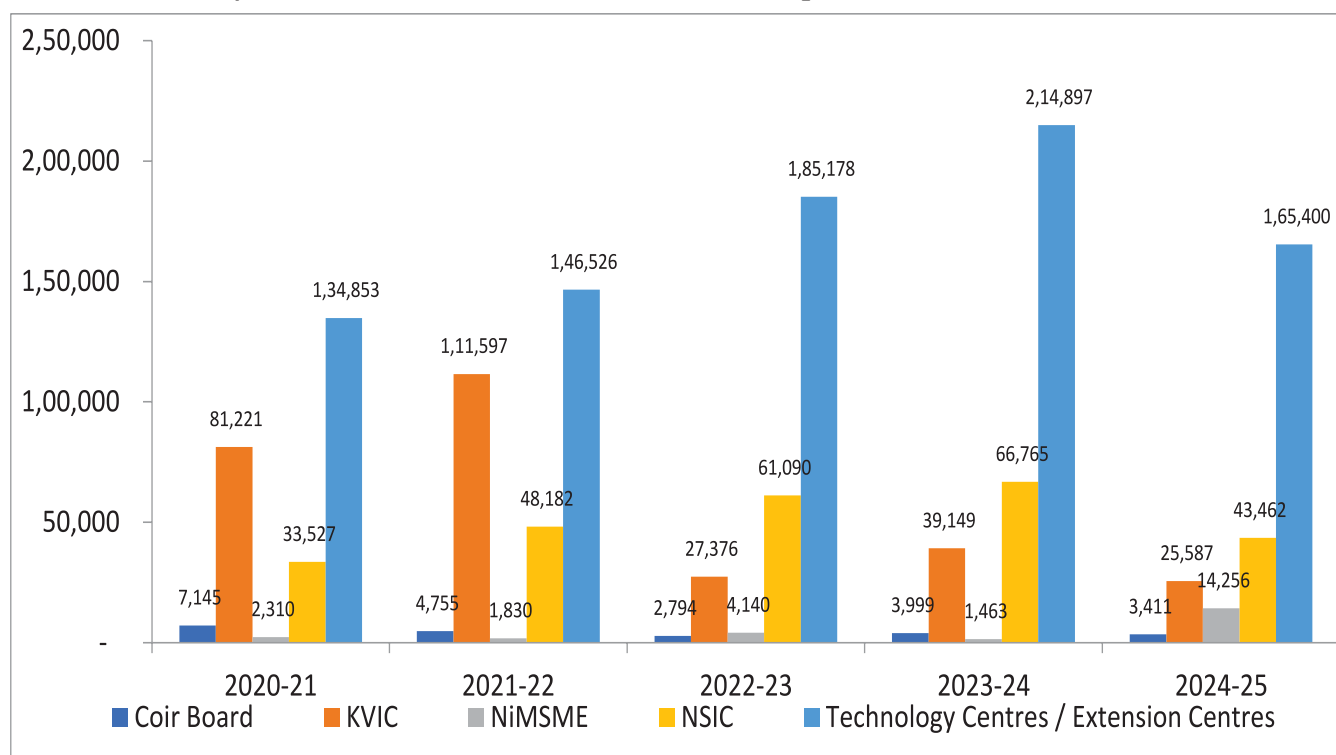
Ministry of MSME has developed a robust skilling ecosystem to support the growth of micro, small, and medium enterprises by meeting the demands for a skilled workforce in both emerging and traditional sectors. To enhance employability and build entrepreneurial capacity, the Ministry organizes industry-aligned skill development programs for aspiring and existing entrepreneurs, as well as for wage employment.

Training is conducted through institutions under the Ministry, including Khadi and Village Industry Commission (KVIC), Coir Board, National Small Industries Corporation (NSIC), National Institutes for MSME (ni-msme), and MSME Technology Centres (TC). These programmes cater to a diverse range of participants, from school dropouts to M.Tech graduates, offering certifications, diplomas, and postgraduate qualifications. Specialized skill-upgradation training is also provided for traditional sectors like Khadi and Village Industries and the Coir sector.

The Ministry aligns its training courses with the National Skill Qualification Framework (NSQF) under the Skill India Mission, reporting to the Ministry of Skill Development and Entrepreneurship (MSDE). Trainings are conducted under schemes such as Tool Room and Technical Institutions (TRs and ITs), TCSP Assistance to Training Institutions (ATI), National SC/ST Hub, Khadi Gramodaya Vikas Yojana, Coir Vikas Yojana, and Mahila Coir Yojana. Additionally, demand-driven, customized training courses are offered to address specific industry needs.



**The progress of Skill development programmes conducted by various organizations of the M/o MSME since 2020-21 to 2024-25\* is provided in the bar chart as below:**



\* : Upto December, 2024

### 1.5.1 MSME SAMPARK

A job portal called “MSME SAMPARK” has been launched by the Hon’ble President of India in June, 2018. This portal is a digital platform wherein job seekers (i.e. passed out trainees/ students of MSME Tool Rooms and Technical Institutions) and recruiters can register themselves for mutually beneficial interactions. As on 31.12.2024 (during FY 2024-25), 6,331 Job seekers (passed out trainees) 98 Job providers (Recruiters) are registered, 1,776 jobs offered and 6,626 vacancies for passed out trainees are posted on the portal.

## 1.6 Special Campaign 4.0: Institutionalising Swachhata and Minimizing Pendency

Ministry of MSME, along with its attached organizations and field offices, actively participated in the Cleanliness Campaign, focusing on reducing pendency, promoting Swachhata, and institutionalizing cleanliness practices.

The Special Campaign 4.0 achieved 100% completion of targets across 10 parameters, including the disposal of PMO and Inter-Ministerial References, Public Grievances and Appeals, e-file reviews. Additionally, over 80% of targets for other parameters, such as, the disposal of MP’s References, Parliamentary assurances, disposal of redundant items etc.

were met. The Campaign also generated revenue of ₹ 21.84 lakh by selling obsolete items, freeing up 43,342 sq. ft. of office space.

The Ministry and its organizations undertook several initiatives during the Campaign, in the areas of Technology Enablement and Digitization, Transforming Waste into Opportunities; Initiatives focused on sustainable and eco-friendly practices and encouraging Jan Bhagidari in the campaign especially for instilling the values of Swachhata and environmental friendly practices among citizens. Some of which are elaborated as under:-

- **Swachhata Pledge:** An online 'Swachhata Pledge' was administered by Hon'ble Minister of MSME on 2nd October, 2024 for all employees of the Ministry, its organizations and field formations, in a hybrid mode. Around 3600 officers/staff members took 'Swachhata Pledge on the same day. More than 35,000 Swachhata pledges/ e-pledges were taken by Entrepreneurs, Officers/ Staff members, Organisations etc. under 'Special Campaign 4.0'.



*Swachhata Pledge administered by Hon'ble Minister of MSME on 2nd October, 2024*

- **Environmental Initiatives and Plantation Drives:** The "Ek Ped Maa Ke Naam" plantation drive was led by the Hon'ble Minister of MSME, with tree plantation activities organized across various locations, including Delhi and Jammu and Kashmir. Eco-friendly practices, such as, compost preparation and rainwater harvesting were implemented in various MSME offices.



*Hon'ble Union Minister of MSME and Hon'ble Minister of State for MSME leading Plantation Drive at MSME-DFO, New Delhi*

- **Technology Integration:** An MSME instance of the SCDPM portal of DAPRG has been created this year to collect and update data on the progress attained under the 'Special Campaign 4.0' from all field formations.
- **Swachhata Awareness:** A special event icon and a dashboard have been created on the Ministry's website to promote awareness of the Campaign. The dashboard allows field offices and organizations to upload details and photos of their activities and events, enabling easy access, improved coordination, and streamlined daily updates of the campaign's progress. This initiative ensures a cohesive approach and better tracking of the campaign's efforts.
- **Innovative Use of Waste:** Mahatma Gandhi Institute for Rural Industrialization (MGIRI), Wardha, Maharashtra, created an impressive sculpture, "the Robot," as part of Special Campaign 4.0. Crafted entirely from waste material found on campus, the robot highlights MGIRI's innovative design and construction skills. Weighing 150 kg, the sculpture repurposes scrap from various MGIRI divisions and depicts a robot pulling tricycle with a performed drum, symbolizing the future of waste collection.
- **Public Participation:** To promote public participation (Jan Bhagidari) in cleanliness initiatives, the Ministry's field offices organized awareness camps and Swachhta rallies in schools and villages across the country. The online Swachhata Pledge garnered widespread participation from entrepreneurs, officers, staff, organizations, and citizens, fostering a collective commitment to cleanliness.
- **Health and Hygiene:** The Ministry of MSME and its organizations have taken significant steps in promoting women's health and hygiene such as installation of sanitary napkin vending machines and incinerators for safe disposal of used napkins.





- **Eco-friendly practices:** The Ministry and its organizations, such as, MGIRI and ni-MSME are implementing and promoting eco-friendly practices, such as, composting, rain-water harvesting, use of bio-char, amongst others. ni-MSME is also nurturing a startup on its campus focused on reusing and recycling concepts, demonstrating practical applications of waste-to-wealth principles.
- Ministry of MSME also showcased its initiatives and best practices undertaken during Special Campaign 4.0 through a dedicated Digital Wall in the Exhibition during the Good Governance Week organized by DARPG on 23rd December, 2024 at Dr. Ambedkar International Centre, New Delhi. Ministry's organisations namely Coir Board and Khadi and Village Industries Commission (KVIC) also set up their stalls at the exhibition.

## 1.7 Special Events during the year

### 1.7.1 National 'PM Vishwakarma' Event

The PM Vishwakarma scheme was launched by the Hon'ble Prime Minister on 17.09.2023, to provide end-to-end support to artisans and craftspeople of 18 trades who work with their hands and tools. In just about 16 months, over 26 lakh beneficiaries have successfully registered vis-à-vis the target of 30 lakh in 5 years.

To commemorate the successful completion of one year of the PM Vishwakarma Scheme, a National event was held on 20.09.2024 at Wardha, Maharashtra. Hon'ble Prime Minister addressed the event and 18 selected PM Vishwakarma beneficiaries from the 18 traditional trades were awarded loans, a reflection of the tangible support provided by the Scheme to help artisans expand their businesses and upgrade their tools.



*Hon'ble Prime Minister Awarding Financial Assistance to the Beneficiaries*

The event was broadcast live across 550 locations attended by a sizable gathering of PM Vishwakarma beneficiaries. A 3-day exhibition invited 36 artisans from across India to showcase their success stories across all 18 trades. As a tribute to their legacy and enduring contribution to society, a commemorative stamp dedicated to mark one year of progress under PM Vishwakarma was also released.



*Hon'ble Prime Minister interacting with the Artisans*



Achievements: Since inception of the Scheme from 17th September 2023 to 31st December 2024.

➤ **Registrations:**

- 26.79 lakh artisans were verified through a 3-level verification process and successfully granted registration along with certificate and ID card under the Scheme.

➤ **Skill Upgradation:**

- 16.68 lakh beneficiaries have completed basic skill training.

➤ **Toolkit e-Voucher:**

- e-Voucher for the toolkit have been issued to 13.20 lakh beneficiaries.

➤ **Credit Support:**

- ₹ 2,442.63 crore sanctioned to 2.82 lakh beneficiaries in the form of collateral-free loans at concessional rate of interest.

➤ **Digital Incentive:**

- 6.98 lakh beneficiaries are digitally enabled.

➤ **Marketing support:**

- 29,866 onboarded on GeM, 1,350 on ONDC, and 126 on Fab India. 72 trade fairs and exhibitions organized across the country to promote artisans and their crafts and skills.
- **State-Level Exhibitions:** A total of 27 state-level exhibitions have been organized, benefiting 1,350 artisans. In each of these exhibitions, 50 beneficiaries were allotted stalls for a three-day exhibition, enabling them to showcase and sell their products to a wider audience in respective states.
- **First Anniversary One-Day Exhibitions at 50 Locations:** On the first anniversary, a one-day exhibition was held across 50 locations nationwide, where 25 beneficiaries at each location showcased their products. This event benefited 1,250 artisans, highlighting the national reach and impact of the scheme



*Enrolment of Vishwakarmas at Common Service Centres (CSC)*



*Delivery of PM Vishwakarma Certificates to beneficiaries' addresses.*



*Toolkit Delivery at beneficiary's doorstep and components of Toolkit of Metalsmith*

### **1.7.2 “MSME Pavilion” at India International Trade Fair (IITF), 2024**

Hon’ble Union Minister of MSME inaugurated the “MSME Pavilion” at the 43rd India International Trade Fair (IITF) held during 14th November, 2024 to 27th November, 2024. Hon’ble MoS, M/o MSME also visited the fair.

The main theme of the Pavilion was “Green MSME”, emphasizing the focus of the Ministry in adopting clean/green technologies by MSME for transforming their business operations. Further the pavilion also highlights the “PM Vishwakarma Scheme”, the flagship scheme of the Ministry for providing end to end support to the artisans and craftspeople, engaged in 18 trades. A ‘Nukkad Natak’ was also performed to create awareness about PM Vishwakarma Scheme.

The MSME Pavilion had a participation of 200 exhibitors representing 29 States/UTs of the Country. A wide range of products, which includes textiles, handlooms, handicrafts, embroidery, leather footwear, games and toys, bamboo crafts, cane items, gems and



jewellery, ceramics and pottery products, mechanical items, etc. are being displayed. The fair offers opportunity for MSEs, especially the ones, owned by women and SC/STs, and the entrepreneurs from Aspirational districts, to promote their products and services to a very large pool of potential customers.

In line with the Ministry's commitment for inclusive growth, out of 200 stalls, 71% stalls were allocated to women entrepreneurs, and 45% allotted to SC/ST entrepreneurs free of cost. Additionally, 35% stalls were allocated to entrepreneurs from Aspirational districts and more than 85% participants were first-timers.

For the event, M/o MSME was awarded the Bronze Medal under the category 'Empowering India', and Coir Board's pavilion was adjudged First for Excellence in Display and was awarded the Gold Medal under the category Commodity Boards.



*Inauguration of MSME Pavilion at IITF-2024, Delhi: Hon'ble Union Minister Lights Lamp and Engages with Exhibitors*



## 1.8 Key Initiatives and Schemes launched during the year:

### 1.8.1 Empowering Women Entrepreneurs: The Yashasvini Initiative

Ministry of MSME launched the Yashasvini Initiative as a key step towards achieving gender parity by 2029 on the Udyam and Udyam Assist (UA) portals. This initiative is part of the broader EmpowHer Udaan program designed to empower women entrepreneurs through comprehensive support, including formalization, capacity building, mentorship, and market linkage.

#### Key Highlights:

##### ➤ Awareness Campaigns

To drive registrations of Women Entrepreneurs (WEs) and Self-Help Groups (SHGs) on the Udyam/UA portals, the Ministry has been organizing a series of Mass Awareness Campaigns across various States. The first event was held in Jaipur on July 19, 2024, followed by five additional events at different locations, with notable success.

##### ➤ Collaborations

The Ministry has partnered with the Women Entrepreneurship Platform (WEP), a public-private partnership (PPP) initiative by NITI Aayog, and other key stakeholders, including the Ministry of Rural Development (MoRD), GeM, and CGT-MSE, to achieve its objectives.

##### ➤ Cluster-Based Training

Under the WEP mentorship programme, cluster-based training will be provided in four key areas:

- Homestay Tourism
- Beauty and Wellness
- Food and Beverage (F&B)
- Textiles and Retail

##### ➤ Support Areas

The initiative offers support in critical areas such as:

- Financial access
- Market access
- Legal support
- Business compliance

##### ➤ Procurement Mandate

The Yashasvini Initiative also focuses on supporting the 3% procurement target from Women MSEs, as mandated under the GoI's Public Procurement Policy (PPP).

### Achievements of the Initiative:

As of December 31, 2024, these campaigns have contributed to significant awareness and the registration of over 4.5 lakh women entrepreneurs on the UDYAM portals.



*Yashasvini Awareness Campaign- Graced by the presence of Hon'ble Union Minister for MSME, Hon'ble Minister of State for MSME, Govt. of India and Hon'ble Minister of State for Industries, Govt. of Rajasthan  
(Rajasthan International Centre, Jaipur, on 19th July 2024)*

### 1.8.2 “MSME Trade Enablement and Marketing Initiative” (MSME-TEAM Initiative)

As a sub-scheme under the Central Sector Scheme “Raising and Accelerating MSME Performance”, the Ministry of MSME launched a sub-scheme “MSME Trade Enablement and Marketing Initiative” (MSME-TEAM Initiative) with an outlay of ₹ 277.35 crore, which

aims at assisting five lakh Micro, Small and Medium Enterprises (MSME) to onboard the e-commerce platform, through awareness workshops and hand-holding assistance for onboarding onto e-commerce platform.

#### Key Highlights:

- MSME TEAM scheme aims to provide financial assistance to micro and small enterprises (MSEs) through Seller Network Participants, for catalogue preparation, account management, logistics and packaging.
- Of the total five lakh MSEs to be benefited, two and a half lakh MSEs would be women owned MSEs.
- The scheme is valid from 2024 to 2027. However, MSME can continue to onboard onto e-commerce platform, which is an open network.
- This scheme is implemented by NSIC and in collaboration with ONDC as e-commerce partners. Till 31.12.2024, 21 seller network participants present on ONDC have registered and more and more MSEs are being onboarded.

#### 1.8.3 Zero Defect, Zero Effect 2.0 (ZED 2.0) Scheme

The **ZED 2.0** aims to further strengthen the ZED-certified MSME by introduction of several key amendments in the current Scheme:

#### Key Amendments:

- **Reduction in Cost of Certification:** The cost of certification has been reduced by 20% across all three levels.
- **Strengthening of Certification Levels:**
  - **Bronze Level:**  
Two assessment parameters are added and surveillance assessment introduced
  - **Gold and Silver Level:**  
Introduction of additional surveillance assessment
- **Financial Assistance for Multiple Testing/System/Product Certification**

#### 1.8.4 MSME Hackathon 4.0: Fostering Innovation and Technological Adoption

MSME Idea Hackathon 4.0 was launched by the Hon'ble Minister of MSME on 11th September 2024. This Hackathon aims to empower innovation and entrepreneurship among MSME, students and young innovators aged 18-35 years by providing financial support of up to ₹ 15 lakhs per idea and will focus on fostering innovative solutions in the following key thematic areas:

- Traditional Trades (aligned with PM Vishwakarma)



- Frontier Technologies in MSME
- Export Enhancement and Indigenisation
- Sustainable Development, including Renewable/Green Energy and Circular Economy

29,237 ideas received under Idea Hackathon 4.0 (Young Innovators), out of which 8,936 ideas have been shortlisted by HIs for further scrutiny.

### 1.8.5 Inauguration of Centre for Rural Enterprise Acceleration through Technology (CREATE) at Leh:

Hon'ble Minister for MSME inaugurated the Centre for Rural Enterprise Acceleration through Technology (CREATE) setup at Leh through virtual mode on 14.09.2024.

#### Key Highlights of the Centre:

- The centre to offer a Pashmina Wool Roving Facility.
- It will provide training for developing production facilities for essential oil extraction from roses and other flowers, among other activities.
- CREATE aims to enhance local productivity, improve product quality, and boost the economic potential of the region.
- The initiative to improve livelihoods of local communities by enabling value addition and helping local artisans earn higher remuneration.







*Centre for Rural Enterprise Acceleration through Technology (CREATE)- Launched by Hon'ble Union Minister for MSME. Event graced by the presence of Hon'ble Lieutenant Governor of UT -Ladakh, Hon'ble Chairman, KVIC. Attended by nearly 200 local artisans at Centre at Leh.*



## Overview of the Micro, Small and Medium Enterprises (MSME) Sector

### 2.1 Role of MSME in Indian Economy

**2.1.1** Micro, Small, and Medium Enterprises (MSME) play a pivotal role in driving entrepreneurial growth and fostering business innovation. By diversifying across sectors, MSME cater to both domestic and global market demands with a wide range of products and services. These enterprises are instrumental in generating significant employment opportunities at a lower capital cost compared to large industries. The role of MSME and contribution in various aspects of the country's economy is as follows:

MSME Sector				
<b>30.1%</b> to GDP (*2022-23)	<b>36%</b> to Manufacturing Output (*2022-23)	<b>45%</b> to Export (**2023-24)		
 <b>2<sup>nd</sup></b> <b>Largest Employer after Agriculture</b>	<b>24.4 Cr</b> <b>Employment (Udyam Portal &amp; UAP)</b>	<b>5.77 Cr</b> <b>MSMEs Registered on Udyam/ Udyam Assist</b>		

Source: \*National Statistical Office, Ministry of Statistics and Programme Implementation

\*\*Data culled out from Directorate General of Commercial Intelligence and Statistics (DGCIS)

### 2.2 Registration of MSME

**2.2.1 Udyam Registration Portal:** This Ministry, vide notification no. S.O.2119 (E) dated



26.06.2020, notified composite criteria of classification of MSME based on investment in plant and machinery or equipment and turnover of MSME. The guidelines in this regard are available at <https://msme.gov.in/sites/default/files/IndianGazzate.pdf>.

Based on the revised criteria of classification, the Ministry - replaced the erstwhile process of filing of Udyog Aadhaar Memorandum (UAM), by 'Udyam' registration which is a simple, online and free registration, process based on self-declaration on portal of the ministry. The existing and prospective entrepreneurs may register online on 'Udyam' Registration Portal at: <https://udyamregistration.gov.in>.

Ministry of MSME, vides notification no. S.O. 4926 (E) dated 18.10.2022 amended Notification No. S.O. No. 2119(E) dated 26.06.2020 to extend the non-tax benefits to MSME. The amendment provides that "In case of an upward change in terms of investment in plant and machinery or equipment or turnover or both, and consequent re-classification, an enterprise shall continue to avail of all non-tax benefits of the category (micro or small or medium) it was in before the re-classification, for a period of three years from the date of such upward change."

**2.2.2 Udyam Assist Platform:** Ministry of MSME, in association with Small Industries Development Bank of India (SIDBI), launched a portal Udyam Assist Platform (UAP), for bringing Informal Micro Enterprises (IMEs) into the formal ambit, on 11.01.2023. The Government has notified that the certificate issued on the UAP to IMEs shall be treated at par with Udyam Registration Certificate for the purpose of availing Priority Sector Lending (PSL) benefits. This has helped the registered IMEs to avail the benefits of PSL and on-board IMEs on the UAP to formalize the enterprises which are exempted from GST regime.

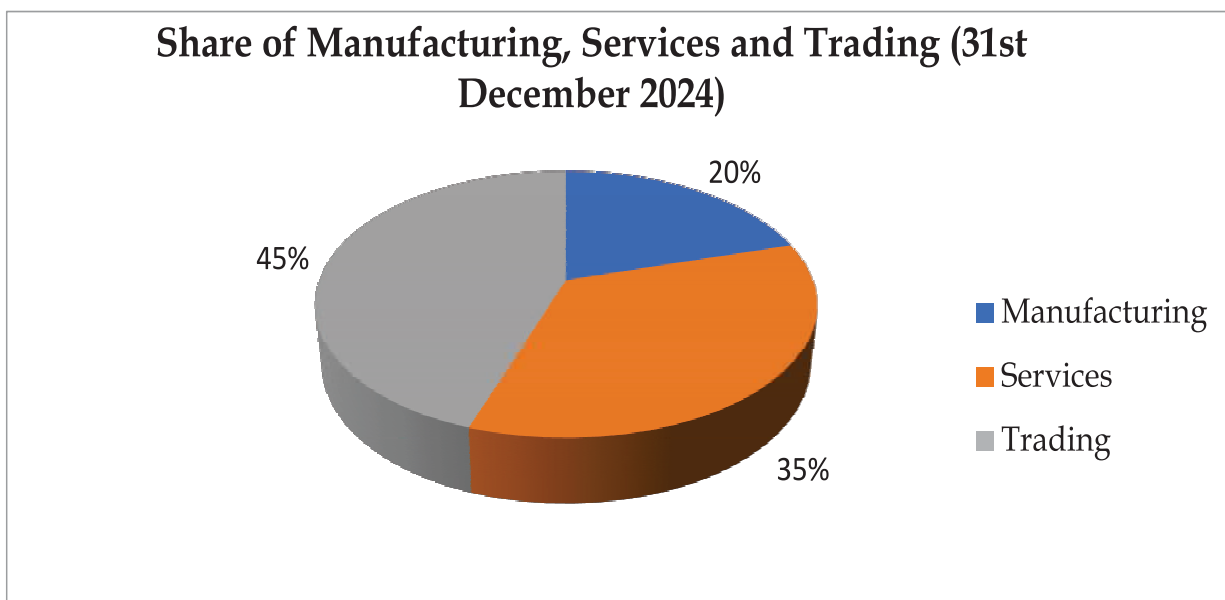
As on 31.12.2024, a total number of 5,77,03,550 MSME, including IMEs on UAP are registered. There are 1,17,53,385 enterprises registered in Manufacturing category, 2,01,23,279 enterprises registered in Service sector and 2,58,26,886 enterprises registered in Trading category.

One of the critical indicators to assess the successful -growth of MSME Sector in an economy is the data of registration of new MSME; it also depicts the conducive environment for starting such enterprises in an economy as well as the high morale of entrepreneurs.

**2.2.3** The analysis of Udyam Registration, including IMEs registered on UAP provides a break-up of Manufacturing, Services and Trading MSME. It may be noted that MSME in Trading and Service Sector comprises a larger proportion of Udyam Registration as compared to the MSME in Manufacturing Sector. The break-up is provided in Figure 2.10.

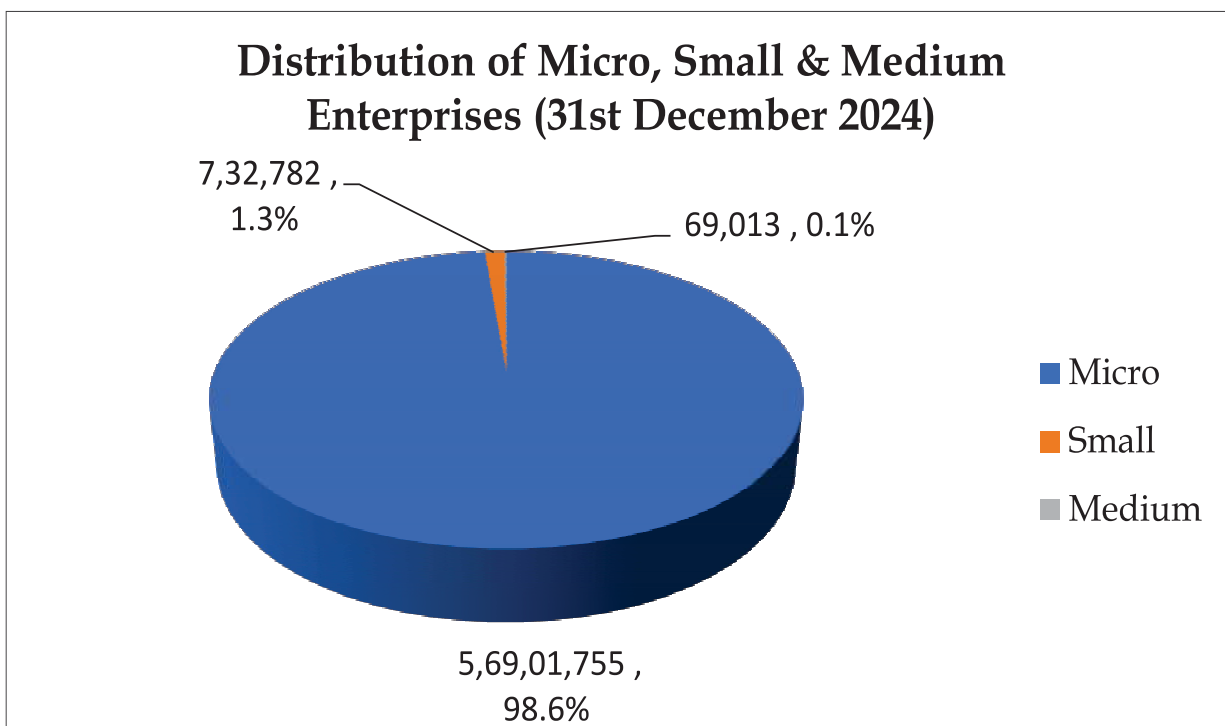


**Figure 2.10: Share of Udyam Registration including Informal Micro Enterprises on UAP: Manufacturing, Services and Trading as on 31st December 2024**



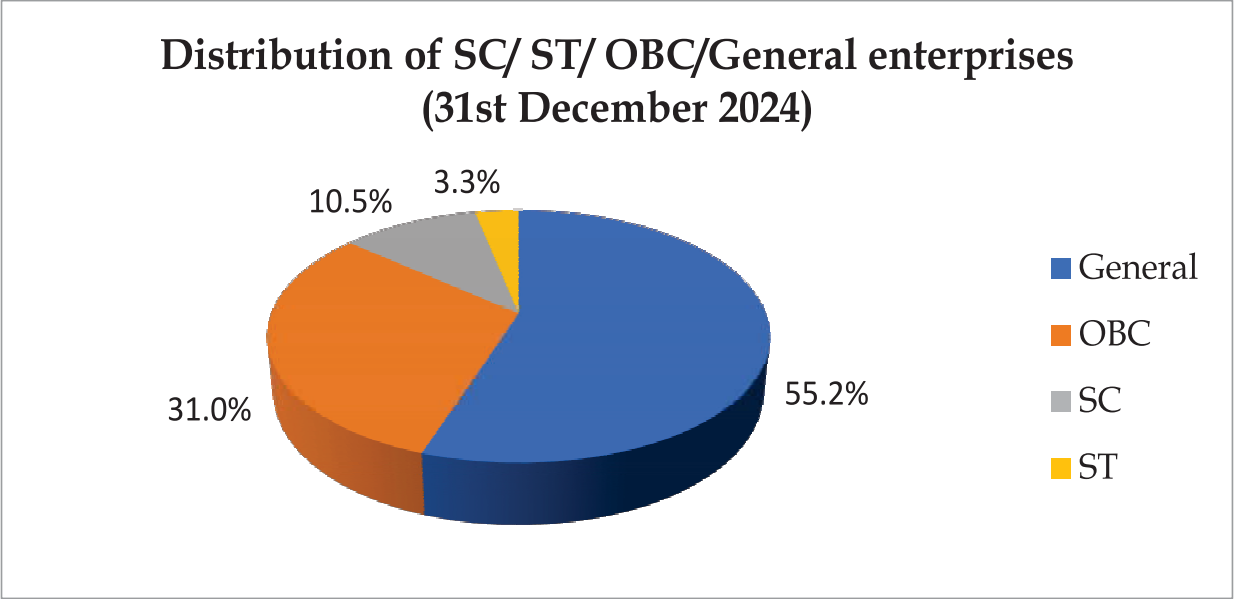
**2.2.4** Figure 2.11 shows the distribution of Udyam Registration, including IMEs on UAP as on 31st December 2024 . As can be seen, Micro Enterprises constitute the vast majority of the enterprises followed by Small and the Medium Enterprises in the total of Udyam Registration.

**Figure 2.11: Distribution of Micro, Small and Medium Enterprises as per Udyam Registration (including Informal Micro Enterprises on UAP) (% share)**



**2.2.5** Udyam Registration Portal also collects information regarding social category of owners of enterprises. Figure 2.12 shows the distribution of SC, ST, OBC and General categories as on 31st December, 2024.

**Figure 2.12: Distribution of SC/ ST/ OBC owned enterprises/General enterprises as per Udyam Registration (including Informal Micro Enterprises on UAP) as on 31st December 2024.**



**2.2.6** Table 2.1 shows the distribution of Registration across all States and UTs as on 31st December 2024.

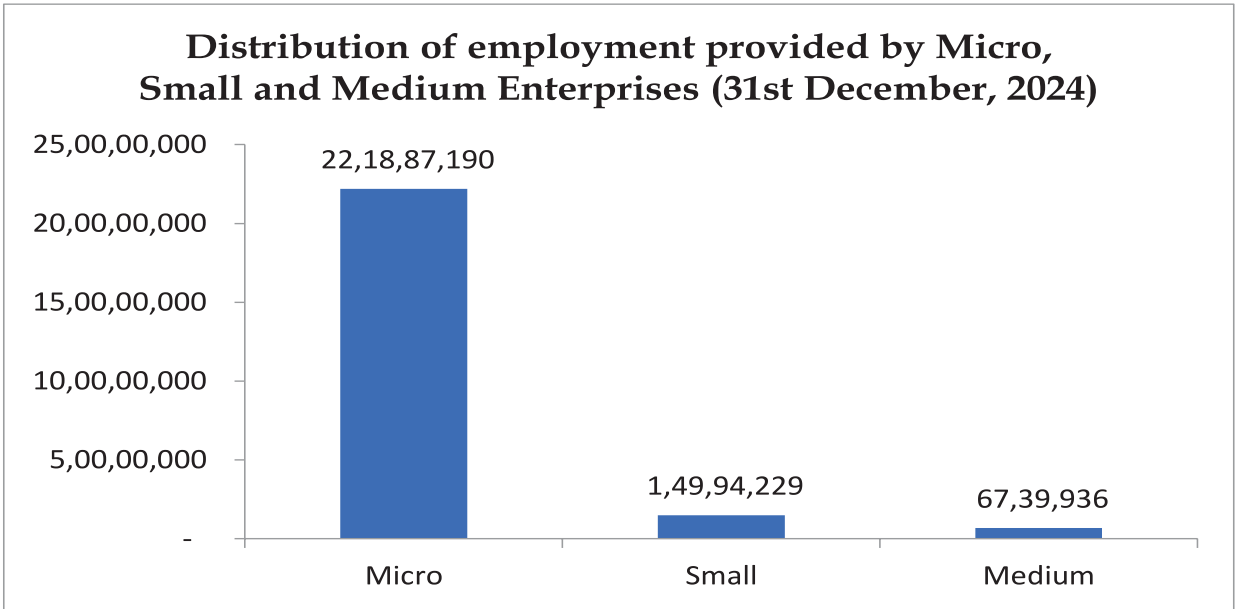
**Table 2.1: State/UT-wise Distribution of Udyam Registration including Informal Micro Enterprises on UAP as on 31st December, 2024**

Sl. No.	State	Micro	Small	Medium	Total
1	Andaman And Nicobar Islands	17,100	275	14	17,389
2	Andhra Pradesh	27,79,939	24,847	1,983	28,06,769
3	Arunachal Pradesh	29,176	397	36	29,609
4	Assam	9,72,486	9,895	866	9,83,247
5	Bihar	31,35,190	19,273	1,026	31,55,489
6	Chandigarh	58,814	1,987	208	61,009
7	Chhattisgarh	9,94,324	12,038	1,290	10,07,652
8	Delhi	10,18,397	41,098	5,004	10,64,499
9	Goa	99,481	1,714	159	1,01,354

Sl. No.	State	Micro	Small	Medium	Total
10	Gujarat	32,36,951	83,349	8,538	33,28,838
11	Haryana	14,28,214	34,427	3,310	14,65,951
12	Himachal Pradesh	2,45,617	3,927	446	2,49,990
13	Jammu And Kashmir	6,75,604	5,218	352	6,81,174
14	Jharkhand	11,71,833	8,974	661	11,81,468
15	Karnataka	37,67,303	46,510	4,382	38,18,195
16	Kerala	13,69,227	19,070	1,462	13,89,759
17	Ladakh	16,724	145	4	16,873
18	Lakshadweep	1,953	1	-	1,954
19	Madhya Pradesh	36,62,725	29,962	2,270	36,94,957
20	Maharashtra	74,21,033	1,06,795	12,322	75,40,150
21	Manipur	1,23,946	676	38	1,24,660
22	Meghalaya	37,737	501	60	38,298
23	Mizoram	41,054	201	11	41,266
24	Nagaland	51,290	244	17	51,551
25	Odisha	18,15,152	14,863	1,096	18,31,111
26	Puducherry	83,616	953	127	84,696
27	Punjab	15,95,182	27,223	2,461	16,24,866
28	Rajasthan	32,39,173	42,733	3,432	32,85,338
29	Sikkim	23,560	195	19	23,774
30	Tamil Nadu	46,54,101	59,838	5,322	47,19,261
31	Telangana	21,83,390	27,977	3,133	22,14,500
32	The Dadra and Nagar Haveli and Daman and Diu	26,024	1,280	236	27,540
33	Tripura	2,49,701	998	73	2,50,772
34	Uttar Pradesh	60,89,511	62,495	4,834	61,56,840
35	Uttarakhand	4,69,029	6,330	541	4,75,900
36	West Bengal	41,17,198	36,373	3,280	41,56,851
	<b>TOTAL:-</b>	<b>5,69,01,755</b>	<b>7,32,782</b>	<b>69,013</b>	<b>5,77,03,550</b>

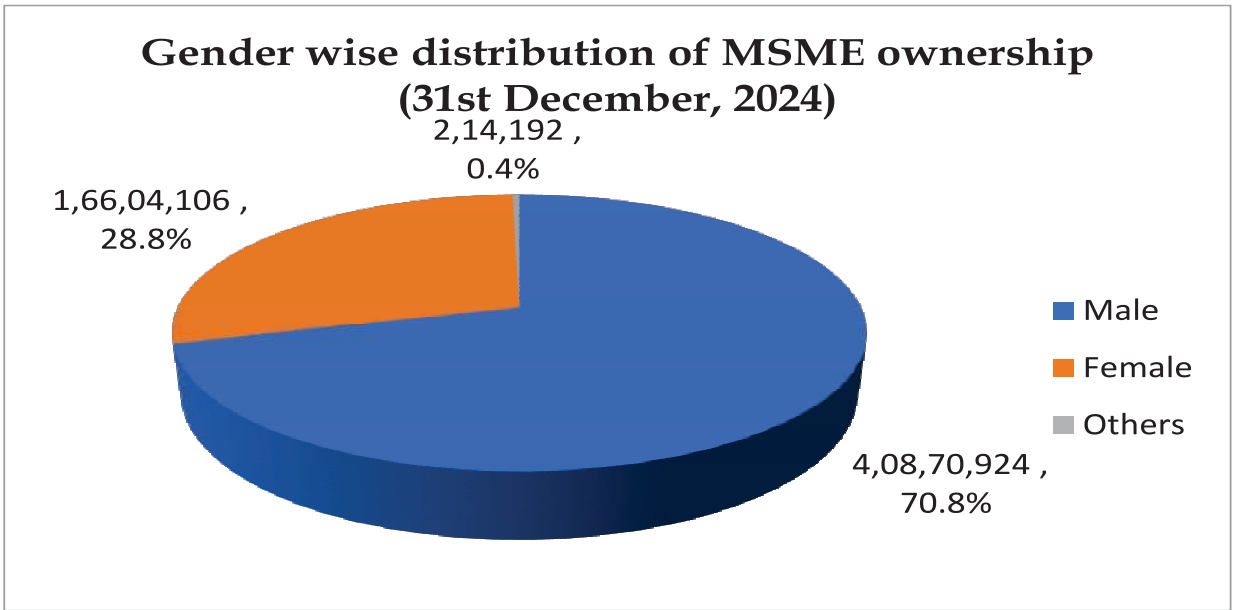
**2.2.7** Udyam Registration, including IMEs on UAP, also captures employment data declared by the Micro, Small and Medium Enterprises. Figure 2.13 shows the distribution of employment provided by Micro, Small and Medium Enterprises as on 31st December , 2024.

**Figure 2.13: Distribution of employment provided by Micro, Small and Medium Enterprises**



**2.2.8** Udyam Registration, including IMEs on UAP, also provides gender wise distribution of enterprises; Figure 2.14 shows the gender wise distribution as on 31st December, 2024.

**Figure 2.14: Gender wise distribution of ownership of MSME (including Informal Micro Enterprises on UAP) as on 31st December, 2024.**



**2.2.9** Udyam Registration also provides information on investment range of MSME.

**Table 2.2: Investment range of MSME as per Udyam as on 31st December, 2024**

Investment Range	Micro	Small	Medium	Total
< 5 Lakh	2,95,40,452	2,24,121	7,604	2,97,72,177
5+ to 25 lakh	17,36,366	2,11,341	10,014	19,57,721
25+ to 50 lakh	2,55,824	81,621	7,641	3,45,086
50+ to 1 cr	1,13,307	59,275	7,737	1,80,319
1cr+ to 5 cr	5	1,42,149	16,350	1,58,504
5cr+ to 10 cr	1	14,275	5,910	20,186
10cr+ to 50 cr	-	-	13,757	13,757
<b>Total:-</b>	<b>3,16,45,955</b>	<b>7,32,782</b>	<b>69,013</b>	<b>3,24,47,750</b>

**2.2.10:** Udyam Registration also provide information on turnover range of MSME as per new definition of MSME.

**Table 2.3: Turnover range of MSME as per Udyam as on 31st December , 2024.**

Turnover Range	Micro	Small	Medium	Total
< 10 Lakh	2,22,26,001	12,211	1,027	2,22,39,239
10+ to 25 lakh	48,77,019	4,222	213	48,81,454
25+ to 50 lakh	21,72,694	3,504	125	21,76,323
50+ to 1 Crore	9,93,712	5,715	126	9,99,553
1+ to 2 Crore	7,04,847	13,387	259	7,18,493
2+ to 5 Crore	6,71,676	30,644	459	7,02,779
5+ to 25 Crore	5	5,78,695	2,535	5,81,235
25+ to 50 Crore	-	84,404	2,205	86,609
50Cr+ to 100Cr	1	-	40,774	40,775
100Cr+ to 250Cr	-	-	21,290	21,290
<b>Total:-</b>	<b>3,16,45,955</b>	<b>7,32,782</b>	<b>69,013</b>	<b>3,24,47,750</b>

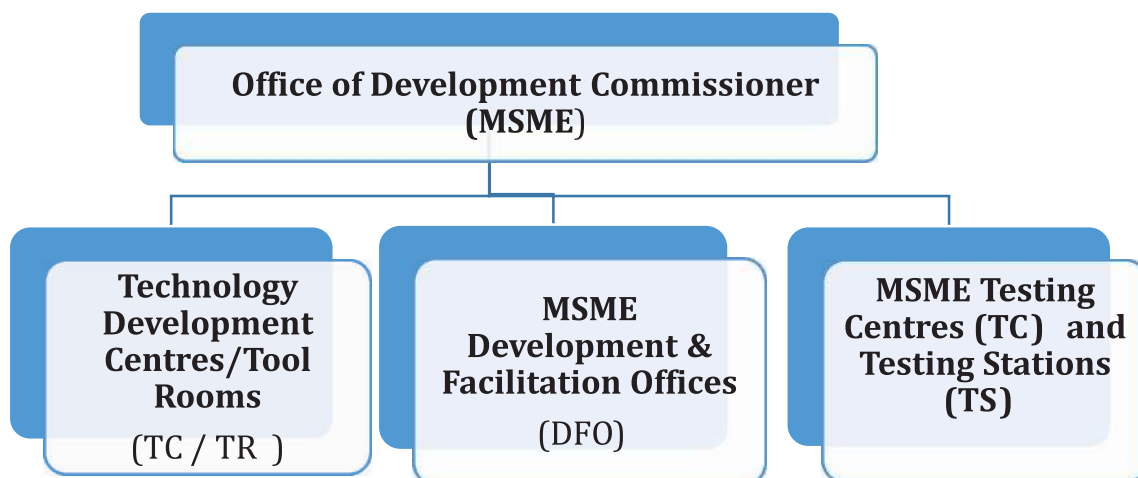


# Attached Offices, Statutory bodies and Organizations

## Introduction

Several organizations are working under the ambit of Ministry of MSME, which contribute to the growth and development of MSME sector. These organizations play a vital role in implementing policies, schemes, and initiatives for fostering entrepreneurship, creating employment, and supporting innovation. Such Organizations are Office of the Development Commissioner (MSME), Khadi and Village Industries Commission (KVIC), Coir Board, National Small Industries Corporation Limited (NSIC), National Institute for Micro, Small and Medium Enterprises (niMSME), and the Mahatma Gandhi Institute of Rural Industrialization (MGIRI). These organizations are engaged in diverse functions including policy advisory, skill development, financial support, and promotion of rural industries. Through their combined efforts, they help in achieving sustainable and inclusive economic growth while empowering entrepreneurs and artisans across the country. Details of the organizations are as follows:

### 3.1 Office of Development Commissioner (MSME)



The Office of the Development Commissioner (MSME) is an attached office of the Ministry of MSME, headed by the Additional Secretary and Development Commissioner (MSME). Office of DC(MSME) assists the Ministry of MSME in formulating, coordinating, implementing and monitoring various policies and programmes for the promotion and development of MSME with a network of field offices located across the country.

It has a vast network of field organizations and institutions across the country which includes 33 MSME Development and Facilitation Offices (MSME-DFOs), 31 Branch MSME-DFOs, 2 MSME Development Nucleus Cell (Ladakh/Lakshadweep), 7 MSME Testing Centres (MSME-TC), 7 MSME-Testing Stations (MSME-TS), 18 Technology Centres (also known as Tool Rooms and Technical Institutions (TR and TI).

### 3.1.1 Functions

The main services rendered by Development Commissioner (MSME) office are:

- Advising the government in policy formulation for the promotion and development of MSME.
- Providing techno-economic and managerial consultancy, common facilities and extension services to MSME.
- Providing facilities for technology upgradation, modernization, quality improvement and infrastructure.
- Developing Human Resources through training and skill upgradation.
- Facilitating cluster development as a vehicle for MSME Ecosystem development.
- Providing economic information services.
- Maintaining a close liaison with the Central Ministries, NITI Aayog, State Governments, Financial Institutions and other Organizations concerned with development of MSME.
- Evolving and coordinating Policies and Programmes for development of MSME as ancillaries to large industries including CPSUs.
- Enhancing trade competitiveness to ensure increase in share of export basket.
- Increasing access to credit.

### 3.1.2 Tool Rooms and Technical Institutions (TR and TI) (Also known as Technology Centres)

**3.1.2.1** Ministry of MSME has set up 18 Tool Rooms and Technical Institutions, from 1967 to 1999 to provide technological support to industries through design and manufacture of tools, precision components, moulds, dies etc. in sectors such as General engineering, Forging and Foundry, Electronics, Electrical Measuring Instruments, Fragrance and Flavour, Glass, Footwear and Sport Goods, etc. Generally, these are called Technology Centres (TC). Some TC also supported strategic sectors such as defence, aerospace etc. TC also play a crucial role in imparting practical skill development training to unemployed youth and provide an industry ready workforce. These TC also serve the industry by providing consultancy services in tooling and related areas. Following 18 TR and TI have been set up as Autonomous Bodies of the Ministry and work on self-sustainable basis:

1. Central Tool Room and Training Centre (CTTC), Kolkata
2. Central Tool Room (CTR), Ludhiana

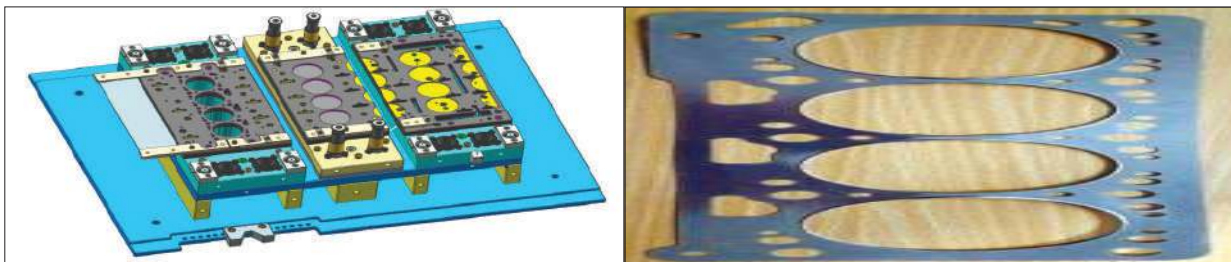


3. Indo German Tool Room (IGTR), Indore
4. Indo German Tool Room (IGTR), Ahmedabad
5. Indo German Tool Room (IGTR), Aurangabad
6. Indo Danish Tool Room (IDTR), Jamshedpur
7. Central Tool Room and Training Centre (CTTC), Bhubaneswar
8. Tool Room and Training Centre (TRTC), Guwahati
9. Central Institute of Hand Tools (CIHT), Jalandhar
10. Central Institute of Tool Design (CITD), Hyderabad
11. Electronics Service and Training Centre (ESTC), Ramnagar
12. Institute for Design of Electrical Measuring Instruments (IDEMI), Mumbai.
13. Fragrance and Flavour Development Centre (FFDC), Kannauj.
14. Centre for the Development of Glass Industry (CDGI), Firozabad.
15. Process and Product Development Centre (PPDC), Agra.
16. Process cum Product Development Centre (PPDC), Meerut.
17. Central Footwear Training Institute (CFTI), Agra
18. Central Footwear Training Institute (CFTI), Chennai

**3.1.2.2** These TC are equipped with hi-end technologies. The Ministry supports these Centres by keeping them relevant and abreast with latest technology in their respective fields and periodically adding new technologies such as CNC machining, Vacuum Heat Treatment, 3D Printing, Robotics, CAD/CAM etc.

**3.1.2.3** Some of the significant work done for industry, strategic sector, Import Substitute and Atmanirbhar Bharat Initiatives are as given below:

- Indo German Tool Room (IGTR), Aurangabad manufactured progressive tool for Gasket manufacturing used in assembling of four wheeler vehicle engine, to be exported to Germany, as per order from M/s ElringKlinger Automotive Components (India) Pvt. Ltd. Pune, Maharashtra.



*Progressive Tool*

- CITD, Hyderabad manufactured 06 numbers of 5 Axis closed and open impellers and supplied to M/s Bharat Heavy Electricals Limited (BHEL), Hyderabad for Indian Oil Corporation Limited (IOCL), Panipat for heavy duty compressor.

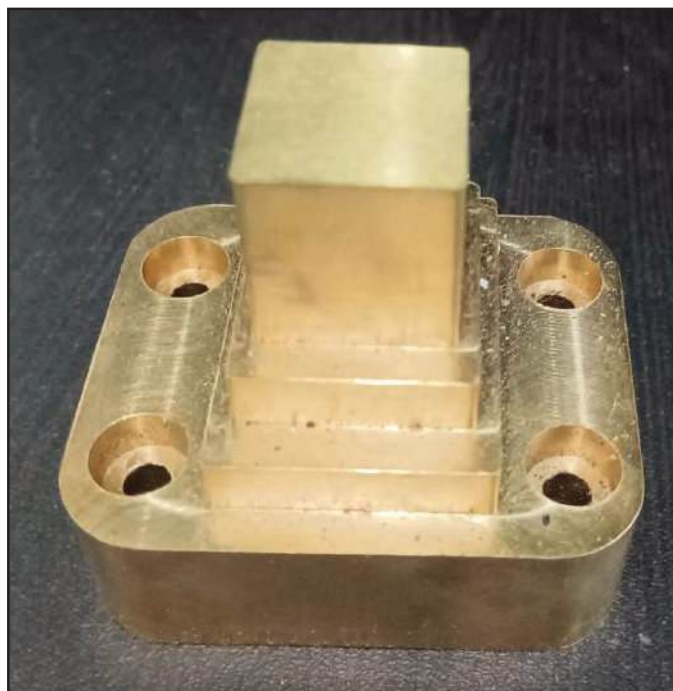


*5 Axis closed impeller*



*5Axis Open impeller*

- TRTC Guwahati manufactured Hologram stamping head being imported from Netherlands, used in holograms for car number plates for M/s Rosemefta Safety System Ltd., Guwahati, Assam.



*Brass Hologram Stamping Head*

- IGTR Indore designed and manufactured compound press tool for Pole Punching for BHEL. This tool was developed for stamping of stator for motor of turbine which used for hydro project.



*Compound Press Tool*

- IGTR Ahmedabad manufactured Extrusion Die to manufacture fishing rope by weaving each thread through the number of slots in which there are number of fine holes to pass individual thread to intertwine to for a sturdy fishing rope.



*Extrusion Die*

**3.1.2.4** TC play a crucial role in providing critical skill development training to unemployed youth and industry workforce. The courses conducted by TC are NSQF compliant, AICTE/ NCVET/ SCVT approved as well as customized courses as per the industry needs. Various NSQF courses have been developed in compliance with National Skill Qualification Framework (NSQF). Students of 18 TR and TI are regularly participating in various Skill Competition programmes both at national and international level through these TR and TI.





*Training of BSF Officers*



*Training to meet emerging needs of the Industry*



*Training on sports wear stitching*



*Trainee of CTC Bhubaneaswar  
Shri Amresh Kumar Sahoo won Bronze Medal  
in Renewable Energy Skills in 47th World  
competition held at Lyon, France*

**3.1.2.5** All the TR and TI adhere to the principles of Total Quality Management (TQM). They are ISO 9001-2015 certified institutions and a few of them are ISO-14001, OHSAS-18001, ISO-29990, ISO/IEC17025:2017 and ISO-50001 certified. Central Tool Room and Training Centre, Bhubaneswar is also AS-9100 certified for Aero-space Component supply.

**3.1.2.6** The physical performance of TR and TI during 2024-25 (upto Dec 24) is as under:

Year	Trainees trained (in nos.)	Unit assisted (in nos.)
2024-25 (upto Dec 24)	1,58,103	33,444

### **3.1.2.7 Technology Centre Systems Programme (TCSP)**

To further augment the success of existing Technology Centres and expand their reach, the Ministry of MSME initiated the Technology Centre Systems Programme (TCSP) with an estimated cost of ₹2,402 crore. The program aims to establish 15 new Technology Centres (TC) and upgrade existing ones across the country. TCSP is designed to strengthen the competitiveness of MSME in key manufacturing industries by fostering an innovative ecosystem. 15 new Technology Centres are being established in the following States/UTs:

S. No.	State/UT	New TC Site	Sector
1	Andhra Pradesh	Pudi(Vizag)	General Engineering
2	Bihar	Patna	General Engineering
3	Chhattisgarh	Durg	General Engineering
4	Himachal Pradesh	Baddi	General Engineering
5	Haryana	Rohtak	General Engineering
6	Karnataka	Bengaluru	Electronic System Design and Manufacturing(ESDM)
7	Kerala	Kochi	General Engineering
8	Madhya Pradesh	Bhopal	General Engineering
9	Manipur	Imphal	Fragrance and Flavors
10	Puducherry	Puducherry	Electronic System Design and Manufacturing(ESDM)
11	Rajasthan	Bhiwadi	Auto and Components
12	Tamil Nadu	Sriperumbudur	General Engineering
13	Uttar Pradesh	Gr. Noida	Electronic System Design and Manufacturing (ESDM)
14	Uttar Pradesh	Kanpur	General Engineering
15	Uttarakhand	Sitarganj	Auto and Components

#### Key highlights:

- Civil Infrastructure of 9 TC out of 15 TC have been completed and dedicated to the Nation.
- 11 TC have commenced training, consultancy and production support for MSME.
- These new TC have secured and executed production work orders and consultancy services.
- Six TC at Baddi, Durg, Bhopal, Puducherry, Rohtak and Sitarganj are successfully providing training in various trades (Carpenter, blacksmith, Tailor, Potter, Mason, Basket maker, Dhobi, Goldsmith, Doll and Toy maker etc.) under the PM Vishwakarma Scheme.

#### 3.1.2.8 Establishment of new Technology Centres / Extension Centres

To augment the network of 18 existing Technology Centres, and 15 upcoming Technology Centres being established under World Bank assisted Technology Centre Systems Programme (TCSP), the Ministry is implementing a scheme, "Establishment of New Technology Centres / Extension Centres", for establishing 20 Technology Centres (TC) and 100 Extension Centres (ECs) at a cost of ₹ 3500 Cr. The aim is to establish a network of future ready Technology Centres and their Extension Centres in prominent technologies / sectors so as to enhance the competitiveness of MSME. These TC/ ECs will provide inter alia technology support, skilling, incubation and consultancy to MSME and skill seekers leading to enhancement in employability of the skill seekers, competitiveness of MSME and creation of new MSME in the country.

It is expected that the network of TC/ECs so created will also contribute to strengthen industry- academia linkages in the Country as well as support innovation through the modern facilities, advance technologies like incubation/AR/VR/AI etc. provided in these Centres.

20 Technology Centre and 100 Extension Centres are being established under Hub and Spoke model wherein few Extension Centres (a smaller form of TC as Spoke) would be established under a common Technology Centre (Hub) for their mentoring, monitoring, administration and control so as to cover maximum part of the country including aspirational districts, NER etc. These TC/ECs will be set up in sectors like General Engineering, Fragrance and Flavour, Electronics Systems Design and Manufacturing (ESDM), Sports and other sectors as per requirement of the industry and the catchment area.

*Status of establishment of Technology Centres:*

As per CCEA approval, the Technology Centres are to be established in PPP mode first, failing which they may be established in Autonomous mode. Out of the 20 locations approved for establishment of Technology Centres on PPP mode, land at 13 sites has been transferred to this office by respective State Governments. Transfer of land at remaining 7 locations is under process. Following guidelines of Ministry of Finance for PPP projects, the bidding documents have been uploaded on CPPP portal for inviting bids from private players.

*Status of establishment of Extension Centres:*

Out of 49 approved locations for Extension Centres, 25 have started conducting training programmes and assisting MSME. During the year 2024-25, 15,727 trainees have been trained and 615 MSME have availed services. From FY-2021-22 to FY-2024-25, total 72,397 trainees have been trained.

### **3.1.3 Micro, Small and Medium Enterprises Development and Facilitation Offices (MSME-DFOs)**

#### **3.1.3.1 MSME- Development and Facilitation Office**

MSME-DFOs are the field offices of Development Commissioner (MSME), Ministry of MSME, Government of India, New Delhi, that provide a wide spectrum of services to the Micro, Small and Medium Enterprises in the State. Presently there are 33 MSME-DFOs, 31 Branch MSME-DFOs and 2 MSME Development Nucleus Cell (Ladakh and Lakshadweep). DFOs are operated by officers from IEDS cadre and supported by officers from IES and ISS cadres.

The major functions performed by MSME-DFOs inter alia include providing access to finance including insurance, access to technology, creation of common facility infrastructure, hand holding of MSME in registering for Udyam Registration/ GEM / GST, Implementation of M/o MSME schemes like IPR, Design, Business incubation, Lean, MSE-Cluster Development Programme, Procurement and Marketing Support, PM Vishwakarma, ESDP, Public Procurement Policy, coordination with District Industrial Centre(DIC), KVIC, NSIC and State Government Departments for the growth and development of MSME sector.



### 3.1.3.2 Consultancy and Technical support

The MSME-DFOs are one of the pioneer and leading consultancy organizations providing technical support services in the field of:

- Product identification
- Project formulation
- Selection of suitable machinery
- Industrial designing Modernization
- Preparation of project profiles and project evaluation
- Technical support services
- Promotional programme for small enterprises including environmental projects
- Upgradation / modernization of MSE Units
- Interface between Centre and State Government
- Market and Industrial potential servicing Product development

### 3.1.3.3 Market Research

The MSME-DFOs also help in maintaining Comprehensive data base and market research support for industrial development:

- Identification of products for setting up of new MSME Units
- Preparation of Industry prospect
- Industrial potential survey
- Appraisal of projects for their techno economic viability
- Market survey and feasibility report
- Creating Awareness besides regular development activities

### 3.1.3.4 Coordination and Implementation

The MSME-DFOs also play major role in:

- Implementation of Schemes and Services pertaining to MSME sector of Govt. of India.
- Advising the Government in policy formulation for the promotion and development of MSME.
- Maintaining a close liaison with the Central Ministries, State Governments, Financial Institutions and other Organizations concerned with development of MSME.
- Formulation of policy and coordinating Policies and Programmes for development of MSME as supply chain to the large industries.

### 3.1.3.5 Cluster Development Activity

The MSME-DFOs also provide Techno-managerial assistance for development of clusters in the State under Office of DC MSME Cluster Development Programme initiatives:

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills and quality, market access, etc.
- To build capacity of MSEs for common supportive action through formation of self-help groups, consortia, upgradation of associations, 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 and sustainable manufacturing technology for the clusters so as to enable units switch to sustainable and green production processes and products.

### 3.1.3.6 Project Profiles

The DFOs are entrusted with developing the project profiles on selected viable projects in the micro and small-scale sector. These profiles contain brief information about the product, ISI specifications, manufacturing process, requirement of capital, manpower and materials, market and address of suppliers of raw materials and machinery. The reports are available on the website of the MSME-DFO concerned.

### 3.1.3.7 District Industrial Potential Survey Reports

MSME-DFOs across the country prepare detail report on District Industrial potential Surveys and District Development Plan for Aspirational districts.

### 3.1.3.8 Assistance to MSME in seeking financial support

- MSME-DFOs are members in the State Level Bankers Committee (SLBC) and regularly attend the meetings. SLBC regularly monitor the credit flow to MSME sector by inviting all LDM of Nationalized Banks.
- MSME-DFOs through the State level RBI Empowered Committee reviews the credit flow to MSME and takes up various credit related issues of MSME through the Empowered Committee for their further directions to the Banks.
- MSME-DFOs are regularly participating in the District Level Review Committee meetings organized by Lead banks under the chairmanship of District Collector. During these DLRC meetings, District Level Co-coordinating officers from MSME-DFOs, takes up various credit related issues for MSME and also regularly review various credit related schemes for MSME.

- MSME-DFOs take up the credit related grievances of entrepreneurs to LDMs, SLBC, RBI and controlling offices of the Banks for possible assistance. MSME-DFOs also attend credit related grievances in the Champions portal and forward grievances to the Controlling Officers in the portal. These grievances are also taken up with LDMs, SLBC, RBI, Controlling Offices of Banks, separately for possible support.
- All MSME-DFOs have Entrepreneur Development Cell (EDC) through which MSME-DFOs, conduct quarterly credit facilitation programmes in its office premises to provide a platform for the entrepreneurs to interact with the bankers. The prospective/ existing entrepreneurs through the EDC visitor's database are invited with their business proposals for one-to-one discussion with the financial institutions. A pre-scrutiny of the business proposals is done by the EDC officers before submitting to the banker. All major PSBs are invited for the participation in the Credit Facilitation programme.
- MSME-DFOs provide model project reports to prospective entrepreneurs to avail finance support from banks and provides guidance to Entrepreneurs in modifying the project report as per the requirements of the Entrepreneurs.

#### **3.1.3.9 Implementation of PM Vishwakarma Scheme:**

The Indian economy's informal sector includes traditional artisans and craftspeople, known as 'Vishwakarmas,' engaged in traditional occupations like blacksmithing, carpentry, and pottery, and so on. To enhance their products, services, and socio-economic status, the Government of India launched the 'PM Vishwakarma' scheme, a fully-funded Central Sector initiative aimed at integrating them into domestic and global value chains.

DFOs have been entrusted with the task of registering the beneficiaries for PM Vishwakarma Scheme as well as taking the scheme to the grassroots level in the country. The screening committee is headed by a DFO official who provides final approval of beneficiaries after due diligence and deliberations in consultation with other stakeholders. DFO is also entrusted with the task of coordination with Central Ministries and Departments, State Governments, field level implementing agencies and CGTMSE.

#### **3.1.4 MSME Testing Centres and Testing Stations**

O/o DC (MSME), Ministry of MSME has set up seven MSME -Testing Centres (TC) at New Delhi, Mumbai, Chennai, Kolkata, Ahmedabad, Patna and Dimapur. MSME-Testing Centres (TC) are providing Testing and Calibration Services to Industries in general and Micro, Small and Medium Enterprises in particular for raw materials, semi-finished and finished products manufactured by them. TCs and Tool Rooms are operated by officers from IEDS cadre.

In order to provide testing facilities in the areas with cluster of industries and some strategic areas, the Ministry of MSME, Government of India has set up seven MSME -Testing Stations (TS) in 1982 at Jaipur, Bhopal, Kolhapur, Hyderabad, Bengaluru, Puducherry and Ettumanur.

These Testing Stations in fact, act as extension of the MSME- TC, thereby serving the needs of the industries situated in far-flung areas. The MSME- Testing Stations are regularly modernizing/upgrading their facilities to cater to the need of industries in general and Micro, Small and Medium sector in particular, situated in their locality.

Testing Centres (TC) are equipped with indigenous and imported state of art equipment in the disciplines of Chemical, Mechanical, Metallurgical and Electrical to undertake Performance test, Type test and Acceptance test of semi-finished, finished products etc. These centers also undertake calibration works for Measuring Instruments and Equipment conforming to national and international standards.

#### **3.1.4.1 MSME Testing Centre's- Features**

- To provide testing facilities to industries in general and Micro, Small and Medium Enterprises in particular for raw materials, semi-finished and finished products, manufactured by them.
- To provide calibration services for Measuring Instruments and equipment conforming to international standards.
- To render technical support to MSME in upgrading the quality of products manufactured by them.
- To conduct training courses for the benefits of workers sponsored by MSME on product specific testing and quality and control so that their units may be in a position to set up their in-house testing facilities.
- To supplement efforts of BIS towards standardization by way of providing testing facilities to MSME/ other industries for obtaining 'BIS' License / Quality Marking etc.
- To assist various Government Departments like Railways, Defense, CPWD etc. in testing the materials procured by them from the MSME Sector.
- To provide Consultancy services in Testing and Quality management and in-process quality systems to MSME.

#### **3.1.4.2 Services other than Testing and Calibration rendered by MSME-Testing Centres/ Testing Stations.**

- TC render technical support to MSME in upgrading the quality of products manufactured by them.
- They provide consultancy services in testing and quality management and in-process quality system to MSME.
- Testing Centres impart training in testing products to youth for gainful employment in Quality Control Laboratories of various industries.

- Training courses are provided for the benefit of workers sponsored by MSME on product specific testing and quality control so that their units may be in a position to set up their in-house testing facilities.
- MSME TC organize awareness programmes on total quality for household electrical appliances and allied appliances and ISO-9000 Quality Management Systems for the benefit of micro, small and medium scale entrepreneurs.
- MSME TC are providing the testing facilities to Bureau of Indian Standards and also assisting various Government Departments in testing the materials procured by them from MSME.

### 3.1.4.3 Expertise/Area of Work/ Sectors covered

Name of TC and TS	Area of work	Sectors Covered
MSME-TC, New Delhi	Domestic Appliances, Dimensional Calibration	Mechanical, Metallurgical, Chemical, Electrical
MSME-TC, Kolkata	Metallographic Analysis, X-ray Radiography and Ultrasonic Flaw detection	Mechanical, Metallurgical, Chemical, Electrical
MSME-TC, Mumbai	Electrical Accessories and Luminaries	Mechanical, Metallurgical, Chemical, Electrical
MSME-TC, Chennai	Food Products, Drinking Water and Electro Thermal Calibration	Mechanical, Metallurgical, Chemical, Electrical
MSME-TC, Ahmedabad	Paper Testing and Mechanical products testing	Mechanical products, Rubber products
MSME-TC, Patna*	Building Material, metal testing	Mechanical, Metallurgical and chemical product
MSME-TC, Dimapur*	Building Material	Mechanical, Metallurgical product
MSME-TS, Jaipur	Ferrous, Non-Ferrous and Construction Materials	Physical, Chemical products
MSME-TS, Hyderabad	Porcelain Components, Aerial Bunched Cables	Electrical, Physical, Chemical products
MSME-TS, Bengaluru	Lamps and Ballasts	Electrical products
MSME-TS, Ettumanur	Rubber Products	Rubber products
MSME-TS, Puducherry	Wooden Products and Gypsum Plaster	Physical, Chemical products
MSME-TS, Bhopal	Fasteners, Copper and Alloys, CTD/TMT Bars	Physical, Chemical products
MSME-TS, Kolhapur	Ferro, Alloys and Foundry Coke Materials	Physical, Chemical products

*\*Testing Centres are yet to be made operational*

## 3.2 Khadi and Village Industries Commission (KVIC)

The Khadi and Village Industries Commission (KVIC), established under the Khadi and Village Industries Commission Act, 1956, is a statutory body under the Ministry of MSME, engaged in promotion and development of Khadi and Village Industries, with the primary goal of creating employment opportunities in rural areas, in general and urban areas through District Industries Centre (DIC), particularly and bolstering the rural economy. As a key organization in the decentralized sector, KVIC plays a pivotal role in generating sustainable non-farm employment at lower per capita investment. Its activities include skill development, technology transfer, research and development, marketing, and generation of employment/self-employment opportunities in rural regions.



*Khadi Spinning activities*



*Leather Footwear Manufacturing Tool Kits*

### 3.2.1 Main Objectives

The main objectives of KVIC include:-

- i. Providing employment opportunities in rural areas, and in urban areas through District Industries Centres (DIC);
- ii. Producing saleable articles to drive economic growth; and
- iii. Promoting self-reliance among individuals and building up a strong rural community spirit.

### 3.2.2 Functions

The major functions of KVIC as provided under the KVIC Act, 1956 include: -

- i. to plan and organize training of persons employed or desirous of seeking employment in Khadi and Village Industries;
- ii. to build up directly or through specified agencies reserves of raw materials and implements and supply them or arrange supply of raw materials and implements to persons engaged or likely to be engaged in production of handspun yarn or Khadi or Village Industries at such rates as the Commission may decide;
- iii. to encourage and assist in the creation of common service facilities for the processing of raw materials or semi-finished goods and otherwise facilitate production and marketing of Khadi or products of Village Industries;

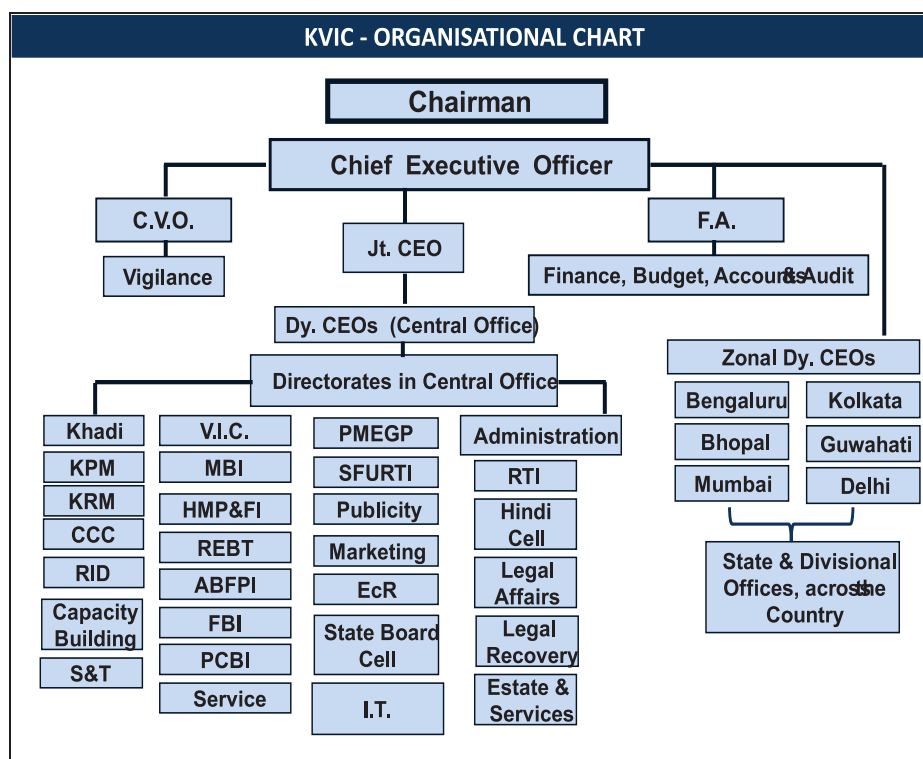


- iv. to promote the sale and marketing of Khadi or products of Village Industries or handicrafts and for this purpose forge links with established marketing agencies wherever necessary and feasible;
- v. to encourage and promote research in the technology used in Khadi and Village Industries, including the use of non-conventional energy and electric power with a view to increasing productivity, eliminating drudgery and otherwise enhancing their competitive capacity and to arrange for dissemination of salient results obtained from such research;
- vi. to provide financial assistance directly or through specified agencies to Institutions or persons engaged in the development and operation of Khadi or Village Industries and guide them through supply of designs, prototypes and other technical information, for the purpose of producing goods and services for which there is effective demand in the opinion of the Commission;
- vii. to ensure genuineness and to set up standards of quality and ensure that products of Khadi and Village Industries do conform to the said standards, including issue of certificates or letters of recognition to the concerned persons.

### 3.2.3 Organization

**3.2.3.1.** The Commission functions with its Head Office at Mumbai and six Zonal Offices located at New Delhi, Bhopal, Bengaluru, Kolkata, Mumbai and Guwahati and 40 State/Divisional/Sub Offices, spread all across the Country.

**3.2.3.2.** The Organizational Chart of KVIC is given below.



**3.2.3.3** KVIC conducts training programs through its network of 35 Departmental and Non-Departmental Training Centres, empowering individuals with the skills needed to thrive in Khadi and Village Industries. The marketing of products crafted by Khadi and Village Industries Institutions and Units, as well as Khadi Gramodyog Bhawans and Bhandars, is facilitated through an extensive network. This includes 8 Departmental Sales Outlets (Khadi India), 18 branches of KVIC, and 8,035 sales outlets operated by Khadi Institutions across the country. Additionally, KVIC ensures the availability of high-quality raw materials to Khadi Institutions through its five Central Sliver Plants (CSPs).

**3.2.3.4.** The Khadi and Village Industries (KVI) programmes are implemented through 34 State and Union Territory (UT) Khadi and Village Industries Boards (KVIBs) and Registered KVI Institutions. The Khadi programme, in particular, is executed by institutions registered either with the KVIC or the respective State/UT KVIBs.

### **3.2.4 Strategic Initiatives to Promote Khadi and Village Industries**

Strategic initiatives taken by KVIC to promote Khadi and Village Industries in the country. They are:

- In order to increase earnings of artisans, KVIC has increased the spinning wages from ₹ 10.00/- per hank to ₹ 12.50/- per hank w.e.f. 02.10.2024.
- KVIC has set up Marino Wool Bank at Bikaner, Rajasthan to cater the raw material needs of Khadi Institution.
- A new software application has been designed and developed for the benefit of Central Sliver Plants (CSPs) to record their supply of raw material (sliver/roving) to the Khadi Institutions (KIs).
- In order to ease out the problem of manual budget, KVIC has designed, developed and launched an online Budgeting System for Khadi Institutions (KIs) enabling the KIs to submit their Budget with all detailed information like performance achievement of the previous year and action plan for the budget year.
- To enhance quality ecosystem in Khadi Sector, KVIC entered in an MoU with Quality Council of India (Ministry of Commerce) for extending intervention in the quality supply chain from Raw Material to finished goods (farm to fashion).
- KVIC has set up Eri Silk Khadi Production Cum Training Centre for promotion of Khadi program in North East Zone through GRL Monastery, Bomdila (Buddhist Culture Preservation Society)
- KVIC has also signed a Memorandum of Undertaking with MGIRI for research and development in identified areas of khadi and village industries sector.

### 3.2.5 Khadi Sector in India

**3.2.5.1.** Khadi activity is widely regarded as a powerful tool for generating employment opportunities for rural artisans at their doorstep with minimal capital investment. Following India's independence, the productivity of Khadi and Village Industries became a profound symbol of nationalism. Consequently, Khadi transcended its identity as mere fabric to become a representation of freedom and self-reliance.



*Hon'ble Union Health Minister Shri J.P. Nadda, Hon'ble Union MSME Minister Shri Jitan Ram Manjhi and Hon'ble Union MSME State Minister Sushri Shobha Karandlaje alongwith Shri Manoj Kumar, Chairman KVIC paid tribute to Bapuji at Khadi Gramodyog Bhavan located in Delhi*

**3.2.5.2.** KVICs, extensive network includes over 2,981 Khadi Institutions implementing various KVIC programmes across India. This initiative provides livelihoods to more than 4.99 lakh people, with women artisans constituting over 80 percent of the workforce.

**3.2.5.3.** Khadi sector has witnessed consistent growth in both production and sales over the years. The production and sales figures for the past five years, including 2024-25 (up to December 2024) and the anticipated figures up to 31st March 2025, are as follows:

#### **Khadi Sector: Production and Sales**

(₹ in Crore)

Year	Production	Sales
2019-20 #	2324.24	4211.26
2020-21#	1904.49	3527.71
2021-22#	2558.31	5051.72
2022-23 #	2915.83	5942.93
2023-24 (P) #	3206.24	6496.01
2024 – 25 (upto 31.12.2024) #	2538.03	5352.00
2024-25 (Projected up to 31-03-2025) #	3686.90	7470.40

# Including Polyvastra and Solarvastra



*Meeting on 28.06.2024 at Udyog Bhawan, New Delhi, chaired by Hon'ble Union Minister Shri Jitan Ram Manjhi with Hon'ble MoS Sushri Shobha Karandlaje and Shri Manoj Kumar, Chairman, KVIC to review and strategize KVI sector development.*

### 3.2.6 Khadi Vikas Yojana

Khadi Vikas Yojana (KVY) is a sub-scheme of umbrella scheme of Khadi Gramodyog Vikas Yojana (KGVY) and is being implemented by KVIC for the promotion and development of Khadi.

The KVY scheme's major components are as follows:

#### 1. Modified Market Development Assistance (MMDA):

##### Key Highlights:

- The Government of India introduced the "Modified Market Development Assistance" (MMDA) scheme w.e.f., 3rd Quarter of 2016 – 17.
- Modified MDA 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.
- Modified Market Development Assistance (MMDA) for Cotton/Muslin, Wool and Polyvastra shall be calculated @ 35% on Prime Cost and for Silk Khadi @ 20% on Prime Cost which includes cost of raw material plus conversion charges upto grey cloth plus processing charges without margins.

##### Achievements:

- During 2023–24, ₹ 267.52 Crore was disbursed to 1,088 Khadi Institutions and 1,49,045 artisans benefited under MMDA.
- During 2024–25 (up to 31-12-2024), ₹ 152.77 Crore has been disbursed to 946 Khadi Institutions and 1,18,206 artisans benefited under MMDA. For 2024-25 (up to 31- 03-2025),

the anticipated disbursement under MMDA to 1,200 Khadi Institutions is ₹ 230.57Crore and 1,61,399 artisans will be benefited.

## **2. Interest Subsidy Eligibility Certificate (ISEC) Scheme:**

### **Key Highlights:**

- Launched in May, 1977 for Khadi Institutions to mobilize additional requirements of fund from the Financial Institutions / Banks.
- The ISEC Scheme is applicable for all registered Khadi Institutions under KVIC / KVIB implementing Khadi and Polyvastra programme. Under the scheme, credit at the concessional rate of Interest @ 4% per annum is given for Capital Expenditure (CE) as well as for Working Capital (WC), as per the requirement of KVI Institutions. The difference between the actual lending rate and 4% is paid by the Central Government through Khadi and Village Industries Commission (KVIC) to the lending Banks, and the funds for this purpose are provided under the Khadi Vikas Yojana Grant head to KVIC.

### **Achievements:**

- During 2023-24, ₹ 37.36 Crores was disbursed towards interest subsidy to 1,097 Khadi Institutions; under ISEC.
- During 2024-25 (up to 31.12.2024), ₹ 24.98 Crore has been disbursed to 1,089 Khadi Institutions; under ISEC. For 2024-25 (up to 31- 03-2025), the anticipated disbursement under ISEC to to 1095 Khadi Institutions is ₹ 38.00 Crore.

## **3. Work-shed Scheme for Khadi Artisans**

### **Key Highlights:**

- “Work-shed Scheme for Khadi Artisans” was introduced in 2008-09 to envisage providing sufficient space and congenial environment to Khadi artisans for smooth and fatigue free working; leading to enhanced productivity and increased earning.
- Under the scheme, financial assistance up to ₹1, 20,000/- for construction of Individual Work shed and up to ₹ 80,000/- per artisans for Group work-shed is provided.

### **Achievements:**

- During the year, 2023-24, 87 Khadi Artisans were benefitted under this Work-shed Scheme.
  - During 2024-25 (upto 31-12-2024), 1305 Khadi Artisans were benefitted under this Work-shed Scheme. For 2024-25 (up to 31-03-2025), 1250 Khadi Artisans are expected to benefitted under Work-shed Scheme.
4. Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure



### Key Highlights:

- The scheme is a combination of two sub schemes namely “Strengthening of Infrastructure of Existing Weak Khadi Institutions” and “Assistance for Marketing Infrastructure”.
- Under the scheme, Strengthening of Infrastructure of Existing Weak Khadi Institutions; assistance up to ₹ 15.00 Lakh is provided to Weak / Problematic Khadi Institutions to bring back their activities to normalcy.
- Assistance up to ₹ 25.00 Lakh was provided for developing marketing infrastructure, viz., common logo, signage, visual merchandising, computerization including billing and bar-coding, training of sales staff, furniture and fixture including civil works incidental to renovation, etc., to Khadi Institutions, sales outlets of KVIBs and Departmental Sales Outlets.

### Achievements:

- During 2023-24, 18 Khadi Institutions were strengthened. Further, 119 sales outlets of Khadi Institutions have been renovated under Assistance for Marketing Infrastructure.
- During 2024-25, upto (31-12-2024), 40 Khadi Institutions have been strengthened. Further, 34 sales outlets of Khadi Institutions have been renovated under Assistance for Marketing Infrastructure. For 2024-25 (up to 31-03-2025), 40 Khadi Institutions are expected to be benefitted. Further, 120 sales outlets of Khadi Institutions are expected to be renovated under Assistance for Marketing Infrastructure.

### 3.2.7 Village Industries

'Village Industry' means any industry located in a rural area that produces any goods or renders any service with or without the use of power in which the fixed capital investment per head of an artisan or a worker does not exceed ₹1.00 Lakh in plain areas and ₹1.50 Lakhs in hilly areas or such other sum maybe by notification in the official gazette, be specified from time to time by the Central Government.

**3.2.7.1** Production and sales of Village Industries Products during last 5 years and current year 2024-25 (up to December, 2024) and anticipated up to 31.03.2025 are given below:

Village Industries: Production and Sales			(₹ in Crore)
Year	Production	Sales	
2019-20	65343.07	84664.28	
2020-21	70330.66	92213.65	
2021-22	81731.62	110363.51	
2022 - 23	93040.84	128686.56	
2023 - 24 (P)	105091.67	149177.12	
2024-25 (up to 31-12- 2024)(P)	83138.87	119483.85	
2024-25 (Projected up to 31-03-2025)(*)	113855.88	160132.37	

(\*) Estimated Figures

### 3.2.8 Gramodyog Vikas Yojana (GVY):

Gramodyog Vikas Yojana (GVY) is a sub-scheme of umbrella scheme of Khadi Gramodyog Vikas Yojana (KGVY) and is being implemented by KVIC for the development of the village industries. Village Industries which have been considered in the Gramodyog Vikas Yojana (GVY) are the following-

Sl. No.	Industry Vertical	Activities
1	Agro Based and Food Processing Industry (ABFPI)	<ul style="list-style-type: none"> <li>Village Oil Industry</li> <li>Honey and Beekeeping</li> <li>Palm Gur and other Palm Products</li> <li>Fruit and Vegetable Processing Industry</li> <li>Pulses and Cereals Processing Industry</li> <li>Spices and Condiments Processing Industry</li> <li>Bamboo, Cane and Reed Industry</li> </ul>
2	Mineral Based Industry (MBI)	<ul style="list-style-type: none"> <li>Hand Made Pottery, Glazed and Ceramic Pottery, Pottery as Home Décor, Pottery for Food Industry</li> </ul>
3	Wellness and Cosmetics Industry (WCI)	<ul style="list-style-type: none"> <li>Wellness and Cosmetics including Soap and Oil Industry</li> <li>Cosmetic and Beauty Products Industry</li> <li>Hair Oil and Shampoos, Toiletries Industry</li> <li>Bathing Soap Industry</li> <li>Agarbatti Industry</li> </ul>
4	Handmade Paper, Leather and Plastic Industry (HPLandPI)	<ul style="list-style-type: none"> <li>Hand Made Paper and Paper Products Industry</li> <li>Paper Conversion Industry</li> <li>Leather Industry</li> <li>Natural Fibre other than Coir Industry</li> </ul>
5	Rural Engineering and New Technology Industry (RENTI)	<ul style="list-style-type: none"> <li>Bio-Gas, Non-Conventional Energy, Bio-Manure, Industry</li> <li>Carpentry Industry</li> </ul>
6	Service Industry	<ul style="list-style-type: none"> <li>Maintenance and Servicing of Electrical and Electronic Goods</li> <li>New Activities like Plumbing, Sewing, AC/ Mobile Repairing</li> </ul>

## Key highlights and achievements of major activities of GVV are as under

### 1. Honey Mission

#### Key Highlights:

- Hon'ble Prime Minister announced that “श्वेतक्रांति के साथ-साथ स्वीट क्रांति की भी जरूरत है।” Inspired by this vision, Ministry of MSME accorded approval for Honey Mission.
- Khadi and Village Industries Commission (KVIC) is engaged in the development of the beekeeping industry with a view to uplift people living in interior rural areas by introducing and popularizing modern beekeeping and creating sustainable employment and income.

#### Achievements:

- Since inception, up to 31-12- 2024, a total of 2,03,989 Bee Hives (Boxes) with Bee Colonies were distributed to 20,918 Beekeepers under Honey Mission programme.
- During 2023-24, 17,950 Bee Hives (Boxes) with Bee Colonies were distributed to 1,795 Beekeepers under Honey Mission programme.
- During 2024-25 (up to 31-03-2025), 12,700 Bee Hives (Boxes) with Bee Colonies were expected to distributed to 1,270 Beekeepers under Honey Mission programme.

### 2. Kumhar Sashaktikaran Programme

#### Key Highlights:

- Under Mineral Based Industry, Khadi and Village Industries Commission (KVIC) distributed Electric Pottery Wheels along-with other tools and equipments to the Pottery artisans, for strengthening Potter families engaged in Pottery.

#### Achievements:

- Since inception, up to 31-12-2024, a total of 32,501 Electric Pottery Wheels, and other equipment's were distributed to 32,501 Pottery artisans under Kumhar Sashaktikaran programme and 1,30,004 artisans were benefited.
- During 2023-24, 6,151 Electric Pottery Wheels and other equipment were distributed to 6,151 Pottery artisans under Kumhar Sashaktikaran programme and 24,604 artisans were benefited.
- During 2024-25 (up to 31-12-2024), 410 Electric Pottery Wheels were distributed to 410 Pottery artisans under Kumhar Sashaktikaran programme and 1,640 artisans were benefited.
- During 2024-25 (up to 31-03-2025), 8,000 Electric Pottery Wheels are expected to be distributed to 8,000 Pottery artisans under Kumhar Sashaktikaran programme and 32,000 artisans are expected to be benefitted.

### 3. Science and Technology (S&T)

#### Key Highlights:

- KVIC has been functioning with the vision of boosting and injecting innovation, quality and productivity to make the Khadi and Village Industries products globally competitive and also to enable rural industries get its due to market demand.
- KVIC has made stringent efforts to address quality aspects, and promote research and development through Research and Development (R&D) projects, and ISO 9001-2015 Certification.
- Research and Development activities are continuously explored and implemented in the area of technology by providing scientific input to needy Institutions with an objective to increase the productivity and quality of the product through reputed Scientific Institutions.

#### Achievements:

- During 2023-24, 04 Research and Development Projects under Khadi and 09 Research and Development Projects under Village Industries assisted under Science and Technology.
- During 2024-25 (up to 31-12-2024), 04 projects have been assisted under Khadi and Village Industries proposal under Science and Technology. For 2024-25 (up to 31-03-2025), 16 projects are expected to be assisted under Khadi and V.I proposal under Science and Technology.
- MoU with MGIRI for strengthening R&D activities by KVIC for sector's felt needs.

### 4. Capacity Building

#### Key Highlights:

- Khadi and Village Industries Commission conduct training programmes through 35 Departmental and Non-Departmental Training Centres. These Training Centres imparts need base training under various disciplines, viz., Soap and Detergent Making, Food Items, Bakery Products, Ready Made Garments Making, Beekeeping, Agarbatti Making, Candle making, Motor Repairing, Binding, etc.

#### Achievements:

- During 2023-24, 90,162 trainees were trained.
- During 2024-25 (up to 31-12-2024), 54,632 trainees were trained.
- During 2024-25 (up to 31-03-2025), 97,552 trainees are expected to be trained.



*Capacity Building Programmes Organized by KVIC*

### 3.2.9 Growth in the Khadi and Village Industry

Khadi and Village Industries activities serve as a vital source of livelihood for rural and urban populations, including spinners, weavers, and other artisans across the country. The comparative performance of Khadi and Village Industries during 2023-24 and 2024-25 (actual figures up to 31.12.2024 and estimated up to 31.03.2025) reflects their significant and sustained growth, as presented in the following table:

#### Comparative Performance of Khadi and Village Industries

(₹ in crore and Employment in lakh persons)

Sl. No.	Particulars	2023-24	2024-25 (Actual up to 31.12.2024)	2024-25 (Estimated upto 31.03.2025)*
<b>I</b>	<b>PRODUCTION</b>			
A.	Khadi, Polyvastra and Solarvastra	3206.24	2538.03	3686.90
B.	Village Industries	105091.67	83138.87	113855.88
<b>Total KVI Production</b>		<b>108297.91</b>	<b>85676.90</b>	<b>117542.78</b>
<b>II</b>	<b>SALES</b>			
A.	Khadi, Polyvastra and Solarvastra	6496.01	5352.00	7470.40
B.	Village Industries	149177.12	119483.85	160132.37
<b>Total KVI Sales</b>		<b>155673.13</b>	<b>124835.85</b>	<b>167602.77</b>



Sl. No.	Particulars	2023-24	2024-25 (Actual up to 31.12.2024)	2024-25 (Estimated upto 31.03.2025)*
<b>III</b>	<b>EMPLOYMENT</b>			
A.	Khadi, Polyvastra and Solarvastra	4.99	4.99	5.00
B.	Village Industries	182.32	185.46	191.05
	<b>Total KVI Employment</b>	<b>187.31</b>	<b>190.45</b>	<b>196.05</b>

(\*) Estimated Figures

### 3.2.10 Budgetary Support to KVIC under KGVY scheme

**3.2.10.1** The Government of India allocates budget outlays for carrying out the Khadi and Village Industries activities in the form of “Khadi Gramodyog Vikas Yojana Grants”, includes the followings:-

- The budgetary allocations under “Khadi Vikas Yojana (KVY) Grant” are meant for various activities of the KVY components.
- The budgetary allocations under “Gramodyog Vikas Yojana (GVY) Grant” are meant for various activities of the GVY components.
- The budgetary allocations under “Khadi Grant” are meant for Administrative/ establishment expenditure like Pay, TA, Contingency Expenses, Pension, etc.

**3.2.10.2** The details of funds provided from Budgetary Sources (Khadi Gramodyog Vikas Yojana) during the last two years and the current financial year are given in the following table:-

#### Budgetary Support to KVIC under KGVY

(₹ in Crore)

Year	FUNDS DISBURSED BY THE MINISTRY UNDER KGVY
2022-23	676.98
2023-24	660.98
2024 – 25	731.99*

\*Govt. Receipt up to 31.01.2025

## 3.3 COIR BOARD

### 3.3.1 Introduction

Coir Board is a statutory body established under the Coir Industry Act, 1953 for promoting the overall development of coir industry including export promotion of coir and coir products and improvement of the living conditions of the workers engaged in this traditional industry in India. The Board consists of a Chairman and such number of other members not exceeding forty as the Central Government may think expedient, to be appointed by that Government by notification in the Official Gazette from among persons representing various categories.

### 3.3.2 Objective

India stands as the world's largest producer of coir, contributing over 80% of the global coir fibre production. Employing approximately 7.4 lakh individuals, the majority of whom belong to economically weaker sections, the industry provides livelihood opportunities. Notably, nearly 80% of workers involved in fibre extraction and spinning are women. The coir sector in India is highly diverse, encompassing households, cooperatives, NGOs, manufacturers, and exporters.

The Coir Board plays a pivotal role in promoting the sector's growth and enhancing the living standards of workers engaged in this traditional craft.

### 3.3.3 Functions

Key functions of the Coir Board include:

- Promoting exports of coir yarn and coir products and carrying on propaganda for that purpose.
- Regulating the production of husks, coir yarn and coir products by registering coir spindles and looms for manufacturing coir products as also manufacturers of coir products, licensing exporters of coir, coir yarn and coir products and taking such other appropriate steps as may be prescribed.
- Undertaking, assisting or encouraging scientific, technological and economic research and maintaining and assisting in the maintenance of one or more research institutes.
- Advising on all matters relating to the development of the coir industry.

### 3.3.4 Organisation

The Head Quarters of the Board is located at Coir House, M.G.Road, Kochi, Kerala. The Board is running 46 establishments including 25 Showrooms and Sales Depots set up in various parts of India. There are a total number of 231 employees under the Board.

### 3.3.5 Coir Industry in India

Coir is a natural coarse fibre extracted from the husk, the fibrous outer shell of the coconut. Its use dates back to ancient times, with Indian navigators employing coir ropes and cordage as ship cables during voyages to Malaya, Java, China, and the Gulf of Arabia. The industrial production of coir-based matting and floor coverings began in 1859 with the establishment of the first factory in Alappuzha, Kerala.

Originating as a traditional agro-based industry in Kerala, the coir sector has expanded to other coconut-producing states such as Tamil Nadu, Karnataka, Andhra Pradesh, Odisha, West Bengal, Maharashtra, Assam, and Tripura. With its rich heritage and export-oriented focus, the coir industry holds significant potential for growth through value addition and technological advancements.

### 3.3.5.1: Exports of Coir during Last 5 Years and current financial year

Year	Value (₹ In Lakhs)
2019-20	241596.65
2020-21	352654.84
2021-22	424034.21
2022-23	289454.12
2023-24	298200.40
2024-25 Upto Oct, 2024	191916.05

Source : DGCIS

### 3.3.5.2 The top 5 coir importing countries from India during the year 2024-25

Sl. No.	Country	Value in ₹ Lakhs	Percentage %
1	China PRP	44455.11	23.16
2	USA	39389.04	20.52
3	Netherland	13975.86	7.28
4	Spain	9812.09	5.11
5	Korea RP	9692.07	5.05

Source : DGCIS

### 3.3.5.3. Coir Fibre Production in India for the last 5 years and current year.

Year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Production of Coir fibre (Metric Ton)	7,41,000	7,58,000	7,67,000	7,91,000	7,96,300	599800*

\*(Provisional up to Dec 2024)

### • Employment Generation for the last 5 years and current year in India

Year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Employment Generation (Cumulative) No. of persons	7,36,733	7,40,834	7,43,566	7,47,637	7,50,089	7,51,167*

\*(Provisional up to December, 2024)

Year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Coir Unit Registration (Cumulative) No. of units	16495	16706	16826	17054	17221	17286*

\*(Provisional up to December, 2024)

The estimated production of coir and coir products during the last three years and the current year are given below:

Item	2021-22 (Qty in MT)	2022-23 (Qty in MT)	2023-24 (Qty in MT)	2024-25* (Qty in MT)
Coir fibre	7,67,000	7,91,000	796300	599800
Coir yarn	461500	474600	477780	359880
Coir products	304500	313236	315335	237520
Coir Rope	92300	94920	95556	71976
Curled Coir	92000	94920	95556	71976
Rubberized coir	111800	118650	119445	89970

\*(Provisional up to December, 2024)

### 3.3.6 Schemes implemented by Coir Board

#### 3.3.6.1 Coir Vikas Yojana (CVY)

Coir Board has been implementing various schemes/programmes for the overall growth and development of coir Industry in the country.

Trade and Industry Related Functional Support Services (TIRFSS)

Trade and Industry Related Functional Support Services (TIRFSS) and Welfare Measures' are the major components of the umbrella scheme 'Coir Vikas Yojana' (CVY). All the activities are being done through the following sub-components under the TIRFSS of CVY. The component schemes/ programmes implemented under the umbrella Scheme, Coir Vikas Yojana are the following:

1. Information Technology (IT)
2. Knowledge Management
3. Human Resource Development
4. Infrastructure Creation

#### 3.3.6.2 Science and Technology (S & T)

Coir Board is implementing various Plan/Schemes/Programmes for overall and sustainable development of Coir Industry. The Science and Technology Schemes under the Umbrella Schemes of CVY are pursued with a view of Modernize the traditional industry. The Modernization will bring improvement in productivity enhancement in quality, diversification of products and also elimination of drudgery. The Research and Development Activities of the Board concentrate in the following areas.

1. Modernization of Production Processes
2. Development of Machinery and Equipments

3. Product Development and Diversifications
4. Development of Environment Friendly Technologies
5. Technology transfer, Incubation, Testing and Service facilities

**Key Initiatives under various components are listed below:**

**1. Modernization of production processes.**

A collaborative project titled “Lignosulfonate/Cellulose and Lignocellulose Carbonaceous Materials Derived from Coir Fiber and its Application to Supercapacitors” is being undertaken with Reva University, Bangalore. The project focuses on the development of biomass-derived carbonaceous materials from coir fiber, which hold significant promise for supercapacitor applications. The research is currently in progress.

**2. Development Of Machinery and Equipments**

Thin Variety Blended coir yarn 2-Head Spinning Machine:

Objective: Development of spinning machine tailored for thin coir yarn.

Preprocessing 3-Stage Combing Machine in line with Spinning Machine input feed

Key features include multi-stage combing for fiber alignment and cleaning.



*Development of Spinning Machine for Production of thin variety of coir/blended yarn*

**3. Product Development and Diversification**

- i. Aatma Nirbhar Toys- Coir Toycathon 2024: In his Mann Ki Baat address on August 30, 2020, the Hon'ble Prime Minister emphasized the immense potential of Indian toys. In line with this vision, India has emerged as a net exporter of toys during 2020-21 and 2021-22, breaking decades of import dependence.



As part of this initiative, CCRI launched the Coir Toycathon 2024, inviting participation from prestigious institutions such as NIFT, NID, IITs, NITs, and various engineering colleges across India. A total of 125 candidates registered for the competition, out of which 29 students submitted their design concepts in the prescribed format. Following registration, the required raw materials for toy design were sent to the participants.

After the submission deadline, CCRI received toy prototypes from 10 participants representing different institutions. A jury has been constituted to evaluate the entries, and certificates and prizes will be awarded to the contest winners.

## ii. **COCOPOD**

The Cocopod is an innovative and eco-friendly seed ball crafted from coir pith, aimed at promoting reforestation and ecological restoration in barren or deforested areas. Shaped like an egg, each pod encases seeds within a nutrient-rich coir matrix, providing the necessary support for seed germination and early growth.



This encapsulated seed technology leverages the natural properties of coir to revolutionize reforestation, sustainable farming, and gardening, offering a simple yet impactful solution for environmental restoration.

## 4. **Development Of Environment Friendly Technologies**

### (a) **Rail wheel axle cups for use by the rail wheel Factory(RWF), Yelahanka, Bengaluru**

The Coir Board's Central Coir Research Institute (CCRI) has developed eco-friendly rail wheel axle packaging cups at the request of the Rail Wheel Factory (RWF), Yelahanka, Bangalore. These innovative cups serve as a sustainable alternative to the existing HDPE plastic cups.



To refine the product design and optimize costs, CCRI, in collaboration with M/s RG Enterprises, supplied 50 rail wheel cups to RWF for evaluation. The packaging cups successfully passed factory and transit performance tests, and efforts are underway to further optimize production costs based on feedback from RWF.



### (b) **New Collaborative research Projects**

Coir Board has initiated two collaborative research projects with Amrita Viswa Vidyapeetam

- i. Life Cycle Assessment of Coir Products-The research will result in a scientific evaluation of the sustainability of Coir products vis a vis other alternative synthetic products.

- ii. Investigation on the Structural and Drainage Behaviour of ICBP using Coir Geotextiles as Interface Layer- To study the effectiveness of the use of coir geotextiles as an interface layer in the interlocking concrete pavement blocks. And to study the materials deflection, drainage and shear behaviour when used in the layer and reduce the ICBP thickness in pavement construction.

## **5. Technology Transfer**

For the overall and sustainable development of the coir industry, advanced technologies are being transferred to stakeholders through a systematic technology transfer process. This initiative aims to boost productivity and enhance product quality.

## **6. Testing And Service Facilities**

The Research Institute conducts testing of coir and coir products in adherence to IS, ASTM, AATCC, and other relevant national and international standards based on trade requirements. Between April 2024 and January 2025, CCRI successfully tested 277 samples, ensuring compliance with quality and performance benchmarks.

## **7. Demonstration Details**

The Research Institute has organized three demonstrations of coir pith composting technologies across various districts in Kerala. Additionally, 109 field demonstrations of other innovative technologies developed by the institute were conducted to promote awareness and adoption.

## **8. Training**

The Maharashtra Centre for Entrepreneurship Development (MCED) has partnered with the Central Coir Research Institute (CCRI) of Coir Board for a collaborative project aimed at enhancing entrepreneurship and industrial development in the coir sector of Maharashtra. Under this project 56 trainees, with 82% being women, completed intensive practical training and specialized sessions at CCRI, equipping them with essential skills in coir product processing and related technologies. This training not only empowers participants to start their own businesses but also contributes to the growth of the coir industry in Maharashtra, driving economic progress and enhancing livelihoods in the region.

### **3.3.7 Skill Upgradation Programmes and Mahila Coir Yojana**

The Coir Industry is a labor-intensive and export-oriented sector that provides employment to over seven lakh workers, the majority of whom are women. The development of skilled manpower in the coir industry through targeted training programs is a key focus of the Coir Board. Notably, it is estimated that 80% of the workforce, particularly in the pre-product sectors, consists of women. All developmental activities and implementation of action plans are carried out through the Coir Board's Field Level Establishments across the country.

As part of the Skill Development Scheme, a range of initiatives such as Training in Manufacturing Value-Added Products (VAP), Coir Yarn Spinning under the Mahila Coir Yojana (MCY), Entrepreneurship Development Programs, Awareness Campaigns, Workshops, Exposure Tours, and National/State/Regional Seminars are conducted.

During the period under report, the Board has imparted various skill training to Coir Artisans and has conducted 42 promotional programmes in different States. The details of various skill trainings, promotional programmes conducted during the FY 2024-25 (as on 31.12.2024) are furnished below:

#### 3.3.7.1 Mahila Coir Yojana (MCY)

Mahila Coir Yojana (MCY) is the first woman oriented self-employment scheme being implemented by the Coir Board for the empowerment of women artisans in the coir sector since 1994 with an aim to provide self employment opportunities to rural women artisans. Over the last two decades, production of coir fibre has substantially increased in India. Conversion of coir fibre into yarn on motorized ratts in rural households provides scope for large scale employment, improvement in productivity and quality of coir fibre, better working conditions and higher income, which ultimately leads to the improvement of standard of living of rural women artisans. The two-month training programme is stipendiary in nature.

Coir Board imparted training in spinning of coir yarn under Mahila Coir Yojana to 912 Nos. of women coir artisans. It also imparted training in manufacturing of value added products to 989 coir artisans.



#### 3.3.7.2 Entrepreneurship Development Programme (EDP)

The EDPs are conducted in three days session for the benefits of entrepreneurs in coir sector to enable entrepreneurs to run their establishment in a smooth and effective manner by monitoring the key aspects like resource management, financial discipline, productivity and profitability. A field visit to a nearby coir processing centre is organized at the end of the EDP.





### 3.3.7.3 Exposure Tour

Exposure tours are organized for the benefit of prospective Entrepreneurs and Artisans of coir processing centres to visit other coir units and coir producing centres to know about the functioning of the units therein and also to understand various methods of production of coir and coir products. During the year one Exposure Tour was organized by the Board.

### 3.3.7.4 Awareness Programme

Awareness programs are organized to familiarize the general public with the schemes and services of the Coir Board and the Ministry of MSME, as well as to inform coir artisans about the eligibility criteria to avail the benefits of these schemes. During the reporting period, the Coir Board successfully organized 17 Awareness Programs.



### 3.3.7.5 Regular Training Programmes

The Board conducts two regular training programs under the Scheme: the Certificate Course of Coir Artisan in Coir Technology (seven months duration, including one month internship) and the Diploma Course in Coir Technology (fifteen months duration, including three months internship). These courses are offered through the following Board's Training Institutes and Training Centres attached to two Regional Offices:

- a) National Coir Training and Design Centre(NCT and DC), Kalavoor, Kerala
- b) Regional Extension Centre (REC), Thanjavur, Tamil Nadu
- c) Regional Office, Bhubaneswar, Odisha.
- d) Regional Office, Rajahmundry, Andhra Pradesh

Both the regular training courses of the Board were aligned under National Skill Qualification Framework (NSQF). i.e., Certificate Course of Coir Artisan in Coir Technology at NSQF Level-3 and Diploma Course in Coir Technology at NSQF Level-4. A total of 46 trainees successfully completed the regular training courses conducted by the Board during the reporting period. In total, 1,947 beneficiaries were trained successfully, and 42 promotional programs were organized by the Board during this period.

### 3.3.8. Export Market Promotion

The Coir Board plays a pivotal role in promoting Indian coir products in the global market, with a focus on empowering small-scale exporters and expanding the export potential of this eco-friendly natural fiber. Key activities include registering coir exporters, facilitating MSME' participation in international exhibitions, providing assistance under the International Cooperation Scheme, and presenting Coir Industry Awards to recognize excellence. Through these initiatives, the Board encourages small-scale exporters to enter global markets while emphasizing coir's unique qualities as a sustainable alternative to synthetic materials.

Achievements during the period:

#### 1. International Exhibitions:

Coir Board organized participation of Indian MSME sector in the following Exhibition abroad:

#### Budgetary support to the Coir Board

Sl. No.	Name of the Fair	Country	Period
1	Hort Connections 2024	Australia	3-5 June 2024
2.	Mega Show, Part I	Hong Kong	20-23 Oct., 2024

#### 2. Market Development Assistant (MDA) as per IC Scheme:

Sl. No.	Name of the fair	No. of applicants	Amount
1.	Indian MSME Coir Expo 2023, Thailand	11	1803198
2.	Gardex 2023, Japan	10	3018419
3.	IFTF 2023, Holland	10	2200761
4.	IPM Essen 2023, Germany	10	3807334
5.	Domotex International Trade Fair 2024, Germany	16	2805281
6.	NHS 2024, USA	8	933971



Sl. No.	Name of the fair	No. of applicants	Amount
7.	IPM Essen 2024, Germany	18	5880531
8.	IECA 2024, USA	7	1332504
9.	Hort Connections 2024, Australia	11	2924114
	<b>Total</b>	<b>101</b>	<b>24706113</b>

### 3.3.9 Domestic Market Promotion

During the fiscal year 2024-25 Coir Board demonstrated its proactive engagement in the propagation of coir and coir products across the nation by actively participating in 19 exhibitions. The efforts, aimed at enhancing awareness and market present, involved an expenditure of ₹5.63 crores as a measure of popularization of coir and coir products in the domestic market. Major domestic exhibitions during the year are as follows:

#### ➤ India International Expo summit and Awards -2024

Board participated in India International Expo summit and Awards-2024 held at Kala Kendra, Panjim, Goa during the period from 3rd to 6th September 2024. The exhibition and stalls were inaugurated by Shri. Shripad Naikji, Hon'ble Union Minister for Power.



#### ➤ India International Trade fair 2024

The Board participated in the India International Trade Fair 2024, held at Pragati Maidan, New Delhi, from 14th to 27th November 2024. The Fair was inaugurated by the Hon'ble Union Minister for MSME, Shri Jitan Ram Manjhi, on 16th November 2024. Coir Board pavilion received **Gold Medal** among the Ministries and Departments, PSU, PSB and Commodity Board's Pavilion and was adjudged first for excellence in display in the 43rd India International Trade Fair 2024.



### 3.3.10 Prime Minister's Employment Generation Programme (PMEGP):

Since 2018-19, Coir Board has been one of the Implementing Agencies for the Central Sector Scheme Prime Minister's Employment Generation Programme (PMEGP) of the Ministry in coir sector. During the financial year 2024-25 (as on 31.12.2024), the Government of India has released an amount of ₹ 92.04 lakhs to establish 21 coir units under PMEGP.

### 3.3.11 Budgetary support by Ministry of MSME to Coir Board

Details of budgetary support provided to Coir Board are given below:

Budgetary support to the Coir Board		
Year	Allocation (RE) (₹ In crore)	Funds Released (₹ In crore)
	Plan	Plan
2020-21	80.70	80.69
2021-22	80.00	79.81
2022-23	87.14	87.14
2023-24	92.15	92.15
2024-25	75.10	53.77*

\*Releases as on December, 2024

## 3.4 The National Small Industries Corporation (NSIC) Limited

**3.4.1** The National Small Industries Corporation Ltd. (NSIC) is an ISO 9001-2015 certified Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises (MSME). NSIC has been working to promote aid and foster the growth of micro, small and medium enterprises in the country.

### 3.4.2 Objective

The mission of NSIC is "To promote and support Micro, Small and Medium Enterprises by providing integrated support services encompassing, Marketing, Finance, Technology and other Services".

The vision of NSIC is "To be premier organization fostering the growth of Micro, Small and Medium Enterprises in the country."

### 3.4.3 Organization

The Board of Directors of the company consists of a Chairman-cum-Managing Director; two Functional Directors; two Government Nominee Directors and three non-official part-time Directors.

NSIC operates through countrywide network of offices including 8 (eight) Technical Centres. NSIC has set up Training-cum-Incubation Centre and also provides a package of need-based services to MSME sector.

### 3.4.4 Operating Performance:

#### a) Raw Material Distribution (RMD)

It is one of the major activities of the Corporation, which ensure smooth supply of raw materials to MSME. NSIC establishes Memorandum of Understanding (MoU) with large-scale manufacturers to procure essential raw materials such as Iron and Steel, Aluminum, Polymer, Bitumen, Cement and more at competitive prices. A new product Rubber added in the RMD portfolio. NSIC also facilitates MSME by opening of raw material distribution centers in industrial areas to enable MSME to get the raw materials at their doorstep, bring down their inventory cost. NSIC has entered into arrangements or MoUs with regional producers, local suppliers for the supply of raw materials to MSME.

During the FY2023-2024, NSIC supplied 3,65,168 MTs amounting to ₹2698.62 crore and in FY2024-25 (upto December 2024), raw material distributed 2,60,350 MTs amounting to 2129 crore. Under the Agency Sales, NSIC distributed 2,86,568 MTs of material on behalf of bulk manufactures valuing ₹3456.54 crores in the FY 2023-24 and in FY 2024-25 (upto December 2024), distributed 1,21,833.5 MTs amounting to ₹ 1869.50 Crore. The major raw materials distributed were Zinc, Aluminum, Polymer, and Bitumen.

#### b) Credit Support

NSIC provides short term credit support for raw material procurement by making the payment to suppliers under Raw Material Assistance scheme against Bank Guarantee. To meet the credit requirements of MSME units, NSIC has entered into Memorandum of Understanding with Nationalized and Private Sector Banks. During FY 2023-24, credit support was provided by NSIC to more than 2697 MSMEs units amounting to ₹8,100.32 crore under Raw Material Assistance (RMA). In current FY 2024-25 (upto December 2024), credit support worth 5743.26 crore provided to more than 2482 MSMEs.

#### c) Bill Discounting Scheme

The Scheme covers discounting of bills arising out of genuine trade transactions i.e. supplies made by Micro, Small and Medium Enterprises (MSME) to reputed Public Limited Companies and State and Central Govt. Departments, Undertakings and Private Limited Companies (not traders), engaged in manufacturing or service activities. During FY 2023-24, total bills amounting 40.56 crore and in current FY 2024-25 (upto December 2024), bills amounting to ₹ 29.90 crore have been discounted.

**d) Single Point Registration Scheme (SPRS)**

NSIC operates single point registration for Government purchase to build the capacities of MSE for participation in Government tenders and contribute in Government Public Procurement processes. The units registered under Single Point Registration Scheme of NSIC are eligible to get the benefits under Public Procurement Policy for Micro and Small Enterprises (MSE) Order, 2012. The registration under SPRS is valid subject to review and renew after every two years. During FY 2023-24, total 1,839 nos. fresh units were added and 5,554 nos. units renewed. In current FY 2024-25 (upto December 2024), total 1150 nos. fresh units are added and 3728 nos. units were renewed.

**e) NSIC Technical Services Centers**

NSIC provides the following technology support services to MSME through its eight "NSIC Technical Services Centres" (NTSCs) located at Okhla (New Delhi), Hyderabad (Telangana), Howrah (West Bengal), Rajkot (Gujarat), Chennai (Tamil Nadu), Rajpura (Punjab) and Aligarh (Uttar Pradesh) and Neemka (Haryana):

- i. Demand Driven — Industries Centric Trainings in the areas of Hi-skills and Conventional Trades.
- ii. Common Facility Services for Technical Consultancy and Job works on conventional to Hi-Tech Machines and Testing facilities through NSBL accredited and BIS recognized laboratories.

**f) Skill development**

NSIC Technical Services Centers are presently offering Job oriented skill development trainings in various disciplines as per requirement of industries. The centres are equipped with the conventional to Hi-Tech machinery and equipment. During FY 2023-24, 66,765 trainees trained in the technical centres and generated ₹ 21.61 crore revenue. In FY2024-25 (upto December 2024), 47,838 no. of trainees were trained and 14.11 crore revenue generated.

**g) E-Marketing/ Digital Services facilitation for MSME**

NSIC also facilitates E-Marketing Service through MSME Global Mart Web Portal ([www.msmemart.com](http://www.msmemart.com)). NSIC's marketing portal provides market access to MSME. The portal hosts vast database of more than 2.0 lakh registered members and is featuring one-lakh approx. products.

**h) National Scheduled Caste and Scheduled Tribe Hub**

National Scheduled Caste and Scheduled Tribe Hub (NSSH), a central sector Scheme of the M/o MSME was launched in October 2016 by the Hon'ble Prime Minister. The scheme aims at capacity enhancement of SC/ST entrepreneurs and promoting "entrepreneurship culture" amongst the SC/ST population. NSSH scheme is empowering SC/STs to participate in the public procurement process and fulfil the mandated target of 4% procurement under Public

Procurement Policy by the Ministries, Departments and CPSE. It is being implemented by National Small Industries Corporation (NSIC), a CPSE under the M/o MSME.

Several interventions or sub-schemes introduced under NSSH in consultation with various stakeholders which are detailed below:

1. Special Credit Linked Capital Subsidy Scheme
2. Capacity Building Training Programs
3. Special Marketing Assistance Scheme (SMAS)
4. Support for enhancing competitiveness through various interventions/sub-schemes:
  - a. Reimbursement of Bank Loan Processing Fee
  - b. Reimbursement of Bank charges for Performance Bank Guarantee
  - c. Reimbursement of Testing Fee
  - d. Reimbursement of membership/subscription/entry fee of Export Promotion Councils
  - f. Reimbursement of membership fees in Government promoted E-Commerce portals
  - g. Reimbursement of registration fee for Single Point Registration Scheme (SPRS)

15 National SC-ST Hub Offices (NSSHO) have been established in Ludhiana, Agra, Lucknow, Mumbai, Pune, Sindhudurg, Ranchi, Chennai, Bengaluru, Bhubaneswar, Guwahati, Kolkata, Surat, Hyderabad, and Bodh Gaya. These offices support SC/ST MSEs by facilitating Udyam Registration, GeM enrolment, tender participation, organizing Awareness Programs, Special Vendor Development Programs, Conclaves, etc. Additionally, the institutional network of the M/o MSME through organizations like KVIC, NSIC, Technology Centres, Development and Facilitation Offices (DFO), etc. is being leveraged for on ground support to the target beneficiaries.

National SC-ST Hub Conclaves are organized in SC/ST dominant areas of the country, which provide an interactive platform for aspiring and existing SC/ST entrepreneurs to interact with CPSEs, financial institutions, State Government etc. A CPSE Conclave on Public Procurement Policy has been organized in February 2024 in Delhi to sensitize, recognize and felicitate the CPSEs which have been endeavouring to achieve the targets of procurement mandated as per the Public Procurement Policy of the Government of India.

As on 31.12.2024, more than 1.36 lakhs existing and aspiring SC/ST entrepreneurs have benefited from the various components of NSSH Scheme. With sustained efforts, the share of SC/ST owned MSEs in public procurement has reached more than 17-fold increase (in terms of value) i.e., ₹99.37 crore (0.07%) in 2015-16 to 1757.26 Cr (1.03%) in 2023-24. In FY 2024-25 (as on 31.12.2024), the share of SC/ST MSEs in public procurement has further been reached to 1.29%.



### 3.5 National Institute for Micro, Small and Medium Enterprises (ni-msme)

ni-msme was originally set up as Central Industrial Extension Training Institute (CIETI) in New Delhi in 1960 under the then Ministry of Industry and Commerce, Government of India. The Institute was shifted to Hyderabad in 1962 as a registered Society in the name of Small Industry Extension Training Institute (SIET).

With the enactment of MSMED Act, 2006, the Institute expanded focus of its objectives and re-designated its organization structure. In line with the new Act, the Institute was restructured as National Institute for Micro, Small and Medium enterprises (ni-msme). It is currently an organization under the aegis of the Ministry of Micro, Small and Medium Enterprises (formerly Ministry of SSI and ARI), Government of India. ni-msme has been accredited as UTKRISHT / उत्कृष्ट, 3-Star Rating by Capacity Building Commission (CBC)

#### 3.5.1 Objective

**3.5.1.1** The primary objective of ni-msme is to serve as a Trainer of Master Trainers. With technological advancements and a dynamic market environment, the organization has expanded its role beyond a training institute to include consultancy, research, education, extension, and information services.

**3.5.1.2** Aligned with the national goal of economic development through industrialization, the Institute focuses on key thrust areas for growth and exploration, including:

- Innovation and Incubation for start-up and growth,
- Entrepreneurship,
- Skill Development,
- Technology Up-gradation and Transfer,
- Policy Issues,
- NGO Networking,
- Environment Concerns,
- Cluster Development,
- Management Consultancy,
- Quality Management Services,
- Digital Marketing Branding,
- Financial Services
- Information Services.

#### 3.5.2 Functions

Enterprise promotion and entrepreneurship development being the central focus of ni-msme, the Institute's competencies converge on the following aspects:

- Training new corners in Information Technology
- Spotlighting of topical issues through conferences, seminars, etc.
- Greater attention to need based programmes
- Programme evaluation
- Diagnostic and development studies for policy formulation; and
- Empowering the under-privileged through micro enterprise creation.

### 3.5.3 Organisation

The apex body of the Institute is managed, administered, directed and controlled through Governing Council. Hon'ble Minister for Ministry of MSME is the President of the Society and Chairman of the Governing Council. Day to day affairs and activities are administered by the Director General of the Institute.

Activities of the Institute are organized through its four Schools of Excellence viz; Enterprise Development; Enterprise Management; Entrepreneurship and Extension and Enterprise Information and Communications with each School consisting of theme-focused centres and cells.

The Academic Council is the nucleus coordinating body which formulates academic activities and programmes with quantitative and qualitative benchmarks by providing a framework for assessment and evaluation addressing contextual variations.

### 3.5.4 Major Activities and Achievements

The performance of the National and International Programmes conducted by the Institute during the year 2024-25 is given in the table below:

**Performance of ni-msme during 2024-25**

S. No.	Activity	01.04.2024 to 31.12.2024	
		Programmes	Participants
1	International Programmes	2	30
2	National Announced Programmes	5	75
3	Programmes Sponsored by other Ministries	137	3952
4	Entrepreneurship and Skill Development Programmes (ESDP)	242	7801
5	Collaborative Programmes	6	2565
6	International Conferences	2	271
7	Seminars and Workshops	3	190
	<b>Total</b>	<b>397</b>	<b>14884</b>

### 3.5.5 Self-Employment and Wage-Employment of beneficiaries trained under ATI Scheme.

Details of programmes since 2020-21, are given in the table below.

Percentage of trainees with wage employment/self-employment 2020 to 2025.

Year	Program (in numbers)	Trainees (in numbers)	Achievement (Success rate)				
			Wage employed		Self employed		Overall
			No.	%	No.	%	%
2020-21	77	2310	22	5.08	12	2.77	7.85
2021-22	74	2220	515	23.19	32	1.44	24.63
2022-23	64	1920	248	24.89	94	4.89	29.79
2023-24	40	1200	370	30.83	41	3.42	34.25
2024-25	55	1650	-	-	-	-	-



*Training under ATI Scheme*

### 3.6 Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)

**3.6.1** In October 2008, the Jamnalal Bajaj Central Research Institute (JBCRI) in Wardha was transformed into a national-level institute under the Ministry of MSME, with support from the Indian Institute of Technology (IIT), Delhi. This restructured institute was named the Mahatma Gandhi Institute for Rural Industrialization (MGIRI),



*Hon'ble Union MSME Minister Shri Jitan Ram Manjhi visited MGIRI, Wardha, addressed the staff, and toured the institute's departments and laboratories, exploring technologies and products developed for Khadi and Village Industries- 20.09.2024*

#### 3.6.2 Objective :

The main objectives of the institute as enunciated in its Memorandum of Association include:

- To accelerate rural industrialization for sustainable village economy so that KVI sector co-exists with the main stream
- Attract professionals and experts to Gram Swaraj
- Empower traditional artisans
- Innovation through pilot study/field trials
- R&D for alternative technology using local resources

### 3.6.3 Functions:

The activities of MGIRI are being carried out by its six divisions each headed by a Senior Scientist/Technologist.

- i. Rural Chemical Industries Division: The main focus of this division is to promote quality consciousness and consistency in the area of food processing, organic foods and other products of rural chemical industries. It also provides a comprehensive quality testing support and is working towards developing field worthy kits, techniques and technologies to facilitate the cottage and small-scale units in this area.
- ii. Khadi and Textile Division: The activities mainly carried out by this division are to improve the productivity, value addition and quality of products manufactured in khadi institutions by introducing new technologies and by providing quality assurance support. It also works towards facilitating eco-friendly products and methods
- iii. Bio-processing and Herbal Division: This division of MGIRI prepared technology package and simple quality assurance methods to facilitate production and utilization of organic manures, bio-fertilizers and bio-pesticides to promote rural entrepreneurs. This section is also making efforts to develop new formulations using 'Panchagavya' and their quality assurance procedures and facilities.
- iv. Rural Energy and Infrastructure Division: This division has been mandated to develop user-friendly and cost-effective technologies utilizing commonly available renewable resources of energy to facilitate rural industries and also to carry out audit of traditional rural industries so as to make them energy efficient.
- v. Rural Crafts and Engineering Division: This division has been mandated to develop user-friendly and cost-effective technologies utilizing commonly available renewable resources of energy to facilitate rural industries and also to carry out audit of traditional rural industries so as to make them energy efficient.
- vi. Management and Systems Division: This division provides information and communication technology based solutions for rural industries with a view to enhance their global competitiveness.

### 3.6.4 Organization:

MGIRI has a General Council (GC), President of the GC is the Hon'ble Union Minister of MSME, Govt. of India and an Executive Council (EC) lead by the Secretary of the Ministry of

MSME, Govt. of India as the Chairman. The Director of the Institute is the Member Secretary of both GC and EC.

### 3.6.5 Major Initiatives

- i. MGIRI Employees participated in 55 national/international workshops, awareness programs, Conferences and exhibitions for the presentation of research work and knowledge sharing among the scientific community and KVI sector.
- ii. MGIRI has provided quality testing and guidance services to 61 agencies such as institutions, entrepreneurs, students, farmers etc. for different product/parameters samples to improve and maintain the quality of the products as per Indian standards and determination of nutrient contents in the products.
- iii. MGIRI has developed 13 No. of new products .
- iv. MGIRI Work on 09 Machine /products /processes development for Rural Industries sector.
- v. **MoU signed between KVIC and MGIRI on 06.09.2024:** To strengthen rural industrialization through R&D, innovation, and technology development. MGIRI, focused on supporting rural industries with global competence, aligns with KVIC's goal to enhance village industries and entrepreneurship. The MoU formalizes the support framework between the two institutions, defining how MGIRI will provide technological services to KVIC and vice versa.

### Highlights

	
Standardization of Pectin obtained from premature and waste oranges	Adhesive development from waste polymers.

### 3.6.6 Budgetary support to MGIRI

Ministry of MSME provides funds to MGIRI for undertaking its activities. The details of funds provided to MGIRI during the last two years and current financial year is as under:

(₹ in Lakh)

Year	Funds disbursed by the Ministry
2022-23	1106.61
2023-24	1275.72
2024-25	1639.00



# Major Schemes of Ministry of MSME and its Attached Offices

## Introduction

Micro, Small, and Medium Enterprises (MSME) serve as the backbone of economic development, contributing significantly to employment generation, industrial output, and exports. Recognizing their pivotal role, the government has introduced a range of initiatives to address the diverse needs of this sector. These initiatives span across critical areas, including **Credit and Financial Assistance, Skill Development Training, Infrastructure Development, Marketing Assistance, Technological and Quality Upgradation, and Other Services**. Together, these schemes aim to empower MSME by fostering innovation, improving competitiveness, and ensuring sustainable growth, thereby strengthening their contribution to the nation's economy. A detailed list of the Schemes of Ministry of MSME is given below.

### 4.1 Credit and Financial Assistance

Access to affordable and adequate credit is critical for the growth and sustainability of Micro, Small, and Medium Enterprises (MSME). Recognizing this, the government has introduced several schemes aimed at providing financial support to MSME, enabling them to meet their operational and expansion needs. Below are the major schemes under this theme:

#### I. PM Vishwakarma Scheme

Launched in September, 2023, with an initial outlay of ₹ 13,000 crore, 'PM Vishwakarma' aims to enhance the quality and reach of artisans' products and services, integrating them into domestic and global value chains. The scheme provides holistic support to help artisans move up the value chain, improving their trades, socio-economic status, and quality of life.

#### Objective:

- To enable the recognition of artisans and craftspeople as Vishwakarma, making them eligible to avail all the benefits under the Scheme.
- To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them.

- To provide support for better and modern tools to enhance their capability, productivity, and quality of products and services.
- To provide the beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention.
- To provide incentives for digital transactions to encourage digital empowerment of Vishwakarmas.
- To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.

### Key Highlights:

The Scheme provides of the following benefits to the artisans and crafts persons:

- **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- **Skill Upgradation:** Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of ₹ 500 per day;
- **Toolkit Incentive:** A toolkit incentive of upto ₹ 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- **Credit Support:** Collateral free 'Enterprise Development Loans' of upto ₹ 3 lakh in two tranches of ₹ 1 lakh and ₹ 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto ₹ 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- **Marketing Support:** Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

### Coverage of Trades:

i. Carpenter (Suthar/Badhai)	ii. Cobbler (Charmkar)/Shoesmith/Footwear artisan
iii. Boat Maker	iv. Mason (Rajmistri)
v. Armourer	vi. Basket/Mat/Broom Maker/Coir Weaver
vii. Blacksmith (Lohar)	viii. Doll and Toy Maker (Traditional)

ix. Hammer and Tool Kit Maker	x. Barber (Naai)
xi. Locksmith	xii. Garland maker (Malakaar)
xiii. Goldsmith (Sonar)	xiv. Washerman (Dhobi)
xv. Potter (Kumhaar)	xvi. Tailor(Darzi)
xvii. Sculptor (Moortikar, stone carver), Stone Breaker	xviii. Fishing Net Maker

- The beneficiaries will be registered on Udyam Assist Platform as enterprises.

## Achievements

- In 16 months, over 25 lakh beneficiaries were successfully registered vis-à-vis the target of 30 lakh in 5 years.
- Registrations:
  - 26.79 lakh artisans applications from verified and approved through a 3-level verification process and successfully granted registration under the Scheme.
- Skill Upgradation:
  - 16.68 lakh beneficiaries have completed basic skill training.
- Toolkit e-Voucher:
  - e-Voucher for the toolkit have been issued to 13.20 lakh beneficiaries.
- Credit Support:
  - ₹ 2,442.63 crore sanctioned to 2.82 lakh beneficiaries in the form of collateral-free loans at concessional rate of interest.
- Digital Incentive:
  - 6.98 lakh beneficiaries are digitally enabled.
- Marketing support:
  - 29,866 onboarded on GeM, 1,711 on ONDC, and 126 on FabIndia. 72 trade fairs and exhibitions organized across the country to promote artisans and their crafts and skills.
  - 27 State-Level exhibitions were organized benefiting 1,350 artisans.

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

PMEGP is a central sector scheme being administered by Ministry of Micro, Small and Medium Enterprises which aims at generating self-employment opportunities through establishment of micro-enterprises in non-farm sector for rural as well as urban areas. PMEGP is in operation since 2008-09 and has been approved for continuation over the 15th Finance Commission cycle i.e., for the period of five years from FY 2021-22 to FY 2025-26.

The Scheme is being implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the scheme is implemented through State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs), Coir Board (for coir related activities) and Banks.

#### **Key Objectives:**

- The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.
- The scheme seeks to provide continuous and sustainable employment to all segments of traditional and prospective artisans and rural/urban unemployed youth in the country, thereby curbing the migration of youth from rural to urban areas.

#### **Highlights:**

- Margin Money(subsidy) for setting up new micro-enterprises would be provided at the rate of 25% of project cost for rural areas and 15% for urban areas in the case of General category and 35% for rural areas and 25% for urban areas for Special category.
- The maximum cost of the project/ unit admissible under manufacturing sector is ₹50 lakh and under business/service sector is ₹20 Lakh.
- All new units setup under PMEGP will be mandatorily registered under Udyam Portal before Physical Verification of the Unit and the adjustment of the Margin Money in the PMEGP beneficiary loan account.
- Geo-tagging of the PMEGP units have been initiated for capturing the details of the products and services offered by the units and to create market linkages for them.
- Since January 2024, PMEGP applications are accepted in physical form in 11 regional languages i.e., Gujarati, Malayalam, Punjabi, Manipuri, Bangla, Marathi, Tamil, Assamese, Kannada, Oriya and Telugu.

#### **Intended Beneficiaries:**

- Any individual, above 18 years of age is eligible under the scheme.
- Prospective entrepreneurs belonging to Aspirational Districts and Transgender Category have been included in the Special Category for higher subsidy.

#### **2nd Loan For Up-Gradation of the Existing PMEGP / REGP / MUDRA Units**

- Since 2018-19, existing PMEGP/REGP/MUDRA enterprises are also supported based on past good performances with 2nd loan for upgradation and expansion. Maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is ₹ 1.00 crore and for Service sector is ₹ 25 Lakhs. Eligible subsidy on 2nd loan for all categories is 15% of project cost (20% for NER and Hill States).

## Achievements:

- Since inception in FY 2008-09 till FY 2024-25 (as on 31.12.2024), a total of 9.87 lakh micro enterprises have been assisted with a Margin Money subsidy of ₹ 26,124.27 Crore and provided estimated employment opportunities to 80.53 Lakh persons.
- Approximately 80% of the units established under PMEGP are in rural areas, with the remaining 20% in urban regions.
- Over 50% of the units are owned by Women, Scheduled Castes (SCs), and Scheduled Tribes (STs).
- Around 15% units have been setup in Aspirational Districts.
- Performance of the Scheme during the years 2020-21, 2021-22, 2022-23, 2023-24 and current year is given below:

Financial Year	Margin Money Subsidy Disbursed (₹ Crore)	No. of Micro Units Assisted	Estimated Employment Generated
2020-21	2,188.80	74,415	5,95,320
2021-22	2,977.66	1,03,219	8,25,752
2022-23	2,722.17	85,167	6,81,336
2023-24	3,093.88	89,118	7,12,944
2024-25*	1,160.19	28,503	2,28,024

\*FY2024-25 Data upto 31.12.2024

## III. Raising and Accelerating MSME Performance (RAMP) Scheme

**RAMP** is a World Bank supported Central Sector Scheme with a total outlay of ₹ 6062.45 (808Mn USD) Cr, of which ₹ 3750 Cr ( 500 Mn USD) is the World Bank support and the rest is Govt of India funding. The RAMP programme aims at improving access of MSME to credit, technology and market.

### Major Objectives:

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

### Key Highlights:

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



- RAMP scheme envisages to benefit more than 5.5 lakh MSME during the programme period (FY 2022-23 to 2026-27).
- Under the aegis of RAMP programme, the Ministry has launched four sub-schemes
  - i. MSE Green Investments and Financing for Transformation (MSE-GIFT): Provides interest subvention and guarantee for selected green technologies
  - ii. MSE Scheme for Promotion Investment in Circular Economy (MSE-SPICE): Provides capital subsidy to existing MSEs for implementing CE solutions, and
  - iii. MSE-ODR which aims at developing a digital platform for Online Dispute Resolution for delayed payments to MSEs, and for support for legal services
  - iv. MSME TEAM scheme devised to run in collaboration with Open Network for Digital Commerce (ONDC) that would act as a steppingstone towards trade led growth opportunities and will support e-commerce enablement of MSME by conducting onboarding workshops, providing product cataloguing and handholding/account management.
- National MSME Council
  - A National MSME Council has been constituted under the Chairmanship of the Hon'ble Minister, MSME, with Secretaries of allied Central Ministries/ Departments, Principal Secretaries of States/UTs as Members.
  - The functions of the Council include overseeing inter Central Ministerial / Departmental coordination, Centre-State synergies and progress on the reforms mandated in the MSME sector including RAMP.
  - As on date, 03(three) National MSME council Meetings has been convened under the Chairmanship of Hon'ble Union Minister and in the august presence of Hon'ble Minister of State.



*Hon'ble Union Minister Shri Jeetan Ram Manjhi virtually addressing the 3rd MSME Council Meeting*

### **Intended Beneficiaries:**

- Individual Udyam registered MSME

### **Achievements:**

- All 36 States/ UTs are participating in the RAMP Scheme. All of them have been approved a grant of ₹5 crore each, for preparing a Strategic Investment Plan (SIP), which will be a roadmap for development and promotion of the MSME sector in the respective State/UT.
- Strategic Investment Plans (SIPs) have been received from 34 States/UT.
- A total grant of ₹2966.144 Cr has been approved for selected project proposals in the SIPs of these 34 States/UT. The first instalment of grants has been released to States/UTs for implementation of approved projects.
- Progress on RAMP sub-Scheme(GIFT/SPICE/TEAMS)
  - 19 Banks/ FIs have signed MoU with SIDBI i.e. Implementing Agency for implementing MSE GIFT and MSE SPICE schemes.
  - TEAM portal is ready and the registration of MSME for participation has started.
  - Empanelling the Seller Network Participants (SNPs) for the TEAM Initiative has commenced and 21 SNPs have registered. MSME registration on the portal has also been initiated.

## **IV. Credit Guarantee Fund Trust For MSEs (CGTMSE) - Provision of Collateral Free Credit for MSME**

Under the CGTMSE Scheme, Guarantees are provided for extending collateral free loans to Micro and Small Enterprises (MSEs) through banks and financial institutions (including NBFCs).

### **Key highlights:**

- The Scheme covers collateral free credit facility (term loan and/or working capital) extended by eligible lending institutions to micro and small enterprises, up to ₹ 5 crore (w.e.f. 01.04.2023) per borrowing unit.
- The guarantee cover provided under this scheme is upto 90% depending upon the quantum of loan and type of beneficiary.
- A nominal amount towards an Annual Guarantee Fee (AGF) for the credit facility sanctioned is charged on the outstanding loan amount.
- Recognizing the importance of women entrepreneurs, the guarantee coverage for women-led enterprises has been enhanced to 90% to promote their participation in the economic growth of the country.

### Strengthening of the Credit Guarantee Scheme

In order to facilitate additional credit of 2 lakh crore for Micro and Small Enterprises, Credit Guarantee Scheme for Micro and Small Enterprises was revamped and subsequent to the Budget announcement 2023-24, ₹ 9,000 crore has been infused in the corpus of CGTMSE.

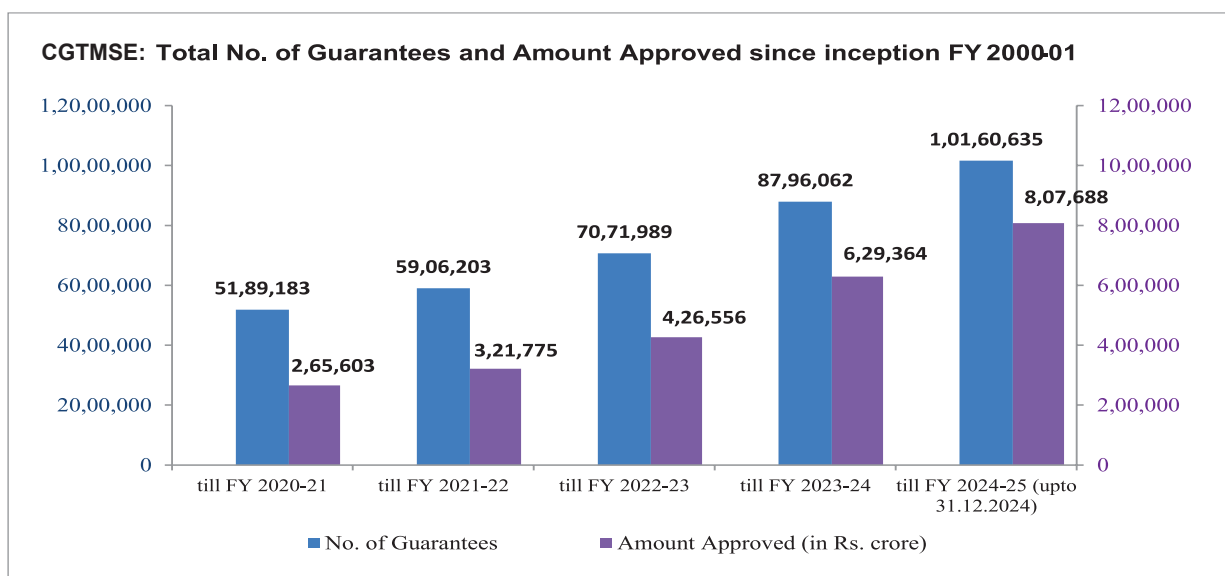
In view of the infusion of the funds in the corpus the following major steps have been taken under revamped CGTMSE:

- I. Enhanced Ceiling Limit:** The guarantee coverage limit has been increased from ₹2 crore to ₹5 crore.
- II. Reduced Cost of Credit:** The Annual Guarantee Fee (AGF) has been reduced, lowering the overall cost of credit.
- III. Increased Waiver Threshold:** The threshold for the waiver of legal action has been raised from ₹5 lakh to ₹10 lakh.

### Achievements:

- Since its inception, the CGTMSE Scheme has benefited over 1 crore enterprises, with 1.01 crore proposals approved for guarantee cover totaling ₹8.07 lakh crore as of December 31, 2024.
- Beneficiaries of the scheme have experienced notable improvements in their turnover and employment generation following CGTMSE funding. This has led to a positive impact in several key areas of the MSE sector, including technology upgradation, skill development, market expansion, and both economic and social development.
- The scheme has seen significant geographical expansion, with a strong emphasis on reaching underserved regions, particularly the North-East, ensuring inclusive growth across the country.
- More than 100 industrial sectors have benefited from the scheme, highlighting its broad applicability across various segments of the MSE sector.
- The impact is not confined to major industrial hubs alone; the scheme has also extended its benefits to tier-2 and tier-3 towns, promoting regional growth and decentralizing industrial development.
- CGTMSE has proven to be highly effective in settling claims.

The details of the Scheme along with latest circulars are available in the website of CGTMSE at [www.cgtmse.in](http://www.cgtmse.in)



## 4.2 Skill Development and Training

### V. A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE)

ASPIRE scheme was approved for continuation from 2021-22 to 2025-26 with a budget outlay of ₹194.87 cr. The Technology Business Incubator (TBI) component was withdrawn due to convergence with the Incubation scheme of the Ministry. The revised guidelines were issued on 28.01.2022 with the following objectives and interventions.

#### Objectives:

- Create jobs and reduce employment,
- Promote entrepreneurship culture in India,
- Promote innovation to strengthen the competitiveness of MSME sector.

#### Component under the scheme:

- (i) **Livelihood Business Incubator (LBI):** An entity setup for imparting skill development and incubation programs for promoting entrepreneurship and employment generation in agro-rural sector with special focus on rural and underserved areas.

#### The Objectives of LBIs are :

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

### Eligibility for proposals under the Scheme:

- 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 - Assistance of upto ₹100 Lakhs to eligible agencies for procurement of plant and machinery only and upto ₹100 Lakhs as operational expenditure support.
- 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 - Assistance of upto ₹75 Lakhs to eligible agencies for procurement of plant and machinery only and upto ₹100 Lakhs as operational expenditure support.

### Achievements:

As on 31.12.2024, 109 Livelihood Business Incubators (LBIs) and 22 Technology Business Incubators (TBIs) have been approved.

- 77 LBIs and 14 TBIs are already functional.
- A total of 1,08,141 beneficiaries have been trained in the 77 LBIs, of which 18,044 self-employed and 13,072 trainees were employed in agro rural sector.
- Additionally, 650 micro enterprises have been supported/established till date.
- 11 AIFs have been committed a total of ₹ 217.5 crore out of the total corpus ₹ 310 cr under ASPIRE FoF.

- (ii) **ASPIRE Fund of Funds (FoF) managed by SIDBI:** Established with a focus to invest through Alternate Investment Funds (AIFs), in early-stage start-ups that require support and nurturing to succeed in developing technology and business enterprise in the areas of innovation, entrepreneurship, developing forward and backward linkages with multiple value chain of manufacturing and service delivery in the agro-based sector. The total corpus of SIDBI FoF is ₹ 310 cr.

## VI. Entrepreneurship and Skill Development Programmes (ESDP)

The objective of the programme is to motivate youth representing different sections of the society including SC/ST, Women, differently abled, Ex-servicemen and BPL persons to consider self employment or entrepreneurship as one of the career options. The ultimate objective is to promote new enterprises, build capacity of existing MSME and inculcate entrepreneurial culture in the country.

The scheme (ESDP) is implemented across the length and breadth of the country. As per the ESDP guidelines, approved on 25.3.2022, ESDP Scheme has five components viz.

- **Entrepreneurship Awareness Programme (EAP)** - Duration- One Day, 50-100 participants, costing ₹ 20,000/- per programme.
- **Entrepreneurship cum Skill Development Programme (E-SDP)**- Minimum 6 Weeks Programme, 25 participants, Cost- ₹ 1,25,000/- per programme.



- **Advance E-SDP-** This component is newly added, which costs ₹ 10.00 Lakhs (max.) per programmes to be conducted by premier Institutes like IIT, IIM, ICAR, BARC, Agricultural Universities of State or Central Governments.
- **Management Development Programme (MDP)** – Minimum One Week, 20-25 participants, cost-₹ 50,000/- per programme.
- **Advance MDP-** Newly added in the guidelines approved for the 15th FC which costs ₹ 10.00 lakhs per programme to be conducted by premier institutes like Advance E-SDP components.



*Advanced ESDP on Entrepreneurship Course on Unmanned Aerial Vehicles (UAVs) organized by IIT, Kanpur*



*Advanced MDP on Empowering Entrepreneurs: 'Analytical Skills for Small Business Owners' Decision Making', NIT Calicut*

### 4.3 Infrastructure Development

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

- 1 Scheme of Fund for Regeneration of Traditional Industries (SFURTI), a central sector scheme focuses on organizing traditional industries and artisans into collectives as manufacturing enterprises for value added production resulting in sustainable increase in artisan income. The traditional sectors covered under SFURTI include textiles, handicrafts, bamboo, agro-processing, honey, khadi, coir, etc, Funding support of upto ₹ 5.00 crore is given under the scheme for end to end holistic development of the cluster for creating physical infrastructure, capacity building, procurement of new machines, setting up of design house, procurement or raw materials, market linkage etc.
2. The scheme has focused on the disadvantaged sections of the society. As on 31.12.2024, 513 clusters were approved under SFURTI with total financial assistance of around ₹ 1,333 crores, benefitting around 3.00 lakh artisans. Out of the approved clusters, 62 clusters are all SC/ST clusters and 68 clusters are all women clusters. Besides, 89 clusters are located in 86 aspirational districts, contributing to the development of these underserved areas. Continuation of scheme beyond 30.9.2022 is under consideration.

## VIII. Micro and Small enterprises Cluster Development Programme (MSE-CDP)

Ministry of MSME is implementing Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) for development of clusters. MSE-CDP is a Central Sector Scheme. It is a demand driven scheme .

### Objective:

- To enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) by extending financial assistance as Government of India (GoI) grant for establishment of Common Facility Centers (CFCs) in the existing clusters.
- For establishment of new / upgradation of existing Industrial Areas / Estates / Flatted Factory Complex.

### Key Components of the Scheme:

#### a. Common Facility Centers (CFCs):

- The GoI grant will be restricted to 70% of project cost (₹ 5.00 crore - 10.00 crore) and 60% of project cost (₹ 10.00 crore - 30.00 crore).
- In case of NE and Hill States, Island territories, Aspirational Districts, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units, GoI grant will be 80% of project cost (₹ 5.00 crore - 10.00 crore) and 70% of project cost (₹ 10.00 crore - 30.00 crore).
- CFC projects with cost more than ₹ 30.00 crore are also considered however, the GoI assistance would be on maximum eligible project cost of ₹30.00 crore.

#### **b. Infrastructure Development:**

- The GoI grant will be restricted to 60% of project cost (₹ 5.00 crore - 15.00 crore) for setting up of new Industrial Estate / Flatted Factory Complex and GoI grant will be 50% of project cost (₹ 5.00 crore - 10.00 crore) for up-gradation of existing Industrial Estate / Flatted Factory Complex.
- In case of NE and Hill States, Island territories, Aspirational Districts, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units, GoI grant will be 70% of project cost (₹ 5.00 crore - 15.00 crore) for setting up of new Industrial Estate / Flatted Factory Complex and 60% of project cost (₹ 5.00 crore - 10.00 crore) for up-gradation of existing Industrial Estate / Flatted Factory Complex.
- ID projects with cost more than ₹ 10.00 crore/15.00 crore are also considered however, the GoI assistance would be on maximum eligible project cost of ₹ 10.00 crore/15.00 crore.

#### **Achievements:**

- Since inception of the scheme, out of the total 593 projects, 240 projects are ongoing and 353 projects have been completed.
- Out of 593 projects, 29 projects, with a total project cost of approximately ₹ 601 crore, with Government of India's assistance of ₹ 392 crore were approved during the period from January, 2024 to December, 2024.

### **4.4 Marketing Assistance**

#### **IX. Procurement and Marketing Support (PMS) Scheme**

The Procurement and Marketing Scheme has been introduced to enhance the marketability of products and services in the MSME Sector. The Scheme provides market access initiatives like organizing/participation in National/International Trade Fairs/Exhibitions/MSME Expo/National Workshop / Seminar, etc. held across the country. Further, Vendor Development Programs are conducted to facilitate market linkages for effective implementation of Public Procurement Policy for Micro and Small Enterprises (MSEs). Following are the new initiatives under the Scheme:

- Adoption of Bar Code by Micro Enterprises.
- Adoption of e-Commerce by Micro Enterprises.
- Adoption of Modern Packaging Techniques.

### **4.5 Technology Upgradation and Competitiveness**

#### **X. MSME Champions Scheme**

MSME Champions scheme is a holistic approach to unify, synergize, and converge various schemes and interventions with a single purpose. The Scheme has been formulated through

Standing Finance Committee (SFC)) for a period of 5 years i.e., 2021-22 to 2025-26. There are 3 components under the MSME Champions scheme, the details of which are as below:

- A. MSME Sustainable (ZED) Certification Scheme
- B. MSME-Competitive (Lean) Scheme
- C. MSME-Innovative (for Incubation, IPR, Design and Digital MSME) Scheme

**Objective:**

- To select clusters and enterprises and modernize their processes, reduce wastages, sharpen business competitiveness, and facilitate their National and Global reach and excellence.

**i. MSME Sustainable (ZED) Certification Scheme:**

MSME Sustainable (ZED) Certification Scheme Launched in April, 2022, MSME Sustainable (ZED) Certification is a transformative initiative aimed at promoting Zero Defect Zero Effect (ZED) practices among MSME.

**Key Highlights:**

- **Awareness:** Promotes Zero Defect Zero Effect (ZED) practices among MSME.
- **Encouragement for MSME:** Inspire MSME to become MSME Champions through the ZED Certification journey.
- **Benefits of ZED Certification:** Substantial reduction in wastage, increased productivity and operational efficiency, enhanced environmental consciousness and energy conservation, optimal utilization of natural resources and expansion of market opportunities.
- **Adoption of Best Practices:** Motivate MSME to standardize products, processes, and system.
- **Global Competitiveness:** Focuses on improving competitiveness through assessment, handholding, managerial and technological interventions.
- **Sustainability:** Encourages sustainable practices for long-term growth and environmental stewardship.

**Nature of Assistance:**

- Cost of Certification : Level 1: BRONZE: ₹ 8,000/-, Level 2: SILVER: ₹ 32,000/- and Level 3: GOLD: ₹ 72,000/-
- Subsidy on ZED Certification cost: Joining reward of ₹ 10,000/- (effectively making bronze certification free if availed). Subsidy rate as 80% for micro enterprises, 60% for small enterprises, 50% for medium enterprises and 100% subsidy for women-owned MSME
- Additional subsidy: 10% Additional subsidy for MSME owned by SC/ST entrepreneurs and enterprises located in NER / Himalayan / LWE / Island territories/Aspirational districts



5% for MSME which are also a part of SFURTI (Scheme of Fund for Regeneration of Traditional Industries) and MSE-CDP (Micro and Small Enterprises Cluster Development Programme)

- Financial Assistance in Testing/Quality/Product Certification: Up to 75% of the total cost against multiple Testing/System/Product Certification, with the maximum subsidy of ₹ 50,000/-
- Handholding/Consultancy Support: Financial assistance of up to ₹2 lakh for handholding and consultancy to help MSME achieve higher certification levels.
- Support in Technology Upgradation for Zero Effect Solutions: Financial support of up to ₹3 lakh for adopting zero-effect solutions, pollution control measures, and cleaner technologies.

#### **Achievements:**

- Since its inception, a total of 4,01,735 MSME have registered under the Scheme, of which 1,07,435 MSME have registered in FY 2024-25 (as on Dec 24)
- 72,794 Bronze, 515 Silver, and 998 Gold certifications have been awarded in FY 2024-25 (as on Dec 24) to the MSME and the certification process for the remaining registered MSME is underway.
- 21 States/UTs have included ZED in their respective Industrial Policies and offering additional incentives to ZED certified MSME
- 19 Financial Institutions initiated and notified incentives to ZED certified MSME in form of concessions in processing fee and rate of interest.
- Certification cost for Women-owned MSME has been effectively made zero.

#### **ii. MSME-Innovative (for Incubation, IPR, Design and Digital MSME) Scheme**

MSME Innovative is an initiative for MSME designed to integrate innovation in incubation, design intervention and IPR protection in a single mode approach.

#### **Objective:**

It aims to raise awareness among MSME about India's innovation potential and inspire them to become MSME Champions. Serving as a hub for innovation, the initiative facilitates and guides the transformation of ideas into viable business propositions. The scheme has 4 sub-components as described below.

##### **a. MSME-Innovative (Incubation)**

The scheme aims to promote untapped creativity and encourage the adoption of advanced technologies in manufacturing and knowledge-based MSME. The intended beneficiaries of the scheme are Udyam-registered MSME and other entities. The scheme is being implemented through the offices of the Development Commissioner (MSME) under the Ministry of MSME. As of Dec 24, an expenditure of ₹10.44 crore has been incurred under the Scheme.



*Nature of Assistance:* Financial assistance of up to ₹ 15 lakh per idea is provided to Host Institutes (HIs) for developing and nurturing innovative ideas.

*Achievement/Status in 2024-25 (As of 31.12.2024):*

- Host Institutes (HIs) approved: Total of 780 HIs across India.
- Idea submissions: 29,237 ideas received under Idea Hackathon 4.0 (Young Innovators), launched by the Hon'ble Minister of MSME on 11 September 2024. 8,936 ideas have been shortlisted by HIs for further scrutiny.

**b. MSME-Innovative (Design)**

The objective of this component is to create a common platform for collaboration between Manufacturing sector and Design expertise/ Design fraternity. It aims to provide expert advice and cost-effective solutions for addressing real-time design challenges, supporting new product development, its continuous improvement, and value addition to existing or new products.

The intended beneficiaries of the scheme are Udyam-registered Manufacturing MSME. The scheme is being implemented through the offices of the Development Commissioner (MSME) under the Ministry of MSME. As on Dec 24, an expenditure of ₹0.68 crore has been incurred under the Scheme.

**Nature of Assistance:**

- Design Project: 75% of the total project cost will be contributed by GoI up to a maximum of ₹ 40 lakh.
- Student Project: 75% of the total project cost will be contributed by GoI up to a maximum of ₹ 2.5 lakh

**Achievement/Status in 2024-25 (As of 31.12.2024):**

- MoUs have been signed with 11 NITs, 6 IITs, 1 IISC
- No. of cumulative Professional Design / Student Projects approved: 47

**c. MSME-Innovative (IPR)**

The objective of the scheme is to strengthen the Intellectual Property (IP) culture in India by focusing on two key interventions:

- To raise awareness about Intellectual Property Rights (IPRs) among MSME, fostering creativity and innovation in the Indian economy.
- To implement measures that protect the ideas, technological innovations, and business strategies developed by MSME, enabling their commercialization and effective use of IPR tools.

The intended beneficiaries of the scheme are any applicant/entity/unit with a valid Udyam Registration. The scheme is being implemented through the offices of the Development Commissioner (MSME) under the Ministry of MSME. As on Dec 24, an expenditure of ₹8.91 crore has been incurred under the Scheme.

**Nature of Assistance:**

- A Grant of up to ₹ 1 crore would be provided to an Intellectual Property Facilitation Centre (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:
  - Foreign Patent: up-to ₹ 5.00 lakh
  - Domestic Patent: up-to ₹ 1.00 lakh
  - GI Registration: up-to ₹ 2.00 lakh
  - Design Registration: up-to ₹ 0.15 lakh
  - Trademark: up-to ₹ 0.10 lakh

*Achievement/Status in 2024-25 (As of 31.12.2024):*

Following Number of IPs have been approved by the Intellectual Property Facilitation Centres (IPFCs):

- i. No. of Patent – 73
- ii. No. of Trademark - 616
- iii. No. of Design Registration- 37
- iv. No of GI registration - 1

**d. MSME-Innovative (Digital)**

The Digital MSME Scheme aims to promote digitization and digitalization among MSME. Its objective is to empower these enterprises by encouraging the adoption of digital tools, applications, and technologies in their production and business processes, thereby enhancing their competitiveness in both domestic and global markets.

The intended beneficiaries of the scheme are MSME registered on UDYAM Portal.

**Nature of Assistance:**

- Provisioning of a website/app for MSME for an online presence.
- Access to pre-developed Enterprise Resource Planning (ERP) suites, which address various

MSME requirements such as Human Resource Management (HRM), Customer Relationship Management (CRM), Financial Management, and Raw Material Management.

### iii. MSME-Competitive (Lean)

Launched in March, 2023, MSME Competitive (Lean) Scheme is an initiative by the Ministry of Micro, Small, and Medium Enterprises to enhance the competitiveness of MSME through the implementation of Lean Tools and Techniques. These methodologies, which are well-established and effective, focus on improving efficiency and optimizing processes to boost the competitiveness of MSME sectors.

The intended beneficiaries of the scheme are Udyam-registered Manufacturing MSME. The scheme is being implemented by the offices of the Development Commissioner (MSME), Ministry of MSME through Quality Council of India and National Productivity Council. As on Dec 24, an expenditure of ₹6.57 crore has been incurred under the Scheme.

#### ***Nature of Assistance:***

#### ***Cost of Implementation:***

	Basic Level	Intermediate Level	Advanced Level
Implementa- tion Cost (Max. per unit)	Free	₹ 1,20,000 + Taxes	₹ 2,40,000 + Taxes
Beneficiary Contribution	NA	10% of Total Cost of Implemen- tation i.e., up to ₹ 12,000 + Taxes per unit (Max.)	10% of Total Cost of Implementation i.e., up to ₹ 24,000 + Taxes per unit (Max.)
GoI Contribu- tion	NA	MSME unit will be entitled for up to ₹ 1,08,000 (max.) towards the Implementation cost (Taxes Extra)	MSME unit will be entitled for up to ₹ 2,16,000 (max.) towards the Imple- mentation cost (Taxes Extra)
Additional Benefit	NA	a) Additional 5% GOI contribution for MSME which are part of SFURTI Clusters, Woman/SC/ ST owned, NER located MSME.  b) OEM/ Industry Association route  ➤ Additional 5% GoI contribution shall be given to the MSME registering through Industry Association/ OEM after completion of all levels.  ➤ ₹ 5000/ per MSME shall be given to OEM/ Association after completing all stages of lean intervention.	

#### **Achievement/Status in 2024-25 (As on December, 2024):**

- Over 12,955 Nos. of MSME have registered under MSME Competitive (LEAN) Scheme in FY 2024-25 (as on Dec 24).

- Nearly 4,000 No. of MSME have obtained Basic Certificate in FY 2024-25(as on Dec 24), out of which 742 MSME have expressed the willingness to advance to the Intermediate level.
- A total of 294 Awareness Programs, and 15 Consultant Training programs have been conducted since April 24.
- MoUs have been signed with leading OEMs such as Monte Carlo, AVON cycles, JBM, Forbes Marshal, TITAN and other to onboard their supplier base.
- 202 Group of Enterprises (GoEs) have been formed by Implementing agencies comprising nearly 1600 No. of MSME.
- Consultant Selection completed in 129 GoEs, and Lean implementation is currently underway in these GoEs at Intermediate level.

#### **M/o MSME UNIDO, GEF-5 Projects for the MSME across the country**

<b>I. Ministry of MSME UNIDO, GEF-5 Project on 'Promoting Market Transformation for Energy Efficiency in Micro, Small and Medium Enterprises'</b>	
Description	The UNIDO, GEF-5 Project titled 'Promoting Market Transformation for Energy Efficiency in Micro, Small and Medium Enterprises' aims to foster a supportive market environment for MSME by implementing energy-efficient technologies and increasing the adoption of these identified technologies within various clusters.
Objective	<p>The project aims to enhance energy efficiency within the MSME sector by establishing and maintaining a revolving fund mechanism to replicate energy efficiency measures.</p> <p>The project has the following specific objectives:</p> <ul style="list-style-type: none"> <li>- Encourage the adoption of energy efficiency in the MSME sector;</li> <li>- Develop and maintain a mechanism for replicating energy efficiency measures;</li> <li>- Establish a revolving fund using portions of the revenues from the aggregator (EESL) to sustain activities beyond the project's duration;</li> <li>- Addressing barriers to scaling up energy efficiency, ensuring sustainability and competitiveness in the MSME sector.</li> </ul>
Energy Target	The project targets annual energy savings of 956,184 GJ, amounting to 9,561,838 GJ over ten years. Additionally, it aims to cut 86,000 tonnes of CO <sub>2</sub> emissions annually.

## I. Ministry of MSME UNIDO, GEF-5 Project on 'Promoting Market Transformation for Energy Efficiency in Micro, Small and Medium Enterprises'

Achievement/ Status	<ul style="list-style-type: none"> <li>The project has identified twelve clusters, completing 840 surveys, 89 energy audits, and 84 baseline energy studies. Over 130 Local Service Providers (LSPs) selected to implement approved energy-efficient technologies and more than 100 pieces of equipment deployed in MSME units. Additionally, 131 expressions of interest gathered from clusters for the project's replication phase.</li> <li>The website launched to share project activities 38 energy-efficient technologies identified and approved by the Project Steering Committee for demonstration projects, with 38 Excel-based Quick Estimator Tools (QETs) developed and toolkits were also prepared.</li> <li>The framework for scaling up demonstrated technologies has been finalized through innovative financing.</li> <li>According to the EMRF structure, financing will be provided by the MSME development bank SIDBI, while technical services will be delivered by EESL.</li> </ul>
Intended Beneficiaries	The program targets 12 clusters across seven sectors: Pulp and Paper, Textile, Food Processing, Pharmaceuticals, Chemicals and Dyes, Foundry and Forging, and Iron and Steel, along with a Mixed Cluster.
Implementation	The project is part of the Global Environmental Facilities' (GEF) programmatic framework for energy efficiency in India, with the United Nations Industrial Development Organization (UNIDO) serving as the Implementing Agency (IA) and the Ministry of MSME as the Lead Executing Agency (EA). Energy Efficiency Services Ltd (EESL) is the primary executing partner, while the Small Industrial Development Bank of India (SIDBI) and the Bureau of Energy Efficiency (BEE) act as guiding agencies for the project.

## II. Ministry of MSME UNIDO, GEF-5 Project on Promoting Business Models for Increasing Penetration and Scaling up of Solar Energy'

Description	The project aims to implement Concentrating Solar Thermal (CST) technology, which captures solar radiation and converts it into heat for use in industrial processes, providing heating or cooling.
Objective	<p>The project aims to boost the adoption of CST technology for heating and cooling in five or more clusters within the GEF-5 funded UNIDO project for energy efficiency in MSME clusters.</p> <p>Key features of the project include:</p> <ul style="list-style-type: none"> <li>- Offering financial support for CST installations in more than 12 MSME industrial clusters.</li> </ul>



## II. Ministry of MSME UNIDO, GEF-5 Project on Promoting Business Models for Increasing Penetration and Scaling up of Solar Energy'

	<ul style="list-style-type: none"> <li>- Providing technical assistance to facilitate the installation and integration of the most appropriate CST technology within industries.</li> <li>- Creating training manuals to enhance users' understanding - Promoting CST technologies as clean energy solutions</li> </ul>
Achievement/ Status	<p><b>Project Progress Update</b></p> <p>The project successfully executed in six identified and approved clusters. Within these clusters, 14 Detailed Project Reports (DPRs) were prepared and approved for the installation of Concentrating Solar Thermal (CST) technology. Currently, three of these projects are actively in the process of procuring CST technology.</p> <ol style="list-style-type: none"> <li>1. Nine business meetings were organized across the identified clusters.</li> <li>2. Trainer Training Programme (TOT) was conducted on June 2024.</li> <li>3. The Project Steering Committee approved the inclusion of new clusters, which include Ranchi and Bokaro, Pune, Chittoor, Ludhiana, and Muzaffarnagar. Additionally, the sectors of hospitals and common facilities were also approved.</li> </ol>
Intended Beneficiaries	MSME Industries, Hospitals, Common Steam Facilities having Udyam Aadhar Registration
Implementation	<p>United Nations Industrial Development Organization (UNIDO), serving as the implementing agency for the Global Environmental Facilities (GEF), collaborates with the Ministry of Micro, Small and Medium Enterprises (MSME), which functions as the executing agency. The GEF-UNIDO project is designed to complement the Ministry of MSME' support program by addressing knowledge, technical, and financing barriers.</p> <p>It has already produced technology application information packages and aims to standardize CST applications for selected MSME subsectors, such as textiles, pharmaceuticals, chemicals, and food. Furthermore, the project is aligned with the M/o MSME-UNIDO-GEF initiative on market transformation for energy-efficient technology.</p>

## XI. National Scheduled Caste And Scheduled Tribe Hub (NSSH)

National Scheduled Caste and Scheduled Tribe Hub (NSSH) was launched by Hon'ble Prime Minister in October 2016 which is aimed at promoting entrepreneurship among the SC/ST and to fulfil the 4% procurement mandate by the CPSEs as laid down in the Central Government Public Procurement Policy and to boost entrepreneurship among SC/STs. The Hub has undertaken several initiatives to facilitate entrepreneurship among SC/ST MSE and to cater the challenge of credit, market linkages, finance facilitation, bid participation, etc.

The Scheme is being implemented through National Small Industries Corporation (NSIC), a PSU under this Ministry. Further, to provide mentoring and handholding support to SC/ST entrepreneurs across their business lifecycle and tender related participation with CPSEs, 15 National SC-ST Hub Offices (NSSHOs) have been set up across the country at Ludhiana, Agra, Lucknow, Mumbai, Pune, Sindhudurg, Ranchi, Chennai, Bengaluru, Bhubaneswar, Guwahati, Kolkata, Surat, Hyderabad, and Bodh Gaya.

Under the Special Credit Linked Capital Subsidy Scheme (SCLCSS) component, SC/ST MSEs of manufacturing as well as service sectors are eligible for 25% subsidy (upto ₹ 25 lakh) for procurement of Plant and Machinery and equipment through institutional credit. Further, various skill and entrepreneurship development training programs are being provided to SC-ST entrepreneurs across the country through different training institutions. These training programs may bridge the existing skill gap, increase the technical as well as managerial capabilities of the entrepreneurs and develop entrepreneurship among target beneficiaries.

More than 1.36 lakh SC-ST entrepreneurs facilitated across the country since its inception under various activities of the scheme. The scheme has made a positive impact among target beneficiaries by way of professional support in upgrading their skills, facilitating market linkages and handholding support which is evident from 17-fold increase (in terms of value) in public procurement from SC/ST owned MSEs i.e., ₹99.37 crore (0.07%) in 2015-16-17, 1757.26 Cr (1.03%) in 2023-24. In FY 2024-25 (as on 31.12.2024), the share of SC/ST MSEs in public procurement has further been reached to 1.29%.



*National Scheduled Caste and Scheduled Tribe Hub (NSSH) conclave at Moga, Punjab*

# Targeted Activities for the North-Eastern Region, Women, Specially Abled Persons, and International Cooperation

## 5.1 Activities for the North-East Region (NER)

**5.1.1** In line with the Government's initiative to earmark 10% of the Ministry's annual budget for the welfare and development of the North-Eastern Region (NER), an allocation of ₹ 2187.02 crore was made in the Budget Estimate (BE) for 2024-25 specifically for the region. This allocation supports and promotes the schemes and programmes of the Ministry of MSME in the region and covers the States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura.

The Budgetary outlay and Expenditure for the North-East Region from 2020-21 to 2024-25 (Upto 31.12.2024)

(₹ in Crore)

Year	Total Allocated Budget	10% Budget Allocation to NER	Total Expenditure -NER
2020-21	7572.20	566.81	482.07
2021-22	15699.65	1622.73	1611.68
2022-23	21422.00	2743.22	2752.68
2023-24	22138.01	2310.38	2341.01
2024-25	22137.95	1711.00	691.62

### a) NSIC in North East Region (NER)

NSIC-TIC Guwahati is equipped with technologies in Fashion Designing, Food Processing, Computer Hardware and Networking, Advanced Beautician Techniques, and Decorative Candle Making. These facilities are designed to serve all eight states of the North Eastern Region, providing practical, hands-on training to prospective entrepreneurs. The programs combine classroom learning with practical experience using live projects installed in the incubator, ensuring that trainees gain valuable, industry-relevant skills.

Training courses are provided either on direct admission basis or sponsored basis. Various Training programs have been organized in collaboration with the following Organizations:

- a. Numaligarh Refineries Ltd (NRL), Assam
- b. Department of Industries and Commerce, Government of Assam.
- c. Industries and Commerce Dept., BTC, Kokrajhar, Assam.
- d. Agricultural and Processed Food Products Export Development Authority (APEDA)
- e. Assam Skill Development Mission, Assam

In FY 2024-25, NSIC has initiated ATI Training under which 160 trainees have been trained.



*Ms. Shobha Karandlaje, Hon'ble Minister of State, visited NSIC, Guwahati on 3rd Oct. 2024*

#### 5.1.2. “Promotion of MSME in N.E. Region and Sikkim” Scheme

**Introduction:** The scheme was launched in the year 2016. It was further continued for implementation during 15th Finance Commission (2021-2026) with budget outlay of ₹295.00 Cr.

The scheme provides financial support to create or upgrade infrastructure and common facilities for MSME in the NER to supplement manufacturing, testing, packaging, R&D, product and process innovations and skilling activities.

#### Scheme Components:

##### 1. Setting up of new and modernization of existing Mini Technology Centres:

**Objective:** The Scheme envisages financial assistance to State Governments for setting up of new and modernization of existing Tool Room/ Mini Technology Centers. Projects



for 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 are given priority. The Geo tagging of the project is mandatory.

**Financial Assistance:** The maximum assistance from Government of India will be limited to ₹13.50 Cr. or 90% of the project cost, whichever is less. Balance and any excess amount to be contributed by State Government. The GoI assistance towards the building cost for up-gradation of infrastructure would be limited to ₹1.00 Cr. within the total permissible GoI assistance. Government of India financial assistance would not be admissible towards the cost of land.

## 2. Development of new and existing Industrial Estates:

**Objective:** Government of India financial assistance will be provided for development of new and existing Industrial Estates, Flatted Factory Complexes. The infrastructure facilities will include power distribution system, water, telecommunication, drainage and pollution control facilities, roads, storage and marketing outlets etc. Geo tagging of the project is mandatory.

**Financial Assistance:** The maximum assistance from Government of India will be limited to ₹13.50 Cr. for development of New Industrial Estate or ₹ 9.00 Cr. for development of Existing Industrial Estate or 90% of the project cost, whichever, is less. Balance and any excess amount to be contributed by State Government.

## 3. Development of Tourism Sector:

**Objective:** Looking into immense scope of tourism sector in NER and Sikkim, projects for creation of common services such as kitchen, bakery, laundry and 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 may be considered. There has to be linkages of projects with local MSEs. Projects of State Tourism Development Agencies or Central/State Autonomous bodies for Tourism Development shall be allowed.

The following will be the mandatory requirements-

- a. Geo tagging of the project;
- b. The validation of DPR by Ministry of Tourism;
- c. No. of minimum beneficiaries- 10 MSEs (in tourism services);
- d. Beneficiaries should essentially be linked to any renowned e-commerce platform.

**Financial Assistance:** The assistance from Government of India will be limited to ₹ 4.50 Cr. or 90% of the project cost, whichever is less. Balance and any excess amount to be contributed by State Government.



## Intended beneficiaries- All MSME in North Eastern Region

**Physical and Financial Achievements:** Since inception of the scheme in 2016, total 65 projects have been approved, out of which 28 projects are completed. Till date a total of ₹ 264.94 Cr GoI grant has been provided for these projects.

S. No.	State and other activities	Mini Technology Center	Industrial Estate/ Flatted Factory Complex	Projects under Other activities*	Total
1	Arunachal Pradesh	00	01	00	01
2	Assam	01	22	01	24
3	Meghalaya	00	03	00	03
4	Mizoram	00	06	00	06
5	Nagaland	03	05	01	09
6	Sikkim	03	06	02	11
7	Tripura	01	04	00	05
	Studies*	00	00	04	04
	Training*	00	00	02	02
<b>Total</b>		<b>08</b>	<b>47</b>	<b>10</b>	<b>65</b>

\* Components discontinued under latest guidelines.

## Financial Achievements under the scheme (Year wise)

Financial Year	BE/RE (₹ in Cr.)	Expenditure (₹ in Cr.)
2020-21	20.00	22.97*
2021-22	20.00	21.09*
2022-23	50.00	49.43
2023-24	50.00	49.35
2024-25	50.00	39.09 ( up to 20.01.2025)
<b>Total</b>	<b>277.42</b>	<b>264.94</b>

\*Additional funds sourced from other schemes having same object heads

- In the 11th meeting of PAMC held on the 26.06.2024, a total 12 (Twelve) Industrial Estate/ Flatted Factory Complex projects have been approved with total project cost of ₹ 178.24 Cr. and approved GoI grant of ₹142.05. Cr.

## Initiatives and focus on NER

- The Union Minister for MSME visited South Garo Hills, Meghalaya, on 18.01.2025 to review the implementation of MSME schemes. During the visit, Hon'ble Minister interacted with PM Vishwakarma Scheme beneficiaries, appreciated their products and encouraged potential entrepreneurs and artisans of the District. Participants were appealed to avail maximum benefits of Ministry's Schemes and continued support of the Ministry was assured.



*Hon'ble Union Minister of MSME visit to South Garo Hills District, Baghmara, Meghalaya*

- 3-day State Level Exhibition of PM Vishwakarma Scheme, Agartala: To raise awareness and encourage artisan registration under the PM Vishwakarma scheme, the MSME department organized a three-day state-level exhibition in Tripura. During the exhibition, artisans showcased a variety of products, highlighting their craftsmanship. The exhibition was graced by the presence of Hon'ble Union Minister of MSME Shri Jitam Ram Manjhi as Special Guest, Hon'ble Minister of Industries and Commerce Smt. Santana Chakma as Guest of Honour and Hon'ble Chief Minister of Tripura, Professor (Dr.) Manik Saha, as Chief Guest. During the programme, Punjab National Bank alongwith Tripura Gramin Bank distributed loan to the PM Vishwakarma artisans. Also, Certificates were awarded to the successful artisans under this scheme.



*Three-day exhibition and fair organized jointly by the Ministry of Micro, Small and Medium Enterprises and the Department of Industries and Commerce, Govt of Tripura at Rabindra Satabarshiki Bhavan in Agartala.*

### 5.1.3 Activities for the North-East Region

- 5.1.3.1 In order to ensure effective implementation and monitoring of Khadi and Village Industries (KVI) programmes in the North Eastern Region (NER), Khadi and Village Industries Commission (KVIC) have a Zonal Office at Guwahati and other field Offices in NE States. KVI programmes are being implemented in the region through State KVI Boards, registered Institutions, Co-operative Societies and Entrepreneurs.
- 5.1.3.2 Village Industries which are being setup in these hilly and backward areas include Fruit and Vegetable Processing Industries Beekeeping, Processing of Cereals and Pulses, Pottery,

Fibre, Soap, Cane and Bamboo, Carpentry and Black smithy; and also Khadi and Polyvastra activities.

### 5.1.3.3 Khadi and Village Industries in the North East Region:

#### State-Wise Physical Performance Of Khadi # In NER During 2024-25 (Up To 31-12-2024)

S. No.	State	Production (₹ In lakh)	Sales (₹ In lakh)	Cumulative employment (in numbers)
1	Arunachal Pradesh	15.63	37.94	46
2	Assam	1143.95	1024.44	7530
3	Manipur	73.99	57.56	247
4	Meghalaya	18.87	16.27	87
5	Mizoram	2.31	3.73	18
6	Nagaland	36.24	48.29	434
7	Sikkim	20.98	32.19	41
8	Tripura	1.92	27.51	37
<b>Total</b>		<b>1313.89</b>	<b>1247.93</b>	<b>8440</b>

# Including Polyvastra and Solarvastra

#### State-Wise Physical Performance Of Khadi # In NER During 2024-25 (Up To 31-03-2025)

S. No.	State	Production (₹ In lakh)	Sales (₹ In lakh)	Cumulative employment (in numbers)
1	Arunachal Pradesh	24	74	62
2	Assam	1758	1975	10185
3	Manipur	111	108	334
4	Meghalaya	28	31	117
5	Mizoram	4	7	24
6	Nagaland	55	92	586
7	Sikkim	32	61	56
8	Tripura	3	52	50
<b>Total</b>		<b>2015</b>	<b>2400</b>	<b>11414</b>

# Including Polyvastra and Solarvastra

### 5.1.3.4 PMEGP-Special efforts have been made by KVIC to provide employment in NER under PMEGP

- (i) A total number of 3,361 PMEGP projects have been assisted by utilizing Margin Money Subsidy of ₹ 100.49 Cr. in NER States during the year 2024-25. PMEGP performance in NER States during 2024-25 (up to 31.12.2024) is as under:

S. No.	State	Margin Money utilized (₹ in lakh)	Units assisted (Number)	Estimated employment generated (Number)
1	Arunachal Pradesh	427.65	74	592
2	Assam	4,092.03	1,444	11,552
3	Manipur	715.12	321	2,568
4	Meghalaya	904.69	356	2,848
5	Mizoram	847.67	211	1,688
6	Nagaland	2,104.51	574	4,592
7	Sikkim	183.03	65	520
8	Tripura	773.85	316	2,528
<b>Total</b>		<b>10,048.54</b>	<b>3,361</b>	<b>26,888</b>

**5.1.3.5** State-wise Micro Enterprises (projects) assisted under PMEGP in North- East (for setting up of new PMEGP units and 2nd dose for existing units) from FY 2019-20 to FY 2024-25 (Up to 31.12.2024).

State	2020-21	2021-22	2022-23	2023-24	2024-25*
Arunachal Pradesh	98	196	158	169	74
Assam	2939	3855	2596	2417	1,444
Manipur	1556	1139	545	348	321
Meghalaya	359	699	306	280	356
Mizoram	810	650	412	401	211
Nagaland	740	1241	469	517	574
Sikkim	57	85	57	132	65
Tripura	842	958	703	588	316
<b>Total</b>	<b>7401</b>	<b>8823</b>	<b>5246</b>	<b>4852</b>	<b>3361</b>

\* Up to 31.12.2024

## 5.2 Activities targeted at welfare of women

**5.2.1** Under the Prime Minister's Employment Generation Programme (PMEGP), women beneficiaries are entitled to a higher subsidy and lower own contribution. Since its inception (i.e., 2008-09 to 31st December 2024), a total of 3,22,195 projects of women entrepreneurs have been assisted under PMEGP.

The cumulative data on the number of women beneficiaries for the last five years (2019-20 to 2023-24) and the current year up to 31st December 2024 is as follows:

Year	Women Entrepreneurs Under PMEGP
2020-21	27,285
2021-22	39,156
2022-23	32,626
2023-24	36,806
2024-25 (up to 31.12.2024)	11,415

**5.2.2** The primary focus of the schemes and programmes undertaken by the organizations of the Ministry is to provide and facilitate a broad range of services essential for accelerating the development of MSME. However, there are certain schemes and programmes that are specifically oriented towards individual beneficiaries. Additionally, several schemes offer extra benefits, concessions, and assistance for women. Detailed information on these concessions can be found in the respective scheme guidelines available on the Ministry's website at [www.msme.gov.in](http://www.msme.gov.in).

### 5.3 Welfare for Specially Abled Persons

**5.3.1** The Ministry maintains a 'reservation roster' in accordance with the government's guidelines to ensure representation of specially abled persons. Vacancies arising from the 100-point roster for disabled individuals within the Ministry and its attached offices of DC (MSME), are regularly communicated to the Department of Personnel and Training for filling these posts. Additionally, various facilities, such as conveyance allowances, are provided to disabled employees working in different offices of the Ministry, in line with the Government of India's instructions.

**5.3.2** Ministry of MSME's organizations, such as NSIC and niMSME, are providing necessary reservation and preference for training in various fields of entrepreneurship development and related training modules. These initiatives are aimed at supporting the growth and empowerment of specially-abled individuals.

**5.3.3 PMEGP** – Under the Prime Minister's Employment Generation Programme (PMEGP), differently-abled persons are categorized as Special Category beneficiaries, entitled to a higher rate of subsidy and a lower own contribution. Since its inception (i.e., 2008-09 to 31st December 2024), a total of 5,704 projects have been assisted for differently-abled persons under PMEGP.

The data on the number of differently-abled beneficiaries for the last five years (2019-20 to 2023-24) and the current year up to 31st December 2024 is as follows:

Year	PHC entrepreneurs (beneficiaries) under PMEGP
2019-20	414
2020-21	400
2021-22	484
2022-23	433
2023-24	349
2024-25 ( up to 31.12.2024)	111



## 5.4 International Cooperation

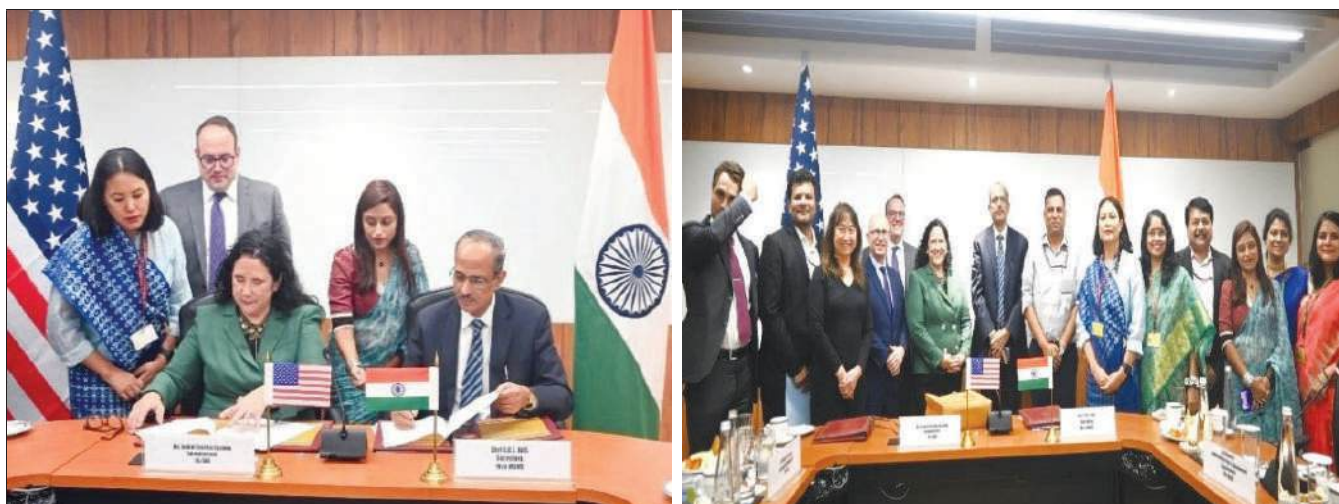
### 5.4.1 International Cooperation Scheme

- International Cooperation(IC) Scheme is a Central Sector Scheme being implemented by the Ministry of MSME. The scheme aims to capacity build MSME for entering export market by facilitating their participation in international exhibitions and fairs abroad as well as reimbursement of various costs involved in export of goods and services.
- Under the scheme, financial assistance is provided on reimbursement basis to the eligible Central/State Government organizations/Industry Associations to facilitate participation of MSME in the international exhibitions held abroad, organizing international conference in India as well as reimbursement of various costs involved in export of goods and services with the aim of technology upgradation, modernization, joint venture etc.
- Under the **Market Development Assistance** component of the Scheme, a total of 338 MSME have been facilitated by way of participation in 23 International Fairs/Exhibitions during the year 2024. Further, 5700 MSME have benefitted directly by participating in 25 International conferences organised in India. In this regard, ₹ 15.08 crore has been utilised during the year 2024.
- Under the **Capacity Building of First Time Exporters (CBFTE) component of the Scheme, during the year 2024**, a total of 89 Micro and Small Enterprises have been assisted by way of reimbursement of RCMC Charges, Export Insurance Premium to the tune of ₹ 6.10 Lakhs.

### 5.4.2 Multilateral and Bilateral matters:

Micro, Small, and Medium Enterprises (MSME) are the backbone of India's economy, making significant contributions to GDP, employment, and exports. To strengthen international cooperation within the MSME sector, the Ministry of MSME has entered into long-term agreements, Memorandums of Understanding (MoUs), and Joint Action Plans with several countries, including Tunisia, Romania, Rwanda, Mexico, Uzbekistan, Lesotho, Sri Lanka, Algeria, Sudan, Côte d'Ivoire, Egypt, South Korea, Mozambique, Botswana, Indonesia, Vietnam, Mauritius, Sweden, UAE, and the United States.

- **Memorandum of Understandings signed:**
  - MoU between India and US-SBA- Ministry of MSME on 13.8.2024 signed a Memorandum of Understanding (MoU) with the United States Small Business Administration (US-SBA) for promoting cooperation on small and medium size enterprise (SME) in New Delhi.



*MoU signed between M/o MSME and US- Small Business Administration (US-SBA)*

- Memorandum of Understanding was signed on 29th October, 2024 between the National Small Industries Corporation Ltd. (NSIC), India and Ministry of Industry and New Technologies (MINT), Republic of Tajikistan on co-operation in the field of MSEs.
- Memorandum of Understanding of cooperation in MSME sector was signed on 12th December, 2024 between the National Small Industries Corporation Ltd. (NSIC), India and the Micro, Small and Medium Enterprises Development Agency (MSMEDA), Egypt in the field of Micro, Small and Medium Enterprises.
- **Bilateral Meetings held with other countries:**
  - The fourth meeting of India-Japan Joint Working Group on MSME Cooperation, constituted under the India-Japan Industrial Competitiveness Partnership Roadmap (IJICP), was held on 22.05.2024 in Udyog Bhawan, New Delhi. During the meeting, both sides discussed on the roadmap for FY2024-25 for imparting of 5S and Kaizen programs by Japanese experts for technology centres under M/o MSME.
  - Ms. Reta Jo Lewis, Chair and President of the EXIM Bank of the United States met with Secretary and team on 12.09.2024. In the meeting, both sides discussed export-oriented collaboration, educating MSME about export-import processes through one-on-one knowledge sharing between MSME of both countries and focusing on women and first-time exporters.
  - Ministry led a delegation of MSME to attend the 3rd India-Taiwan SME Joint Working Group Meeting and 3rd Meeting of India-Taiwan SME Cooperation Forum in Taiwan during 02-04 October, 2024 under the lead of Additional Development Commissioner, O/o DC(MSME). During this visit, Memorandum of Understanding between the National Small Industries Corporation Ltd. (NSIC), India and Industrial Technology Research Institute (ITRI), Taiwan on co-operation in the field of MSME was also signed on 02.10.2024.
  - A meeting was held on December 3, 2024 in New Delhi, between the Hon'ble Minister

of MSME, the Hon'ble Minister of State for MSME, and a delegation led by His Excellency Abdulla Bin Adel Fakhro, the Minister of Commerce and Industry of the Kingdom of Bahrain. The meeting was attended by senior officials from the Ministry of MSME and the Ministry of External Affairs.

During the meeting, both sides engaged in a detailed exchange of policies and experiences related to the development of Micro, Small, and Medium Enterprises (MSME) in their respective countries. The discussions focused on identifying key areas for collaboration and knowledge-sharing to foster mutual growth in the MSME sector. The two sides deliberated on several proposed areas of bilateral cooperation.



*Meeting between the Hon'ble Minister of MSME, the Hon'ble Minister of State for MSME, and a delegation led by His Excellency Abdulla Bin Adel Fakhro, the Minister of Commerce and Industry of the Kingdom of Bahrain*



उत्थान, उन्नयन, उत्कृष्टता  
सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय  
भारत सरकार

## General Statutory Obligations

### 6.1 Official language

- 6.1.1** Government policy aims at progressively increasing the use of Hindi in official work. Effective steps were taken during the year in Ministry of MSME to ensure the compliance of Official Language Policy, implementation of the annual Programme and compliance with the various orders of the Government of India on the recommendations of the Committee of Parliament on Official Language.
- 6.1.2** Progress has been made in the progressive use of Hindi in official business. The Ministry has a functional Hindi language website <http://msme.gov.in>
- 6.1.3** All documents such as general orders, notifications, press communiqué, contract, agreement, tender forms and notices, resolution, rules, memorandum /office memorandum, administrative reports and official papers laid before a House or both the Houses of Parliament under the Section 3(3) of the Official Languages Act, 1963 are issued bilingually, i.e. both in Hindi and English. General orders meant for departmental use are issued in Hindi only. All letters received in Hindi were replied to in Hindi.
- 6.1.4** The Departmental Official Language Implementation Committee under the Chairmanship of the Joint Secretary (In-Charge of Hindi) in the Ministry of MSME has already been constituted. Quarterly meetings of the Committee are organized regularly and important decisions for use of Hindi in official work are taken. Effective steps for ensuring compliance of the decisions have also been taken.
- 6.1.5** Correspondence in Hindi: Letters to State Governments, Union Territory and Central Government offices located in regions 'A' and 'B' were issued in Hindi, to the extent possible. Similarly, letters were sent in Hindi to Central Government offices located in region 'C' as per the targets laid down in the Annual Programme. About 93% correspondence was made in Hindi in region 'A', 91% in region 'B' and 86% in region 'C' during the year 2024 (provisional).
- 6.1.6** Monitoring and Inspections: In order to ensure Implementation of the Official Language Policy, monitoring is done through reviewing the quarterly progress reports. In Pursuance of this, several Subordinate offices of Organizations Under the control of Ministry of MSME and Sections of the Ministry were also inspected to ensure the use and compliance of Official Language policy.



**6.1.7** During the period, the Hindi Section of M/O MSME) also conducted official language inspection of the following 9 offices.

S. No.	Name of the office inspected	Date of Inspection
1.	Office of DC (MSME), Nirman Bhawan, New Delhi	09 July, 2024
2.	National Small Industries Corporation Limited, Okhla, New Delhi.	12 July, 2024
3.	National Institute of Micro, Small and Medium Enterprises (ni-msme), Yousufguda, Hyderabad, Telangana.	15 July, 2024
4.	Sub Regional Office, Coir Board, 'A' Block, MSME Campus, Rahmatnagar, Yousufguda, Hyderabad, Telangana.	16 July, 2024
5.	NSIC, Branch Office, 301, 303, Shree Dutta Sai Complex, RTC Cross Road, Hyderabad, Telangana.	16 July, 2024
6.	South-11, Jonal Office, NSIC, 202, 203, Shree Dutta sai Complex, RTC Cross Road, Hyderabad, Telangana.	17 July, 2024
7.	Coir Board Showroom and Outlets, 5-8-328/1, Chaipal Road, Hyderabad, Telangana.	18 July, 2024
8.	MSME - Technology Centre, Swatantryaveer Tatya Tope Marg, Chunabhatti, Sion, Mumbai, Maharashtra	15 January, 2025
9.	MSME DFO Kurla Andheri Sakinaka, Mumbai, Maharashtra	16 January, 2025

**6.1.8 Hindi Diwas:** Hindi Diwas was celebrated from 14th September, 2024 to 13th October 2024 in the Ministry of Micro, Small and Medium Enterprises. On the occasion of Hindi Diwas, 2024, on 14 September, 2024, message of Honorable Minister (MSME) was circulated in the Ministry of MSME as well as its attached and subordinate offices for inspiration and compliance. During Hindi Diwas, Various competitions were organized to encourage and motivate the Employees/Officers for doing official work in Hindi.

**6.1.9** On the Occasion of Inaugural Ceremony of Hindi Diwas, a Hindi Extempore Competition (for Female Officers/Staff) was initiated. The newly introduced competition was a success, attracting enthusiastic participation amongst female employees. A large number of Officers and Employees participated in these events with enthusiasm.

**6.1.10** Nominated Officers/Employees for Hindi Training Course: Under Hindi Teaching Scheme, Department of Official Language, Ministry of Home Affairs Officers/Employees of the Ministry were nominated for various training programmes. For Hindi Typing 02 Employees and for Hindi Training 02 Employees were nominated for the year 2024-25.

**6.1.11** Organizing Hindi Workshop: To motivate the Officers and Employees to do their work in the Office as much as possible in Hindi, several Workshops were organized quarterly where information on Official Language Act, Rules and Orders as well as Hindi phonetics was provided. Officials/Employees of the Ministry participated with full enthusiasm. They were also provided assistance in overcoming the difficulties being faced while working in Hindi.

### 6.1.12 Use of Hindi in attached Offices and statutory bodies

**6.1.12.1** Office of DC (MSME): During this period, the Hindi Section of the Office of the Development Commissioner (MSME) has ensured continuous and smooth compliance of the Official Language Act, Rules and orders of the Hon'ble President on the recommendation of the Parliamentary Committee on Official Language at the Headquarters and its subordinate offices. Several actions have been taken to ensure this. All forms, reports parliamentary questions and papers falling under section 3(3) were prepared bilingually (Hindi and English) during the said period.

- **Official Language Inspection of Subordinate offices:**

During the said period, the Hindi Section of the O/o The Development Commissioner (MSME) conducted official language inspection of the following subordinate offices.

S. No.	Name of the Office	Date of Inspection
1.	MSME-DFO, Hubli	08.04.2024
2.	MSME-DFO, Bangluru	09.04.2024
3.	MSME-Testing Station, Bangaluru	10.04.2024
4.	MSME-DFO, Jaipur	13.05.2024
5.	MSME-FTS, Jaipur	14.05.2024
6.	MSME-DFO, Karnal	09.10.2024
7.	MSME-DFO, Ahmedabad	12.11.2024
8.	IGTR, Ahmedabad	13.11.2024
9.	Br. MSME-DFO, Rajkot	14.11.2024
10.	MSME-DFO, Nagpur	15 and 16.01.2025

- **Organization of Hindi Diwas and Hindi Pakhwada (Hindi Month):**

The Office of the Development Commissioner (MSME) organised Hindi Diwas (14th September, 2024) and organised Hindi month from 1st September, 2024 to 30th September, 2024. During the month various Hindi competitions were organised for the officers and employees. The details of the competitions conducted are as follows:

Sr. No.	Name of the Competition	Date
1.	Hindi Essay Writing Competition (for Non-Hindi speaking)	10.09.2024
2.	Hindi Essay Writing Competition (for Hindi speaking)	11.09.2024
3.	Hindi Noting and Drafting Competition	12.09.2024
4.	Hindi Extempore Speech Competition	23.09.2024
5.	Hindi Dictation (for MTS Cadre)	24.09.2024
6.	Hindi Typing Competition (For English Typist)	25.09.2024

Sr. No.	Name of the Competition	Date
7.	Hindi Poetry recitation (self-composed)	26.09.2024
8.	Official Language Knowledge and General Hindi Knowledge Competition	30.09.2024

- Officers and employees participated enthusiastically in the above competitions. Cash prizes and certificates were given to the winning participants in the competition.

#### **Organising the Official Language Implementation Committee Meetings:**

The following meetings of the Official Language Implementation Committee were held to review the works being done in Hindi in the O/o The Development Commissioner (MSME).

Sr. No.	Detail of the Quarter	Date of the Meeting
1.	April – June, 2024 (First Quarter)	28.06.2024
2.	July – September, 2024 (Second Quarter)	-
3.	October – December, 2024 (Third Quarter)	09.01.2025

#### **Organising of Hindi Workshop:**

Workshops were organised to motivate officers and employees to do their office work in Hindi as much as possible, details of which are as follows.

Sr. No.	Detail of the Quarter	Date of the Meeting
1.	April – June, 2024 (First Quarter)	05.04.2024
2.	July – September, 2024 (Second Quarter)	13.09.2024
3.	October – December, 2024 (Third Quarter)	13.01.2025

In these workshops, 214 officers and employees of the O/o The Development Commissioner (MSME) were provided information about Official Language Rules and Orders related to Implementation of Official Language etc. And they were provided training to work in Hindi. They were also provided assistance in overcoming the difficulties being faced by them while working in Hindi. Information was also provided about IT tools like Unicode, E-Mahashabd Kosh, Kanthasth etc.

**6.1.12.2 KVIC:** Khadi and Village Industries Commission (HQ), Mumbai has a full-fledged Hindi Department which is responsible to implement the Official Language policy and guidelines issued from time to time by the Department of Official Language, Ministry of Home Affairs. Hindi Pakhwada was organized from 01st September, 2024 to 30th September, 2024 in which various Hindi competitions such as Hindi Noting and Drafting, Hindi Essay Writing, Hindi Shrut-lekhan (dictation), Hindi Typewriting, Hindi Self-written Poetry Recitation, Hindi General Knowledge Competition etc. have been organized for the officers and staff of the KVIC. A two-day 'Rajbhasha Sammelan' was organized at Srinagar on 5th and 6th

September, 2024 by State Office, Jammu under the aegis of Hindi Department, HO Mumbai for the Translation Officers posted at the headquarters, Mumbai and various field offices of the Commission, and the officers/staff deployed for the implementation works of Rajbhasha also took part in this Sammelan. Three meetings of the Departmental Official Language Implementation Committee and three Hindi workshops have been organized by the Head Office, KVIC, Mumbai and also by State/Divisional/Sub-Offices and Multi-Disciplinary Training Centres, till the reporting period.

**6.1.12.3 MGIRI:** To promote the use of Hindi (Rajbhasha) in office activities, quarterly workshops on relevant topics have been organized, progress of use of Hindi in official communications, advertisement in bilingual etc. have also been reviewed in the quarterly meeting of Executive Committee of the Institute and found satisfactory. Hindi Pakhwada have been organized during Hindi Diwas in the institute in which competitions on note writing, translation from English to Hindi, recitation, oration and knowledge of Hindi have been organized among staffs of the institute. Meeting of Official Language Implementation Committee have been organized quarterly and Head of Office or representatives participated in NARAKAS meeting.

**6.1.12.4 Coir Board:** Coir Board is continuing its efforts to promote the use of Official Language of the Union in all its establishments. All the documents under Section 3(3) were issued bilingually and letters received in Hindi were replied in Hindi under Rule (5). Quarterly OLIC meetings were conducted. Virtual Hindi workshops on Official Language were organized for all the Officers and Staff members of Coir Board all over India. Hindi Diwas/ Hindi Chetna Mass was organized from 14th September, 2024 to 29 October, 2024 in which various Hindi competitions were held and the winners were awarded.

#### Official Language activities in Coir Board and its Sub Offices

- **Organising of Hindi Workshop:** Quarterly Hindi workshop conducted during the year 2024-25 are as follows.

S. No.	Detail of the Quarter	Subject	Date of the Workshop
1.	April – June, 2024 (First Quarter)	Targets to be achieved as per the Annual Programme 2024-25	14.06.2024
2.	July – September, 2024 (Second Quarter)	Information Technology Tools and Hindi	30.09.2024
3.	October – December, 2024 (Third Quarter)	Constitution Day	26.11.2024

- The Coir Board's dedicated efforts in implementing the Official Language have been recognized by the Town Official Language Implementation Committee, Kochi, which awarded

it the Trophy and Certificate for Best Implementation for 2022-23. The award ceremony, held on 23rd October 2024 at 'Thanima' Hall, Income Tax Department, Kochi, was presided over by Principal Chief Commissioner of Kerala and Chairperson of the committee.



**6.1.12.5 NSIC:** NSIC continuously strives to promote the use of Hindi in official work. The meetings of Official Language Implementation Committee and Hindi workshop were regularly organized in NSIC. Third sub-committee of Parliamentary Committee on Official Language successfully conducted Official Language Inspection of Corporation on 21 November, 2024.

#### **Brief description of specific achievements related to implementation of the Official Language Policy**

1. 12th July, 2024 the official language inspection of the main office was successfully conducted by the Hindi Section of the Ministry.
2. 06 Hindi competitions were organized during Hindi fortnight in which officers/employees participated.
3. Hindi Diwas message of the Chairman and Managing Director was circulated to all officers/employees.
4. Hindi Workshop was organized for Development Officers/Account Officers working in Head Office in August, 2024.
5. Hindi Day/Week/Fortnight/Month was also organized in the subordinate offices of the Corporation and various programs were organized during this period.
6. The 3rd Sub-Committee of the Parliamentary Official Language Committee successfully conducted the Official Language Inspection of the Head Office of the Corporation on 21st November, 2024.

**6.1.12.6 ni-MSME** Hindi workshop was conducted once in every quarter for the benefits of the officers and employees of the Institute. On the occasion of Hindi Day 2024, Hindi Pakhwada



was celebrated in the institute from 14th September, 2024 to 29th September 2024. During this period various Hindi programs were conducted. Different types of training programs and workshops were conducted in the institutes.

## 6.2 Vigilance

**6.2.1** The Vigilance Division of the Ministry is headed by a part-time Chief Vigilance Officer (CVO) of the rank of Joint Secretary who functions as the nodal point for all vigilance matters, in consultation with the Central Vigilance Commission and Investigating Agencies.

**6.2.2** The Ministry is implementing the guidelines / instructions issued by the Department of Personnel and Training and the Central Vigilance Commission in creating greater awareness of vigilance among the stakeholders. During the period under report, the references/ vigilance complaints received from various sources in the Ministry / Attached office / Organizations under the Ministry were replied to/disposed off.

**6.2.3** The Vigilance Division deals with the matters involving vigilance angle and appeals preferred by employees of the organizations functioning under the Ministry on the penalties imposed on them , complaints, etc. received. The following functions are also performed by the Division: -

- (i) Maintenance of Annual Performance Appraisal Reports (APARs) of Officers and Staff including online system of SPARROW <https://sparrow.eoffice.gov.in>.
- (ii) All cases falling under CCS (Conduct) Rules, 1964 including Annual Property Return Statement of the employees.
- (iii) Vigilance clearance for administrative purposes.

**6.2.4** During the period under report, 46 complaints were received and were scrutinised/disposed off in consultation with Central Vigilance Commission, wherever applicable.

### 6.2.5 Vigilance Awareness Week:

- The Ministry of Micro, Small and Medium Enterprises (MSME) observed Vigilance Awareness Week from 28th October to 3rd November, 2024 with the theme given by Central Vigilance Commission:

**“Culture of Integrity for Nation's Prosperity”**

“सत्यानिष्ठा की संस्कृति से राष्ट्र की समृद्धि”

- During the Vigilance Awareness Week, the Ministry of MSME organised various awareness programmes/ Seminars/ workshops/ capacity building training at the Ministry level as well as through the organizations under this Ministry. This will lead to awareness amongst the employees to work towards instituting corruption free philosophy /bring in transparency, maintain absolute integrity and devotion to duty at all times.
- A workshop at BHIM Hall, Dr. Ambedkar International Centre was organized on 30th October

2024 on Vigilance Awareness programme 2024, under the Chairmanship of Secretary (MSME) who administered Integrity Pledge to officials of this ministry to promote ethical practices and foster a culture of honesty and integrity. The workshop was also attended by Shri Ajay Kumar Kanoujia, Additional Secretary Central Vigilance Commission and Joint Secretary and Chief Vigilance Officer, Ministry of MSME. An animation documentary was presented by the Ministry on the theme of Vigilance awareness. Additional Secretary, Central Vigilance Commission delivered an address on vigilance setup and relevant guidelines.

- Various Training sessions were organized by organisations under the Ministry for its officials.



## 6.3 Citizen's Charter

- 6.3.1** Citizens'/ Clients' Charter for M/o MSME have been prepared and the same can be viewed at Ministry's website. This Charter consists of a Declaration of the Ministry, incorporating its mission and commitment to MSME and for the people of India, in general.
- 6.3.2** Annual Reports and Handbook on Self Employment have been published and are available for the information of potential entrepreneurs, policy makers and others. The website of the Ministry, i.e., [www.msme.gov.in](http://www.msme.gov.in) provides all the relevant information and link to its organisations.
- 6.3.3** The detailed Citizens'/ Clients' Charter of the Ministry is available on the website of the Ministry.
- 6.3.4. Complaints:** The Department of Administrative Reforms and Public Grievances (DAPRG) have created a portal for public [grievances-http://pgportal.gov.in](http://pgportal.gov.in). Any person can lodge his grievance on this portal. All grievances received by DAPRG, Prime Minister's Office and President Secretariat are forwarded to the concerned Ministries through this portal/ software. Grievance pertaining to other Ministries/Subordinate organisations can be transferred online. M/o MSME, O/o DC (MSME), NSIC and other subordinate organizations have been provided link to <http://pgportal.gov.in>. The MSME Ministry and its organisations are promptly attending to the grievances. The Ministry has also started MSME internet grievance monitoring system to track and monitor other grievances and suggestions received in the

Ministry. The address, phone and fax numbers of the Information and facilitation Counter and the Grievance Cell are as follows:

Particulars	Website Address	Organisation
1. Grievance Cell Additional Development Commissioner, Office of the Development Commissioner (MSME), Room No.716, Nirman Bhawan, New Delhi-110108. Tel: 23061277, Fax:23061804	<a href="http://www.msme.gov.in">www.msme.gov.in</a>	M/o MSME
	<a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a>	O/o DC (MSME)
	<a href="http://www.nsic.co.in">www.nsic.co.in</a>	NSIC, New Delhi
	<a href="http://www.nimsme.org">www.nimsme.org</a>	NI-MSME, Hyderabad
	<a href="http://www.kvic.org.in">www.kvic.org.in</a>	KVIC, Mumbai
	<a href="http://www.coirboard.gov.in">www.coirboard.gov.in</a>	Coir Board, Kochi
	<a href="http://www.mgiri.org">www.mgiri.org</a>	MGIRI, Wardha

## 6.4 Right to Information

For information under the RTI Act, 2005, citizens may approach the Public Information Officer (PIO) on any working day.

The complete information in respect of the Ministry and the other Public Authorities of the Organisations under this Ministry is regularly uploaded on the website of the Ministry. The details of the CPIOs/Appellate Authority are available at respective office website.

## 6.5 Prevention of Sexual Harassment

- 6.5.1 In accordance with the provisions contained in the Sexual Harassment of Women at Work Place (Prevention and Redressal) Act, 2013, an Internal Complaints Committee has been constituted in the Ministry.
- 6.5.2 During the year 2024-25, no case was reported to the Internal Complaints Committee and no case is pending with the ICC.
- 6.5.3 The online complaint management system- "She-box" (Sexual Harassment Electronic-Box) introduced by the Ministry of Women and Child Development to enable women employees of the Central Government to file complaints directly. It has been given wide publicity by the Ministry among its employees and attached/subordinate organizations.
- 6.5.4 A physical She-Box has been installed in the premises. During the year 2024-25, a workshop has been conducted and quarterly meeting.



## Major Scheme wise Total Expenditure 2022-23, 2023-24 and Budget Estimate, Revised Estimate and Expenditure Statement for the Financial Year 2024-25

(₹ in crore)

S. No.	Name of the Schemes	Total Expenditure 2022-23	Total Expenditure 2023-24	Budget Estimates (BE) 2024-25	Revised Estimates (RE) 2024-25	Expenditure as on 20.01.2025
1	PM Vishwakarma Scheme	-	745.92	4824.00	4000.00	3132.27
2	Prime Minister's Employment Generation Programme (PMEGP)	2733.21	3106.18	2300.00	1918.00	1712.06
3	Raising and Accelerating MSME Performance (RAMP)	269.38	1319.41	1170.00	750.00	502.73
4	Khadi Gramodyog Vikas Yojana	676.97	660.98	1037.19	866.11	637.09
5	Fund of Funds (Capital)	392.78	579.45	575.00	575.00	439.51
6	Establishment of New Technology Centres/ Extensions Centres Hub and Spoke	10.00	9.99	450.00	97.76	16.51
7	Cluster Development Programme	119.55	178.66	400.00	300.00	87.46
8	Technology Centre Systems Programme (TCSP) EAP	123.60	94.10	350.00	350.00	112.63
9	Scheme for Fund for Regeneration of Traditional Industries (SFURTI)	1.95	2.41	260.00	70.00	0.08
10	Tool Room and Technical Institutions	101.00	140.00	140.00	140.00	78.07
11	Coir Vikas Yojana	87.14	92.15	103.10	75.10	52.27
12	National Scheduled Caste/ Scheduled Tribe Hub Centre	135.00	100.00	99.92	99.92	61.64
13	Entrepreneurship and Skill Development Programme (ESDP)	38.71	62.84	99.00	75.00	67.22
14	Infrastructure Development and Capacity Building - Promotion of MSME in NER and Sikkim	49.40	49.39	50.00	50.00	39.09



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

Sr.	Name and Address of the organisation	Website and E-mail	Telephone	Fax
1	Ministry of Micro, Small and Medium Enterprises, Udyog Bhavan, New Delhi-110011	Website: <a href="http://www.msme.gov.in">www.msme.gov.in</a> Email: <a href="mailto:min-msme@nic.in">min-msme@nic.in</a>	011-23063800 23063802-06	011-23062315 23061068 23061726
2	Office of Development Commissioner (MSME), 7th Floor, A-Wing, Nirman Bhavan, New Delhi – 110011	Website: <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> ; <a href="http://www.laghu.com">www.laghu.com</a> ; <a href="http://www.smallindustry.com">www.smallindustry.com</a> Email: <a href="mailto:dc-msme@nic.in">dc-msme@nic.in</a>	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	Website: <a href="http://www.kvic.org.in">www.kvic.org.in</a> Email: <a href="mailto:kvichq@bom3.vsnl.net.in">kvichq@bom3.vsnl.net.in</a> <a href="mailto:ditkvic@bom3.vsnl.net.in">ditkvic@bom3.vsnl.net.in</a> , <a href="mailto:dit@kvic.gov.in">dit@kvic.gov.in</a>	022-26714320 25/ 26716323- /26712324/ 26713527- 9/26711073/ 26713675	022-26711003
4	Coir Board, “Coir House”, M.G. Road, Ernakulam, Kochi-682016, Kerala	Website: <a href="http://www.coirboard.gov.in">www.coirboard.gov.in</a> Email: <a href="mailto:info@coirboard.org">info@coirboard.org</a> <a href="mailto:coirboard@nic.in">coirboard@nic.in</a>	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	Website: <a href="http://www.nsic.co.in">www.nsic.co.in</a> Email: <a href="mailto:info@nsic.co.in">info@nsic.co.in</a>	011- 26926275 26910910 26926370 Toll Free 1-800-111955	011- 26932075 26311109
6	National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousufguda, Hyderabad-500 045	Website: <a href="http://www.nimsme.gov.in">www.nimsme.gov.in</a> Email: <a href="mailto:ar@nimsme.gov.in">ar@nimsme.gov.in</a>	040-23633260 23633202 23633203 23633213	
7	Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	Website: <a href="http://www.mgiri.org">www.mgiri.org</a> Email: <a href="mailto:director.mgiri@gmail.com">director.mgiri@gmail.com</a>	0752-253512	0752-240328

### List of field offices under different organizations of M/o MSME

1. Coir Board		
1	<b>Coir Board – Head Office</b> Coir House, Coir Board, M.G. Road, Kochi, Kerala, 682 016	Tel: 0484-2351900 Fax: 0484-2370034 e-mail : <a href="mailto:info@coirboard.org">info@coirboard.org</a>
2	<b>Coir Display and Information Centre</b> Coir Board, Rajiv Gandhi Handicrafts Bhavan, IInd Floor, Baba Khadag Singh Marg, Cannought Place, New Delhi-110 001	Phone : 011-24337766
3	<b>Hindustan Coir</b> Coir Board Kalavoor P.O., Alleppey, Kerala, 688 522	Tel: 0477-2258267 e-mail: <a href="mailto:hindcoir@gmail.com">hindcoir@gmail.com</a>
Research Institutes		
1	<b>Central Coir Research Institute (CCRI)</b> Central Coir Research Institute (CCRI), Coir Board, Kalavoor P.O, Alleppey, Kerala-688 522	Tel 0477-2258094/ 2258480/ 2258933 Tel /Fax: 0477-2258415 e-mail : <a href="mailto:ccri.coirboard@gmail.com">ccri.coirboard@gmail.com</a>
2	<b>Central Institute of Coir Technology (CICT)</b> Central Institute of Coir Technology (CICT) Coir Board, No.3A, Peenya Industrial Area, Near TVS Cross Bangalore Karnataka-560 058	Tel: 080-28394875 e-mail : <a href="mailto:cictcoirboard@gmail.com">cictcoirboard@gmail.com</a>
Training Centres		
1	<b>National Coir Training and Design Centre (NCT and DC)</b> National Coir Training and Design Centre (NCTDC) Coir Board, Kalavoor P.O., Alleppey, Kerala-688 522	Tel :0477-2258067 e-mail : <a href="mailto:adnctdc@gmail.com">adnctdc@gmail.com</a>
2	<b>Regional Extension Centre Thanjavur</b> Regional Extension Centre Coir Board, Pillaiyarpatti Via Vallam Thanjavur Tamil Nadu-613403	Tel :04362-264655 e-mail: <a href="mailto:cbrectnjcoirboard@gmail.com">cbrectnjcoirboard@gmail.com</a>
Regional Offices		
1	<b>Bangalore</b> Regional Office Coir Board, Peenya Industrial Area, Peenya, Bangalore, Karnataka-560 058	Tel.: 080-28375023 e-mail: <a href="mailto:cbrobangalore@gmail.com">cbrobangalore@gmail.com</a>
2	<b>Bhubaneswar</b> Regional Office Coir Board, Jagamara (Udyogpuri), P.O. Khandagiri, Bhubaneswar, Odisha-751 030	Tel: 0674-2350078 e-: <a href="mailto:robbsrcoirboard@gmail.com">robbsrcoirboard@gmail.com</a>
3	<b>Rajahmundry</b> Regional Office, Coir Board, Swaraj Nagar, A C Gardens, Doulesaram Road, Rajahmundry, Andhra Pradesh-533 101	Tel: 0883-2420196 e-mail: <a href="mailto:coirboardrorjy@yahoo.co.in">coirboardrorjy@yahoo.co.in</a>

4	<b>Pollachi</b> Regional Office, Coir Board, No-41, Nehru Street, Mahalinga Puram, Near Roundana, Beside Water Tank, Pollachi, Coimbatore, Tamil Nadu-642 002	Tel :04259-222450 e-mail: coirpollachi2@gmail.com
5	<b>Kankavali</b> Regional Office Coir Board Prahar Building (GF), Kankavali, Sindhudurg, Maharashtra-416 602	e-mail:cbro.sindhudurg@gmail.com
6	<b>Kalavoor</b> Regional Office Coir Board Coir Board Complex, Kalavoor P.O, Alleppey, Kerala-688 522	Tel :0477-2258801 Fax :0477-2258806 e-mail:coirmarkscheme@yahoo.com
7	<b>Balasore</b> Coir Board Extension Centre Ground Floor, NOCCI Business Park, Trade Tower, Bampada, Balasore, Odisha-756 056	Tel :06782-255255 e-mail :cbecbls@gmail.com
8	<b>Sindhudurg</b> Coir Board Extension Centre Coir Board Extension Centre Room No. 207, District Collectorate Building Oros, Sindhudurg, Maharashtra – 416 812	Tel :02362-228092 e-mail: cbec.sindhudurg@gmail.com
<b>Sub Regional Offices</b>		
9	<b>Kannur</b> Sub Regional Office, Coir Board, Madhava Apartment, Thezhukkil Peedika, Mele Chovva, Kannur, Kerala-670 006	Tel: 0497-2726360 email:cbsroknr@gmail.com
10	<b>Telangana</b> Coir Board Sub Regional Office, 5-8-328/1, Chapel Road, Telangana-500 001	Tel: +91-40-23202276 Mob: +91 8985712276 e-mail: coirboardsrohyd@gmail.com
11	<b>Guwahati</b> Coir Board Sub-Regional Office, 2G Dihan Arcade, 3rd Floor, ABC, G.S.Road, Bhangagarah, Guwahati 781005,	Tel: 0361-2556828 e-mail :cbsrogty@gmail.com
12	<b>Kavarathi</b> Sub Regional Office, Coir Board, Functioning under Regional Office , Kerala	Tel:04896-262026 e-mail : srokavaratti@gmail.com
13	<b>Kolkata</b> Sub Regional Office, Coir Board New Secretariat Building,C-Block, Ground Floor 1, Kiran Sankar Roy Road, Kolkata, West Bengal-700001	Tel:033-22625735 e-mail :cbsrokol@gmail.com
14	<b>Port Blair</b> Sub Regional Office, Coir Board Annex Building, Udyog Parisar, Opp. Departmental Workshop, Middle Point,Port Blair, Andaman and Nicobar – 744 101	Tel: 03192-230265 e-mail : coirportblair@gmail.com

## 2. NSIC

Sr.	OFFICES	Address	Contact No. and e-mail
1	Chairman-Cum-Managing Director, The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020.	<a href="mailto:cmd@nsic.co.in">cmd@nsic.co.in</a> 011-26927172, 26926067
2	Director (Planning and Marketing) The National Small Industries Corporation Ltd	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:dpm@nsic.co.in">dpm@nsic.co.in</a> 011-26927327
3	Director (Finance) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:dfin@nsic.co.in">dfin@nsic.co.in</a> 011-26920920
4	Executive Director (Works, Estate Division and Technology) The National Small Industries Corporation Ltd	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:navinchopra@nsic.co.in">navinchopra@nsic.co.in</a> 011-26920911
5	Chief General Manager (Bank Tieup, Raw Material Assistance against BG, Bill Discounting , CSR and Administration) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:ravikumar@nsic.co.in">ravikumar@nsic.co.in</a> 011-26924505
6	Chief General Manager (Corporate Marketing, Domestic Exhibitions, Single Point Registration Scheme and Tender Marketing) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:manojlal@nsic.co.in">manojlal@nsic.co.in</a> 011-26926275
7	Senior General Manager (CMD Secretariat, International Cooperation and Human Resource) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:styagi@nsic.co.in">styagi@nsic.co.in</a> 011-26926067
8	General Manager (NSSH) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:scsthub@nsic.co.in">scsthub@nsic.co.in</a> 011-26926275
9	Senior General Manager (Corporate Planning, Digital Services Facilitation and Training) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:vidyasagar@nsic.co.in">vidyasagar@nsic.co.in</a> 011-26324401
10	Chief Vigilance Officer The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:cvo@nsic.co.in">cvo@nsic.co.in</a> 011-26926513

Sr.	OFFICES	Address	Contact No. and e-mail
11	Senior General Manager The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:opgupta@nsic.co.in">opgupta@nsic.co.in</a> 011-26924503
12	General Manager (IT DIVISION) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:sandeepmohan@nsic.co.in">sandeepmohan@nsic.co.in</a> 011-26927502
13	General Manager (Space Marketing Cell , EMC) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:makhan@nsic.co.in">makhan@nsic.co.in</a> 011-26926275
14	General Manager (PM Vishwakarma), CMR , Liaison officer for SC, ST and PwD The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:rajeshkumar@nsic.co.in">rajeshkumar@nsic.co.in</a> 011-26926275
15	General Manager (Finance and Accounts Division) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	<a href="mailto:pmajhi@nsic.co.in">pmajhi@nsic.co.in</a> 011-26924502
16	General Manager (Business Development RMD) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:akc@nsic.co.in">akc@nsic.co.in</a> 011-26928023
17	General Manager (Technology) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:opsingh@nsic.co.in">opsingh@nsic.co.in</a> 011-26926315
18	Deputy General Manager (F&A) (Internal Audit) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	<a href="mailto:kkagrawal@nsic.co.in">kkagrawal@nsic.co.in</a> 011-26926275
19	Deputy General Manager (F&A) (Company Secretary) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	<a href="mailto:nishthagoyal@nsic.co.in">nishthagoyal@nsic.co.in</a> 011-26926275
20	Deputy General Manager (Contract and Procurement) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	<a href="mailto:nitikaanand@nsic.co.in">nitikaanand@nsic.co.in</a> 011-26924507
21	Deputy General Manager (Liaison Officer for OBC) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	<a href="mailto:sanjayshari@nsic.co.in">sanjayshari@nsic.co.in</a> 011-26826801
22	Deputy General Manager (Grievance Officer) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	<a href="mailto:grievance@nsic.co.in">grievance@nsic.co.in</a> 011-26926275



### 3. State / Divisional Offices of KVIC

Sr.	OFFICES	TELE	FAX	E-MAIL
<b>NORTH ZONE</b>				
1	Delhi (Resident Representative Office) Khadi and V.I.Commission, KVIC Pavillion, Gate No. 4, Gandhi Darshan,Opp. Rajghat, New Delhi - 110002	011-23724695, 011-23724694	011-23724694	<a href="mailto:rrkvic.kvic@gov.in">rrkvic.kvic@gov.in</a>
2	DELHI (State Office) Khadi and V. I. Commission, K-Block, Chaudhary Building, Connaught Circus,New Delhi-110 001	011-2341 2796, 011-2341 8620	011-23418620	<a href="mailto:sodelhi.kvic@gov.in">sodelhi.kvic@gov.in</a>
3	HARYANA (State Office) Khadi and V. I. Commission, 103-A, The Mall, P B..34, Ambala Cantt-133 001	0171-2630 334, 0171-2643 688	0171-264 688	<a href="mailto:soambala.kvic@gov.in">soambala.kvic@gov.in</a>
4	HIMACHAL PRADESH (State Office) Khadi and V. I. Commission,Cleave Land, Chaura MaidanShimla-171 004	0177-2806528, 0177-2652320	0177-265 320	<a href="mailto:soshimla.kvic@gov.in">soshimla.kvic@gov.in</a>
5	Union Territory of JAMMU and KASHMIR (State Office) Khadi and V. I. Commission, 242, Shastri Nagar, Jammu-180 004	0191-2458 333, 2433 412	0191-243412	<a href="mailto:sojammu.kvic@gov.in">sojammu.kvic@gov.in</a>
6	PUNJAB (State Office) Khadi and V. I. Commission, S.C.O. - 3003-04, Sector-22 D,Chandigarh-160 022	0172-2701 261, 2702 690	0172-2702 690	<a href="mailto:sochandigarh.kvic@gov.in">sochandigarh.kvic@gov.in</a>
7	RAJASTHAN (State Office) Khadi and V. I. Commission, Jhalana Doongri, Institutional Area, J.L.N. Marg, Jaipur-302 004	0141-2707 850	0141-2706 969	<a href="mailto:sojaipur.kvic@gov.in">sojaipur.kvic@gov.in</a>
8	Divisional Office, Khadi and V. I. Commission, Kishan Bhavan, Sriganganagar Road, Bikaner-334 004	0151-2250 171	0151-2250 161	<a href="mailto:dobikan.kvic@gov.in">dobikan.kvic@gov.in</a>

Sr.	OFFICES	TELE	FAX	E-MAIL
9	Regional Border Development Office Khadi and V. I. Commission, Manikyalal Verma Bhavan, Nehru Nagar,Near Adarsh Stadium, Barmer-344 001	02982-220 061	02982-226966	<a href="mailto:rbdobarmer.kvic@gov.in">rbdobarmer.kvic@gov.in</a>
10	Kumarappa National Handmade Paper Institute, Khadi and V. I. Commission, Ramsinghpura, Sikarpura Road, Sanganer, Jaipur - 302 029	0141-6556 616	0141-2730 369	<a href="mailto:knhpi.kvic@gov.in">knhpi.kvic@gov.in</a>
<b>EAST ZONE</b>				
1	BIHAR (State Office), Khadi and V. I. Commission, Post- B. V. College Campus, Sheikhpura, Patna-800 014	0612-2228 010	0612-2228 010	<a href="mailto:sopatna.kvic@gov.in">sopatna.kvic@gov.in</a>
2	Central Sliver Plant Khadi and V. I. Commission,Industrial Area, Hajipur, Distt. Vaishali-844101 (Bihar)	06224-273 776, 274 315	06224-274 315	<a href="mailto:csphajipur.kvic@gov.in">csphajipur.kvic@gov.in</a>
3	JHARKHAND (State), Khadi and V.I. Commission, 191-C, Vidyalay Marg, At & Post Ashok Nagar, Ranchi, Pin-834 002	0651-3502400	0651-2213 839	<a href="mailto:soranchi.kvic@gov.in">soranchi.kvic@gov.in</a>
4	ODISHA (State Office), Khadi and V. I. Plot No. J/16, Bhimpur, Gandamunda, P.O. Khandagiri, Bhubaneswar-751 030	0674-2351 161, 2351 131	0674-2351 161	<a href="mailto:sobhubaneshwar.kvic@gov.in">sobhubaneshwar.kvic@gov.in</a>
5	WEST BENGAL (State Office), Khadi and V. I. Commission, 33, Chittaranjan Avenue, 6th and 7th Floor, Kolkata-700 012	033-2211 9491, 2211 4345	033-2211 9491	<a href="mailto:sokolkata.kvic@gov.in">sokolkata.kvic@gov.in</a>
<b>WEST ZONE</b>				
1	GOA (State Office), Khadi and V. I. Commission, Susheela Building, 1st Floor, 'a-Wing, Opp. LIC Office, 18th June Road, Panaji-403 001	0832-2223 676	0832-2223 676	<a href="mailto:sogoa.kvic@gov.in">sogoa.kvic@gov.in</a>

Sr.	OFFICES	TELE	FAX	E-MAIL
2	GUJARAT (State Office), Khadi and V. I. Commission, E-Block, 4th Floor, Capital Com- mercial Centre, Ellis Bridge, Ashram Road, Ahmedabad-380 009	079-2657 9974, 2657 9974	079-2657 9974	<a href="mailto:soahmedabad.kvic@gov.in">soahmedabad.kvic@gov.in</a>
3	MAHARASHTRA (State Office), Khadi and V. I. Commission, National Insurance Building, 4th Floor, 14, Jamshedji Tata Road, Church- gate, Mumbai-400 020	022-2281 7449	022-2281 7449	<a href="mailto:somumbai.kvic@gov.in">somumbai.kvic@gov.in</a>
4	Divisional Office, Khadi and V. I. Commission, 1st Floor, Mytri Willows, Sir Bejonji Mehata Road, Gandhi Sagar, Nagpur-440 018	0712-3918 036	0712-2565 151	<a href="mailto:donagpur.kvic@gov.in">donagpur.kvic@gov.in</a>
<b>NORTH EAST ZONE</b>				
1	ASSAM (State Office) Khadi and V. I. Commission, Rupnagar, Guwahati-781 032	0361-2461 023, 2461 126	0361-2461 023	<a href="mailto:soguwahati.kvic@gov.in">soguwahati.kvic@gov.in</a>
2	ARUNACHAL PRADESH (State Office) Khadi and V. I. Commission, H-Sector, Itanagar-791 113	0360-2212 224, 2291 663	0360-2212 224	<a href="mailto:soitanagar.kvic@gov.in">soitanagar.kvic@gov.in</a>
3	MANIPUR (State Office) Khadi and V. I. Commission, Paona Bazar, Imphal-795 001	0385-2451 759	0385-2451 759	<a href="mailto:soimphal.kvic@gov.in">soimphal.kvic@gov.in</a>
4	MEGHALAYA (State Office) Khadi and V. I. Commission, Ward No.8, Oakland, Shillong-793 001	0364-2227 807	0364-2227 807	<a href="mailto:soshillong.kvic@gov.in">soshillong.kvic@gov.in</a>
5	MIZORAM (State Office) Khadi and V. I. Commission, D-66, Sikulpuikawn, Republic Road, Aizawl-796 001	0389-2316 387	0389-2316 387	<a href="mailto:soaizwal.kvic@gov.in">soaizwal.kvic@gov.in</a>

Sr.	OFFICES	TELE	FAX	E-MAIL
6	NAGALAND (State Office) Khadi and V. I. Commission, Super Market Complex, Dimapur-797 112	03862-226 546	03862-226 546	<a href="mailto:sodimapur.kvic@gov.in">sodimapur.kvic@gov.in</a>
7	SIKKIM (State Office) Khadi and V. I. Commission, Indira Bye Pass, Near SDF Bhavan, P. O.-Tadong, Gangtok, East Sikkim-737 102	03592-280 696	03592-280 696	<a href="mailto:sosikkim.kvic@gov.in">sosikkim.kvic@gov.in</a>
8	TRIPURA (State Office) Khadi and V. I. Commission, Assam-Agartala Road, Kamarpukurpar, P.O. Agartala College Distt. West Tripura-799 004 (Agartala)	0381-2323 735, 2323 735	0381-2323 735	<a href="mailto:sotripura.kvic@gov.in">sotripura.kvic@gov.in</a>
<b>SOUTH ZONE</b>				
1	ANDHRA PRADESH (State Office) Khadi and V. I. Commission, No.56-3-10A,1st and 2nd Floor, Ramineni Vari Street, Patamata, Vijayawada - 520010	0866-2471725 247352		<a href="mailto:sohyderabad.kvic@gov.in">sohyderabad.kvic@gov.in</a>
2	TALANGANA (State Office) Khadi and V. I. Commission, Block-A, NI-MSME Campus, Yousufguda, Hyderabad-500 045.	040-2460 8464	040-2460 8464	<a href="mailto:sotelangana.kvic@gov.in">sotelangana.kvic@gov.in</a>
3	Divisional Office, Khadi and V. I. Commission, D.No.13-28-8, Srihari Plaza, Maharanipeta, Visakhapatnam-530 002	0891-2561 156, 2565 904	0891-2561 156	<a href="mailto:dovizag.kvic@gov.in">dovizag.kvic@gov.in</a>
4	KARNATAKA (State Office) Khadi and V. I. Commission, Post-Vijinapura, Doorvaninagar, Bangalore - 560 016	080-2566 5885, 2566 5884	080-2566 5885	<a href="mailto:sobangalore.kvic@gov.in">sobangalore.kvic@gov.in</a>

Sr.	OFFICES	TELE	FAX	E-MAIL
5	Central Sliver Plant, Khadi and V. I. Commission, P.B.No.81, Plot No.9-10-11, Kelagote Industrial Area, Chitradurga - 577 501	08194-235 285, 235 285	08194-235 285	<a href="mailto:cspchitradurga.kvic@gov.in">cspchitradurga.kvic@gov.in</a>
6	KERALA (State Office) Khadi and V. I. Commission, Pattom Palace.,P.O., Thiruvananthapuram-695 004	0471-2331 061, 2331 625	0471-2331 061	<a href="mailto:sotvm.kvic@gov.in">sotvm.kvic@gov.in</a>
7	Central Sliver Plant, Khadi and V. I. Commission, P. O.-Kuttur, Thrissur-680 013	0487-2387 120, 2387 119	0487-2387 120	<a href="mailto:cspthrissur.kvic@gov.in">cspthrissur.kvic@gov.in</a>
8	TAMIL NADU (State Office) Khadi and V. I. Commission, 326, Awai Shanmugam Road, Gopalapuram, Chennai-600 086	044-2835 1019	044-2835 1697	<a href="mailto:sochennai.kvic@gov.in">sochennai.kvic@gov.in</a>
9	Divisional Office,Khadi and V. I. Commission,10, Bye Pass Road, Madurai-625 010	0452-2386 792	0452-2386 762	<a href="mailto:domadurai.kvic@gov.in">domadurai.kvic@gov.in</a>
10	Divisional Office, Khadi and V. I. Commission, Khadi Gramodyog Sanga (Fed) Premises,Bengeri, Hubballi - 580 023	0836-2282882	----	<a href="mailto:dohubli.kvic@gov.in">dohubli.kvic@gov.in</a>
<b>CENTRAL ZONE</b>				
1	CHHATTISGARH (State Office), Khadi and V. I. Commission,1st Floor, Gandhi Bhavan, Keyur Vhushan Smriti Parisar, Kankalipara, Raipur - 492 001	0771-2886 428, 2885 164	0771-2886 428	<a href="mailto:soraipur.kvic@gov.in">soraipur.kvic@gov.in</a>
2	MADHYA PRADESH (State Office)Khadi and V. I. Commission, B-3/4 Wing, Office Complex, Gautam Nagar, Bhopal-462 023	0755-2583 668, 2583 667	0755-2583 668	<a href="mailto:sobhopal.kvic@gov.in">sobhopal.kvic@gov.in</a>



Sr.	OFFICES	TELE	FAX	E-MAIL
3	Central Sliver Plant Khadi and V. I. Commission, Ichhawar Road, Sehore - 466 001	07562-228 202, 228 201	07562-228 202	<a href="mailto:cspsehore.kvic@gov.in">cspsehore.kvic@gov.in</a>
4	UTTARAKHAND (State Office) Khadi and V. I. Commission, Gen. Mahadev Singh Road, Kanwali, Dehradun - 248 001	0135-2627 241, 2724 709	0135-2627 241	<a href="mailto:sodehradun.kvic@gov.in">sodehradun.kvic@gov.in</a>
5	UTTAR PRADESH (State Office) Khadi and V. I. Commission, 'Gramodaya', Indira Nagar, Faizabad Road, Lucknow - 226 016	0522-2354 511, 2311 112	0522-2310 378	<a href="mailto:solucknow.kvic@gov.in">solucknow.kvic@gov.in</a>
6	Divisional Office Khadi and V. I. Commission, Near Old Chungi, Garh Road, Meerut - 250 001	0121-2653 288, 2647 645	0121-2653 288	<a href="mailto:domeerut.kvic@gov.in">domeerut.kvic@gov.in</a>
7	Divisional Office, Khadi and V. I. Commission, Sanskrit University Marg, Telia Bagh, Varanasi - 221 002	0542-2204 434, 2208 697	0542-2204 434	<a href="mailto:dovaranasi.kvic@gov.in">dovaranasi.kvic@gov.in</a>

#### 4. List Of 18 Tool Rooms and Technical Institutions Under Office Of The Development Commissioner (MSME)

S. No.	Name of the Technology Centre and their Incharge	Address and Website	e-mail and Contact Mob. No.
1.	<b>Shri R. D. Patil</b> General Manager, MSME-Technology Centre (Indo German Tool Room), Aurangabad.	P-31, MIDC, Chikalthana Indl. Area, Aurangabad 431 006 <a href="http://www.igtr-aur.org">www.igtr-aur.org</a>	<a href="mailto:gm@igtr-aur.org">gm@igtr-aur.org</a> 9545877348
2.	<b>Shri Vishal Kumar</b> General Manager (I/c) MSME-Technology Centre (Indo Tool Room), Ahmedabad	Plot-5003, Phase-IV, GIDC Vatva, Mehmedabad Road, Ahmedabad 382 445 (Gujarat) <a href="http://www.igtrahd.com">www.igtrahd.com</a>	<a href="mailto:gm@igtrahd.com">gm@igtrahd.com</a> <a href="mailto:pstogm@igtrahd.com">pstogm@igtrahd.com</a> 9099041992
3.	<b>Shri D.V. Rautela</b> General Manager, MSME-Technology Centre (Indo German Tool Room), Indore	Plot No.291/B, 302/A, Sector-E, Sanwer Road, Industrial Area, Indore 452 015 (MP) <a href="http://www.igtr-indore.com">www.igtr-indore.com</a>	<a href="mailto:patogm@igtr-indore.com">patogm@igtr-indore.com</a> <a href="mailto:igtrindore-mp@nic.in">igtrindore-mp@nic.in</a> 9229490702
4.	<b>Shri A.P. Sharma</b> General Manager, MSME-Technology Centre (Central Tool Room), Ludhiana	A-5, Focal Point Ludhiana 141 010 (Punjab) <a href="http://www.ctrludhiana.org">www.ctrludhiana.org</a>	<a href="mailto:gmctrludhiana@gmail.com">gmctrludhiana@gmail.com</a> <a href="mailto:tcludhiana@dcmsme.gov.in">tcludhiana@dcmsme.gov.in</a> 9872320993
5.	<b>Shri K. Murali</b> Principal Director (I/c) MSME-Technology Centre (Central Institute of Tool Design), Hyderabad	A-1 to A-8 APIE, Balanagar Hyderabad 500 037 (Telangana) <a href="http://www.citdindia.org">www.citdindia.org</a>	<a href="mailto:citdpddcmsme@yahoo.com">citdpddcmsme@yahoo.com</a> <a href="mailto:pstopd@citdindia.org">pstopd@citdindia.org</a> 9840291804
6.	<b>Shri Debdutta Guha</b> General Manager, MSME-Technology (Central Tool Room and Training Centre), Kolkata	Bonhooghly Indl. Area Kolkata 700 108 (W.B.) <a href="http://www.msmetoolroom-kolkata.com">http://www.msmetoolroom-kolkata.com</a>	<a href="mailto:cttc-msme@gov.in">cttc-msme@gov.in</a> <a href="mailto:debdutta.guha@msmetool-roomkolkata.com">debdutta.guha@msmetool-roomkolkata.com</a> 9871472369
7.	<b>Shri Rajashekhar Lingham</b> General Manager, MSME-Technology Centre (Central Tool Room and Training Centre), Bhubaneswar	B-36, Chandaka Industrial Area, P.O. Patia Bhubaneswar 751 024 (Orissa) <a href="http://www.cttc.gov.in">www.cttc.gov.in</a>	<a href="mailto:cttc@cttc.gov.in">cttc@cttc.gov.in</a> <a href="mailto:rajasekhar.lingam@gmail.com">rajasekhar.lingam@gmail.com</a> 9434491950

S. No.	Name of the Technology Centre and their Incharge	Address and Website	e-mail and Contact Mob. No.
8.	Shri Anand Dayal, General Manager MSME-Technology Centre (Indo Danish Tool Room) Jamshedpur	M-4 (Part) Phase-VI, Tata Kandra Road, Gamharia Jamshedpur 832 108 (Jharkhand) <a href="http://www.idtr.gov.in">www.idtr.gov.in</a>	<a href="mailto:reach@idtrjamshedpur.com">reach@idtrjamshedpur.com</a> <a href="mailto:ananddayal@idtr.gov.in">ananddayal@idtr.gov.in</a>  7485806806
9.	Shri Jajati K. Mohanty, Project Manager (I/c) MSME-Technology Centre (Tool Room and Training Centre), Guwahati	Amingaon Industrial Area, North Guwahati Road, Amingaon, Guwahati 781 031 <a href="http://www.trtcguwahati.org">www.trtcguwahati.org</a>	<a href="mailto:trtcghy@hotmail.com">trtcghy@hotmail.com</a>  9438081475
10.	Shri P.K. Verma Principal Director(I/c) MSME-Technology Centre (Central Institute of Hand Tools) Jalandhar	G.T. Road, Bye Pass, Opp. Shaheed Bhagat Singh Colony Jalandhar-144008 (Punjab) <a href="http://www.ciht.in">www.ciht.in</a>	<a href="mailto:info@ciht.in">info@ciht.in</a> <a href="mailto:cihtjld@gmail.com">cihtjld@gmail.com</a>  9915466844
11.	Shri Sanjeev Kumar Chetti Principal Director MSME-Technology Centre (Institute for Design of Electrical Measuring Instruments) ,Mumbai	Swatantryaveer Tatya Tope Marg, Chunabhatti, Sion, Mumbai – 400 022 <a href="http://www.idemi.org">www.idemi.org</a>	<a href="mailto:info@idemi.org">info@idemi.org</a>  9845034047
12.	Shri Dinesh Chandra Principal Director MSME-Technology Centre (Electronics Service and Training Centre), Ramnagar	Dhela Rd, Kaniya, Ramnagar Dist. Nainital-244715 Uttarakhand <a href="http://www.estcindia.com">www.estcindia.com</a>	<a href="mailto:pd_estc@yahoo.com">pd_estc@yahoo.com</a>  9719399199
13.	Shri Sachin Rajpal Principal Director MSME-Technology Centre (Process and Product Development Centre), Agra	Foundry Nagar, Agra-282006 (U.P.) <a href="http://www.ppdccagra.dcmsme.gov.in/">http://www.ppdccagra.dcmsme.gov.in/</a>	<a href="mailto:ppdcagra@gmail.com">ppdcagra@gmail.com</a>  9667275588
14	Shri Aditya Prakash Sharma Principal Director(I/c) MSME-Technology Centre (Process cum Product Development Centre),Meerut	Sports Goods Complex, Delhi Road, Meerut-250002 (U.P.) <a href="https://www.ppdccmeerut.com/">https://www.ppdccmeerut.com/</a>	<a href="mailto:info@ppdcmeerut.com">info@ppdcmeerut.com</a>  9711933049
15	Shri Sachin Rajpal Director (I/c), MSME-Technology Centre (Central Footwear Training Institute), Agra.	C – 41and 42, Site 'C' Sikandra Road, Industrial Area, Agra-282007 (U.P.) <a href="http://www.cftiagra.org.in">www.cftiagra.org.in</a>	<a href="mailto:info@cftiagra.org.in">info@cftiagra.org.in</a>  9667275588

S. No.	Name of the Technology Centre and their Incharge	Address and Website	e-mail and Contact Mob. No.
16	Shri K. Murali, Director, MSME-Technology Centre (Central Footwear Training Institute ), Chennai	65/1, G.S.T. Road, Guindy Chennai-600032 <a href="http://www.cftichennai.in">www.cftichennai.in</a>	<a href="mailto:chennaicfti@gmail.com">chennaicfti@gmail.com</a> , <a href="mailto:cfti@cftichennai.in">cfti@cftichennai.in</a> 9840291804
17.	Shri S.V. Shukla Principal Director (I/c), MSME-Technology Centre (Fragrance and Flavour Development Centre), Kannauj	Industrial Estate, GT Road, P.O. Makrand Nagar, kannauj -209726 (U.P.) <a href="http://www.ffdcindia.org">www.ffdcindia.org</a>	<a href="mailto:ffdcknj@gmail.com">ffdcknj@gmail.com</a> , <a href="mailto:shaktiffdc@gmail.com">shaktiffdc@gmail.com</a> 9415334050
18.	Shri Sachin Rajpal Principal Director (I/c) MSME-Technology Centre (Centre for the Development of Glass Industry), Firozabad	A-1/1, Industrial Area, Jalesar Road, P.O. Muiddinpur Firozabad-283203 (U.P.) <a href="http://www.cdgiindia.net">www.cdgiindia.net</a>	<a href="mailto:cdgifzbd@gmail.com">cdgifzbd@gmail.com</a> 9667275588

### 5. State-wise list of MSME-DFOs and Branch MSME-DFOs

Name of Institute		Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of In-charge- Name, Designation, Mobile Number	Office Address, Contact details and Email id
<b>1. Andhra Pradesh</b>				
MSME-DFO, Vishakhapatnam		Sh. S Vijaya Kumar, Joint Director, Mob 8971423923	Sh. Chandramauli, AD Gr-II, 8123371266	F-19 To 22, 'D' Block, Autonagar, Visakhapatnam 530012, 0891-2517942, <a href="mailto:dcdi-vish@dcmsme.gov.in">dcdi-vish@dcmsme.gov.in</a>
<b>2. ANDAMAN AND NICOBAR ISLANDS</b>				
Br. MSME-DFO, Port Blair(A and N island)		Shri Gopal Sinha Asstt Director Gr-1 7782867741	Shri P. K. Das, Joint Director, 7003794210, <a href="mailto:brdcdi-durg@dcmsme.gov.in">brdcdi-durg@dcmsme.gov.in</a>	Br. MSME-DFO, Industrial Estate, Dollygunj, Post Box No.-547, Junglighat Post, Port Blair-744103; Tel- 03192-259305; E-mail- <a href="mailto:brmsmedi.pb@gov.in">brmsmedi.pb@gov.in</a> and <a href="mailto:brmsmedipb@gmail.com">brmsmedipb@gmail.com</a>
<b>3. ARUNACHAL PRADESH</b>				
Br. MSME-DFO, Itanagar		Shri Satish Kumar Asstt Director Gr-1 9899710407		APIDFC Ltd. building, 'C' Sector, Pin.: 791111 Itanagar, Arunachal Pradesh E-mail: <a href="mailto:brmsme.itan@gmail.com">brmsme.itan@gmail.com</a>
<b>4. ASSAM</b>				
i	MSME-DFO, Guwahati	Sh. Lokesh Kumar Parganigha, Designation- Dy. Diretor, Gr.I and HoO Mobile No.: 7869437037	DK Rabha, AD Gr-I, 6001834958 <a href="mailto:dk.rabha67@dcmsme.gov.in">dk.rabha67@dcmsme.gov.in</a>	Maniram Dewan Road, Bamunimaidam, Guwahati-781021 Phone : (0361) 2970591 E-mail : <a href="mailto:dcdi-guwahati@dcmsme.gov.in">dcdi-guwahati@dcmsme.gov.in</a>
ii	Br. MSME-DFO, Silchar	Sri Manabendra Dutta, Assistant Director In-Charge, Ph. No:94355-65845		Link Road Point, N.S.Avenue, Silchar-788006, Dist.-Cachar (Assam), Email Id: <a href="mailto:brdcdi-silc@dcmsme.gov.in">brdcdi-silc@dcmsme.gov.in</a>
iii	Br. MSME-DFO, Tezpur	Sh. R.K.Mohnani, Asstt.Director, Gr.II, 9827442574		Darrang College Road (West), Tezpur, Pin.: 784001 District-Sonitpur, Assam Telephone No: (03712) – 221084 E-mail: <a href="mailto:brdcdi-tezp@dcmsme.gov.in">brdcdi-tezp@dcmsme.gov.in</a>



Name of Institute		Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of In-charge- Name, Designation, Mobile Number	Office Address, Contact details and Email id
iv	Br. MSME-DFO, Diphu, (Assam)	Sh. M. Ravikant, Asst Director-II 9440385967		Near Civil Hospital, Diphu, , Pin.: 782460 District – Karbi Anglong, Assam -mail: <a href="mailto:brmsmediphu@gmail.com">brmsmediphu@gmail.com</a> , <a href="mailto:brdcdi-diph@dcmsme.gov.in">brdcdi-diph@dcmsme.gov.in</a>
5. BIHAR				
i	MSME-DFO, Muzaffarpur	Shri C.S.S.Rao, Joint Director, Mobile: 9871291787, Email: <a href="mailto:cssrao@dcmsme.gov.in">cssrao@dcmsme.gov.in</a>	Sh. Ramesh Kumar Yadav, Assistant Director , 7588726076, <a href="mailto:rk.yadav79@dcmsme.gov.in">rk.yadav79@dcmsme.gov.in</a>	MSME-DFO, Gaushala Road, Ramna, Muzaffarpur, Bihar-842002, <a href="mailto:dcdi-mzfpur@dcmsme.gov.in">dcdi-mzfpur@dcmsme.gov.in</a>
ii	MSME-DFO, Patna	Shri C.S.S.Rao, Joint Director, Mobile: 9871291787, Email: <a href="mailto:cssrao@dcmsme.gov.in">cssrao@dcmsme.gov.in</a>	Sh. Sanjeev Verma, AD Gr-I, 9708025677	MSME-DFO, Ministry of MSME, Government of India, Patliputra Industrial Estate, Patna-800013, 0612-2262186, 2262568,2262208 , <a href="mailto:dcdi-patna@dcmsme.gov.in">dcdi-patna@dcmsme.gov.in</a>
6. CHANDIGARH			Comes Under DFO, Ludhiana	
7. CHHATTISGARH				
MSME-DFO, Raipur		Sh. Rajeev S., Jt. Director and HOO, 9406377142, <a href="mailto:rajeevs.nair@gov.in">rajeevs.nair@gov.in</a>	Sh. Kishore B Irpate, AD Gr-1, 9423525935,	Near Urkura Railway Station, Bhanpuri Industrial Area, P.O.- Birgaon, Raipur, PIN- 493221, Chhattisgarh, Email ID- <a href="mailto:dcdi-raipur@dcmsme.gov.in">dcdi-raipur@dcmsme.gov.in</a>
8. DADRA & NAGAR HAVELI AND DAMAN				
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Name of Institute		Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of In-charge- Name, Designation, Mobile Number	Office Address, Contact details and Email id
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Name of Institute		Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of In-charge- Name, Designation, Mobile Number	Office Address, Contact details and Email id
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<b>25. NAGALAND</b>				
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<b>26. ODISHA</b>				
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<b>28. PUNJAB</b>				
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Name of Institute		Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of In-charge- Name, Designation, Mobile Number	Office Address, Contact details and Email id
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3	Kerala	TS, Ettumanur	Shri.V. Govindaraj, Joint Director, 9885486708	Shri. P. Eban Jayakumar, Assistant Director- Gr.I,8197298223	MSME, Training Institute, Industrial Estate, Ettumanoor, PIN:686631, 0481-2535533, 2535563, 8197298223, <a href="mailto:msmeti-ettu@dcmsme.gov.in">msmeti-ettu@dcmsme.gov.in</a>
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### Abbreviations

MSME	Micro, Small and Medium Enterprises
ARI	Agro and Rural Industry
ASPIRE	A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship
BI	Business Incubators
BPL	Below Poverty Line
CCA	Carbon Credit Aggregation Centres
CDC	Common Display Centres
CSO	Central Statistics Office
CVY	Coir Vikas Yojana
DBT	Direct Benefit Transfer
DC (MSME)	Development Commissioner (MSME)
DIC	District Industries Centres
DPR	Detailed Project Report
EC	Economic Census
EET	Energy Efficient Technologies
EM-II	Entrepreneur Memorandum Part-II
ESDP	Entrepreneurship Skill Development Programmes
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IIT	Indian Institute of Technology
IPFC	Intellectual Property Rights Facilitation Centre
ISEC	Interest Subsidy Eligibility Certificate
KVIC	Khadi And Village Industries Commission

MMDA	Modified Market Development Assistance
MFI	Micro Finance Institution
MGIRI	Mahatma Gandhi Institute for Rural Industrialisation
MoSPI	Ministry of Statistics and Programme Implementation
MoU	Memorandum of Understanding
MSE-CDP	Scheme for Micro and Small Enterprises Cluster Development Programme
MSME – DFO	Micro, Small And Medium Enterprises – Development and Facilitation Office
MSMED Act	Micro, Small and Medium Enterprises Development Act
NBMSME	National Board for Micro, Small and Medium Enterprises
NER	North-East Region
NGO	Non-Government Organizations
NID	National Institute of Design
niMSME	National Institute for Micro, Small and Medium Enterprises
NIT	National Institute of Technology
NSIC	National Small Industries Corporation
OBC	Other Backward Classes
PMAC	Project Monitoring and Advisory Committee
PMEGP	Prime Minister’s Employment Generation Programme
PPP	Public Private Partnership
PRI	Panchayati Raj Institutions
QCI	Quality Council of India
RBI	Reserve Bank of India
REBTI	Rural Engineering and Bio Technology Industry
SC	Scheduled Caste
SEBI	Securities and Exchange Board of India

SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SMAS	Special Marketing Scheme
SME	Small and Medium Enterprises
SPV	Special Purpose Vehicle
SSPRS	Subsidy of Single Point Registration Scheme
ST	Scheduled Tribe
TEQUP	Technology and Quality Upgradation
TREAD	Trade Related Entrepreneurship Assistance and Development
UAM	Udyog Aadhaar Memorandum
UAP	Udyam Assist Platform







**Government of India  
Ministry of Micro,  
Small and Medium Enterprises**

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