

MSME AT A GLANCE



सत्यमेव जयते



MICRO, SMALL & MEDIUM ENTERPRISES

सूक्ष्म, लघु एवं मध्यम उद्यम

Government of India

Ministry of Micro, Small and Medium Enterprises

(An ISO 9001:2008 Certified Organisation)

<http://msme.gov.in/mob/home.aspx>



एक कदम स्वच्छता की ओर



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...“While many think that large companies dominate, in reality, it is over 5.5 crore (55 million) small units like yours, which drive our economy through small manufacturing, trading and service businesses.....

...You should be able to run your business easily, not be harassed by officials, and get loans for your day-to-day activities, material for your operations and markets for your product.”

Narendra Modi

Prime Minister, India

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OVERVIEW OF THE MINISTRY OF MSME



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

The Sector consisting of 36 million units, as of today, provides employment to over 80 million persons. The Sector through more than 6,000 products contributes about 8% to GDP besides 45% to the total manufacturing output and 40% to the exports from the country. The MSME sector has the potential to spread industrial growth across the country and can be a major partner in the process of inclusive growth.

Khadi is the proud legacy of our national freedom movement and the father of the nation. Khadi and Village Industries (KVI) are two national heritages of India. One of the most significant aspects of KVI in Indian economy is that it creates employment at a very low per capita investment. The KVI Sector not only serves the basic needs of processed goods of the vast rural sector of the country, but

also provides sustainable employment to rural artisans. KVI today represent an exquisite, heritage product, which is 'ethnic' as well as 'ethical'. The Sector has a potentially strong clientele among the middle and upper echelons of the society.

Coir Industry is an agro-based traditional industry, which originated in the state of Kerala and proliferated to the other coconut producing states like Tamil Nadu, Karnataka, Andhra Pradesh, Odisha, West Bengal, Maharashtra, Assam, Tripura, etc. It is an export oriented industry and has greater potential to enhance exports by value addition through technological interventions and diversified products like Coir Geotextiles etc. The acceptability of Coir products has increased rapidly due to its 'environment friendly' image.

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

ABOUT THE MINISTRY



On 9 May 2007, subsequent to an amendment of the Government of India (Allocation of Business) Rules, 1961, 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). This Ministry now designs policies and promotes/ facilitates programs, projects and schemes and monitors their implementation with a view to assisting MSMEs and help them to scale up.

The primary responsibility of promotion and development of MSMEs is of the State Governments. However, the Government of India, supplements the efforts of the State Governments through various initiatives. The role of the M/o MSME and its organisations is to assist the States in their efforts to encourage entrepreneurship, employment and livelihood opportunities and enhance the competitiveness of MSMEs in the changed economic scenario. The schemes/programmes undertaken by the Ministry and its organizations seek to facilitate/provide:

- (i) adequate flow of credit from financial institutions/banks;
- (ii) support for technology upgradation and modernization;
- (iii) integrated infrastructural facilities;
- (iv) modern testing facilities and quality certification;
- (v) access to modern management practices;
- (vi) entrepreneurship development and skill upgradation through appropriate training facilities;
- (vii) support for product development, design intervention and packaging;
- (viii) welfare of artisans and workers;
- (ix) assistance for better access to domestic and export markets; and
- (x) cluster-wise measures to promote capacity-building and empowerment of the units and their collectives.

ORGANISATIONAL SET-UP

The Implementation of policies and various programmes/ schemes for providing support services to MSME's are undertaken through the following organizations of the Ministry:

Office of Development Commissioner (Micro, Small and Medium Enterprises)

The Office of Development Commissioner (Micro, Small and Medium Enterprises) headed by the Special Secretary & Development Commissioner (MSME), being an apex body for formulating and overseeing implementation



of the policies for the development of MSMEs in the country, is playing a very positive and constructive role for strengthening this vital sector. It functions through a network of MSME-DIs, Regional Testing Centres, Footwear Training Institutes, Production Centres, Field Testing Stations and specialized institutes. It renders services such as advising the Government in Policy

formulation for the promotion and development of MSMEs; providing techno-economic and managerial consultancy, common facilities and extension services to MSME units; providing facilities for technology upgradation, modernization, quality improvement and infrastructure; developing Human Resources through training and skill upgradation etc.

Khadi & Village Industries Commission (KVIC)

The Khadi & Village Industries Commission (KVIC), established under the Khadi and Village Industries Commission Act, 1956, is a statutory organisation engaged in promoting and developing khadi and village industries for providing employment opportunities in rural areas, thereby strengthening the rural economy. The KVIC has been

identified as one of the major organisations in the decentralized sector for generating sustainable rural non-farm employment opportunities at low per capita investment. This also helps in checking migration of rural population to urban areas in search of the employment opportunities.



Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)



The national level institute namely 'Mahatma Gandhi Institute for Rural Industrialization (MGIRI)' (erstwhile Jamnalal Bajaj Central Research Institute) has been established as a society under Societies (Registration) Act, 1860 at Wardha, Maharashtra, to strengthen the R&D activities in KVI sector. The main functions of the Institute are to improve the R&D activities under

rural industrial sector through encouraging research, extension of R&D, quality control, training and dissemination of technology related information.

Coir Board

The Coir Board is a statutory body established under the Coir Industry Act, 1953 for promoting overall sustainable development of the coir industry and improving the living conditions of the workers engaged in this traditional industry. The activities of the Board for development of coir



industries, inter-alia, include undertaking scientific, technological and economic research and development activities; developing new products & designs; and marketing of coir and coir products in India and abroad. It also promotes co-operative organisations among producers of husks, coir fibre, coir yarn and manufacturers of coir products; ensuring remunerative returns to producers and manufacturers, etc. The Board has promoted two research institutes namely; Central Coir Research Institute (CCRI), Kalavoor, Alleppey, and Central Institute of Coir Technology (CICT), Bengaluru for undertaking research and development activities on different aspects of coir industry, which is one of the major agro based rural industries in the country.

National Small Industries Corporation (NSIC) Ltd



The National Small Industries Corporation (NSIC) Ltd. was established in 1955 by the Government of India with a view to promote, aid and foster the growth of small scale industries in the country. NSIC continues to remain at the forefront of industrial development throughout the country with its various programmes and projects to assist

the MSMEs in the country. The main functions of the Corporation are to promote aid and foster the growth of micro and small enterprises in the country, generally on a commercial basis. It provides a variety of support services to micro and small enterprises by catering to their different requirements in the areas of raw material procurement; product marketing; credit rating; acquisition of technologies; adoption of modern management practices, etc. The NSIC is directly operating different programmes by a dedicated team of professionals at all levels and operates through 142 offices located all over India and one office located at Johannesburg (South Africa).

National Entrepreneurship Development Institutes

Entrepreneurship development and training is one of the key elements for the promotion of micro, small and medium enterprises (MSMEs), especially for creation of new enterprises by the first generation entrepreneurs. In order to inculcate the entrepreneurial culture amongst the first generation of entrepreneurs on a



regular basis, the Ministry has set up three national level Entrepreneurship Development Institutes viz; The National Institute for Entrepreneurship and Small Business Development (NIESBUD) (1983) at Noida (Uttar Pradesh), National Institute for Micro, Small and Medium Enterprises (NI-MSME) (1960) at Hyderabad, and Indian Institute of Entrepreneurship (IIE) (1993) at Guwahati, as autonomous societies. These institutes are engaged in developing training modules; undertaking research & training; and providing consultancy services for entrepreneurship development & promotion of MSMEs, including enhancement of their competitiveness.

National Board for Micro, Small and Medium Enterprises (NB MSME)

The range of development work in MSMEs involves several Departments/ Ministries and different organisations of Central/ State Governments. To facilitate coordination and inter-institutional linkages and in pursuance of the MSME Development Act, 2006, a National Board for Micro, Small & Medium Enterprises consisting of a total of 47 members has been constituted with 20 non-official members. It is an apex advisory body constituted to render advice to the Government on all issues pertaining to the MSME sector. The Minister Incharge of MSME of the Government of India is the Chairman and the Board comprises among others, State Industry Ministers, some Members of Parliament, Secretaries of various Departments of Government of India, financial institutions, public sector undertakings, industry associations and eminent experts in the field. The board meets periodically to take stock of the issues pertaining to policy matters.

Micro, Small and Medium Enterprises Development (MSMED) Act 2006

The Micro, Small and Medium Enterprises Development (MSMED) Act was notified in 2006 to address policy issues affecting MSMEs as well as the coverage and investment ceiling of the sector. The Act seeks to facilitate the development of these enterprises as also enhance their competitiveness. It provides the first-ever legal framework for recognition of the concept of “enterprise” which comprises both manufacturing and service entities. It



defines medium enterprises for the first time and seeks to integrate the three tiers of these enterprises, namely, micro, small and medium. The Act also provides for a statutory consultative mechanism at the national level with balanced representation of all sections of stakeholders, particularly the three classes of enterprises and with a

wide range of advisory functions. Establishment of specific funds for the promotion, development and enhancing competitiveness of these enterprises, notification of schemes/programmes for this purpose, progressive credit policies and practices, preference in Government procurements to products and services of the micro and small enterprises, more effective mechanisms for mitigating the problems of delayed payments to micro and small enterprises and assurance of a scheme for easing the closure of business by these enterprises, are some of the other features of the Act.

Definition of Micro, Small and Medium Enterprises in India

Micro, small and medium enterprises as per MSME Act, 2006 are defined based on their investment in plant and machinery (for manufacturing enterprise) and on equipment for enterprises providing or rendering services.

The present ceilings on investment for enterprises to be classified as micro, small and medium enterprises are as follows:

Classification	Manufacturing Enterprises*	Service Enterprises**
Micro	Rs. 2.5 million / Rs. 25 lakh	Rs. 1 million / Rs. 10 lakh
Small	Rs. 50 million / Rs. 5 crore	Rs. 20 million / Rs. 2 crore
Medium	Rs. 100 million / Rs. 10 crore	Rs. 50 million / Rs. 5 crore

* Investment limit in Plant & Machinery

** Investment limit in equipment

The term "*village industries*" has been redefined in amended KVIC, Act, 1956 as "any industry located in a rural area which produces any goods or renders any service with or without the use of power and in which the fixed capital investment per head of artisan or worker does not exceed Rs. one lakh (Rs. one lakh and fifty thousand in case of village industry located in a hilly area) or such other sum as may, by notification in the Official Gazette, be specified from time to time by the Central Government"

MAJOR PLAN SCHEMES IMPLEMENTED BY THE MINISTRY

Schemes for MSME Sector

National Manufacturing Competitiveness Programme (NMCP)



The Programme aims to develop global competitiveness among Indian MSMEs by improving their processes, designs, technology and market access. The Programme envisages substantial investments towards enhancing the entire value chain of the MSME sector. All the ten components of NMCP have already been operationalised and are likely to spur innovation and

growth in the MSME sector. These include Quality Management Systems and Quality Technology Tools, Design Clinic Scheme, Building Awareness on IPRs, Support for Entrepreneurial and Managerial Development, Marketing Support/Assistance to MSMEs, Setting up of New Mini Tool Room and Lean Manufacturing Competitiveness Scheme. These components seek to introduce the best elements of industrial competitiveness in the MSME sector, which has often been unable to afford such practices and techniques.

Lean Manufacturing Competitiveness Scheme for MSMEs [NMCP Scheme]

Under the Lean Manufacturing Programme (LMP), MSMEs are being assisted in reducing their manufacturing costs, through proper personnel management, better space utilization, scientific inventory management, improved process flows, reduced engineering time and so on. LMP also brings improvement in the quality of products and lowers costs, which are essential for competing in national and international markets. The broad activities planned under the LMP include, Total Productive Maintenance (TPM), 5S, Visual Control, Standard

Operation Procedures, Just in Time, Kanban System, Cellular Layout, Poka Yoke, TPM, etc. The scheme is initially approved for 100 mini clusters on pilot basis.

Physical Performance:

During 2014-15, 128 new clusters have been identified for lean technique interventions. 293 awareness programmes have been organized. 156 new SPVs have been formed in mini clusters. 3 SSC meetings were conducted to review the progress, selection of clusters, empanelment of lean manufacturing consultants with NMIs, appointment of lean manufacturing consultants in the SPV for lean interventions at unit level. Two National level workshops were organized at Kolkata and Mumbai. 82 lean manufacturing consultants were selected in the mini clusters for lean manufacturing interventions. In 1306 units, lean manufacturing interventions have been initiated.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
15.00	14.64	12.00

Promotion of Information & Communication Tools (ICT) in MSME sector [NMCP Scheme]

The main objective of the scheme is to encourage and assist the potential MSME clusters to adopt ICT tools and applications in their production & business processes, with a view to improve their productivity and competitiveness in national and international markets. The broad activities planned under this component includes identifying the potential MSME manufacturing clusters for ICT intervention, setting up of e-readiness centre, developing web portals for clusters, skill development of MSME's employees/staff, preparation of local software solutions for MSMEs to enhance their competitiveness, etc. and networking MSME cluster portals on the National Level Portals in order to outreach MSMEs into global markets. The scheme is being implemented in 100 clusters. The process for selecting the agency to implement the scheme is being expedited.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
18.00	0.70	5.50

Technology Upgradation and Quality Certification Support to MSMEs [NMCP Scheme]

The objective of this component of NMCP is to sensitize the MSMEs about the benefits that could accrue from usage of energy efficient technologies, reduction in emissions of Green House Gases, improve the acceptance of their products by product quality certification, thereby making them globally competitive. The major activities planned under this component include Capacity Building of MSME Clusters for Energy Efficiency/Clean Development Interventions, Implementation of Energy Efficient Technologies in MSME sector, Setting up of Carbon Credit Aggregation centres and encouraging MSMEs to acquire product certification licenses from National / International bodies.

Physical Performance:

During 2014-15, 152 number of product certification reimbursement. 89 awareness programmes have been organized and 6 SSC approved 56 number of new EET cases with a total reimbursement of Rs.4.21 crore.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
20.50	2.85	10.00

Support for Entrepreneurial and Managerial Development of SMEs through Incubators [NMCP Scheme]

This component aims at nurturing innovative business ideas (new/ indigenous technology, process, products, procedures, etc) which could be commercialized in a year. Under this component various institutions like Engineering Colleges, Management Institutions, Research Laboratories, etc are provided funds up to Rs. 6.25 lakh for hand holding each new idea/ entrepreneurs. The Incubators provide technology/guidance, workshop and laboratory support and linkage to other agencies for successful launching of the Business and guide the entrepreneur in establishing the enterprise.

Physical Performance:

The scheme is demand driven. During 2014-15, 35 Host Institutes have been approved and 551 new innovative ideas approved.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
10.50	1.87	3.00

Design Clinic scheme for MSMEs [NMCP Scheme]

The main objective of this component is to bring the MSME sector and design expertise on a common platform and to provide expert advice and solutions on real time design problems, resulting in continuous improvement and value-addition for existing products. It also aims at value-added cost effective solutions. The activities under the scheme include to organize seminars, workshops in MSME clusters including design projects of MSME units.

Physical Performance:

During the year 2014-15, 3 PMAC meetings were held and 100 design projects

approved. Four awareness seminars were conducted and 1 SFC meeting held/.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
14.00	9.60	10.00

Enabling Manufacturing Sector to be Competitive through Quality Management Standards (QMS) and Quality Technology Tools (QTT) [NMCP Scheme]

The objective of the scheme is, to improve the quality of the products in the MSME sector and inculcate the quality consciousness in enterprises in this sector. The major activities are (i) Introduction of Appropriate Modules for Technical Institutions; (ii) Organizing Awareness Campaigns for MSEs; (iii) Organizing Competition-Watch (C-Watch); (iv) Implementation of Quality Management Standards and Quality Technology Tools in selected MSMEs; (v) Monitoring International Study Missions; and (vi) Impact Studies of application of QMS/ QTT.

Physical Performance:

During the year 2014-15, one MAC meeting conducted. 102 awareness campaigns organized. One National level workshop was organized at Delhi and 4 two day workshops were conducted at Delhi, Mumbai, Kolkata and Chennai.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
10.00	1.43	10.00

ISO 9000/14001/HACCP Reimbursement Scheme [NMCP Scheme]

To enhance the competitive strength of the MSEs, the Government introduced a scheme to provide technological upgradation, quality improvement and better environment management by the MSEs. The scheme reimburses 75% of the fees, subject to a maximum of Rs.75,000 for acquiring Quality Management System (QMS) ISO 9000/HACCP certification and/or Environment Management System (EMS) ISO 14001 certification by the MSEs. All Micro and Small Enterprises having Entrepreneurial Memorandum (EM) Number are eligible to avail the reimbursement and units can apply for reimbursement under the Scheme only after obtaining ISO-9000/14001/HACCP Certification. The Scheme provides one time reimbursement.

Physical Performance:

During the year 2014-15, 861 units have been benefitted.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
12.00	5.09	10.00

Building Awareness on Intellectual Property Rights for the Micro, Small & Medium Enterprises (MSME) [NMCP Scheme]

Under the NMCP, the component for "Building Awareness on Intellectual Property Rights (IPR) for the Micro, Small & Medium Enterprises (MSME) has been launched to enable Indian MSMEs to attain global leadership position and to empower them in using effectively the tools of Intellectual Property Rights (IPR) of innovative projects. The main features of the scheme are: (i) Awareness/Sensitization Programmes on IPR; (ii) Pilot Studies for Selected Clusters/Groups of Industries; (iii) Interactive Seminars/Workshops; (iv) Specialised Training; (v) Assistance for Grant on Patent/GI Registration; (vi)

Setting up of IP Facilitation Centre (IPFC); and (vii) Interaction with International Agencies. These initiatives are being taken in a Public-Private Partnership (PPP) mode.

Physical Performance:

During the year 2014-15, 16 awareness programmes and 5 seminars/workshops were conducted and 1 reimbursement of domestic patent.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
3.00	0.83	3.00

Marketing Assistance and Technology Upgradation Scheme for MSMEs [NMCP Scheme]

The objective of this component is to identify and encourage such clusters of MSMEs, which have quality production and export potential and assist them to achieve competitiveness in the national and international markets through technological Upgradation in packaging, skill upgradation /development of modern marketing techniques, competition studies, participation in local exhibition/fairs, setting up of marketing hubs etc.

Physical Performance:

During the year 2014-15, 713 units were benefitted and 70 fairs were organized.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
5.00	0.32	15.00

Credit Guarantee Scheme for Micro and Small Enterprises:



The objective of the scheme is to make available credit to SSI units, particularly tiny units, for loans up to Rs. 100 lakh without collateral/ third party guarantees. The Scheme covers collateral free credit facility (term loan and/ or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 100

lakh per borrowing unit. The guarantee cover provided is up to 75% of the credit facility up to Rs.50 lakh with an incremental guarantee of 50% of the credit facility above Rs. 50 lakh and up to Rs.100 lakh. The scheme is being operated by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) set up jointly by the Government of India and SIDBI. The corpus of CGTMSE is contributed by the Government of India and SIDBI in the ratio of 4:1.

Physical Performance:

During the year 2014-15, 4,03,422 proposals were approved.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
74.99	74.99	1093.45

Credit Linked Capital Subsidy Scheme (CLCSS)

CLCSS scheme aims at facilitating technology Upgradation of small scale industries, including tiny, agro and rural industrial units, by providing 15 per cent upfront capital subsidy institutional finance availed of by them for induction of well-established and improved technology in specified sub-sectors/products



approved under the Scheme. The admissible capital subsidy under the modified scheme is calculated with reference to the purchase price of plant and machinery. The maximum limit of eligible loan for calculation of capital subsidy under this scheme has also been raised from Rs. 40 lakh to Rs. 100 lakh. The modification in the CLCSS guidelines will further facilitate modernization of small scale industries.

Physical Performance:

During the year 2014-15, 7246 units were benefitted.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
387.75	387.75	300.00

MSE Cluster Development Programme



The Micro and Small Enterprises – Cluster Development Programme (MSE-CDP) is being implemented for holistic and integrated development of micro and small enterprises in clusters. The scheme envisages soft interventions i.e diagnostic studies, hard interventions i.e setting up of CFCs and Infrastructure Development in the new/ existing industrial estates.

Physical Performance:

During the year 2014-15, 5 Common Facilitation Centres have been established, 9 number of Infrastructure Development completed and 236 units have been set up.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
93.00	63.58	100.00

Performance & Credit Rating Scheme

The scheme is being implemented through National Small Industries Corporation (NSIC) Limited. The main objective of the scheme is to provide a trusted third party opinion on the capabilities and creditworthiness of the MSEs so as to create awareness amongst them about the strengths and weakness



of their existing operations. Rating under the scheme is being carried out through empanelled rating agencies i.e. CRISIL, CARE, ONICRA, SMERA, ICRA and Brickwork India Ratings. Under this Scheme, rating fee payable by the micro & small enterprises is subsidized for the first year only and that is subject to maximum of 75% of the fee or Rs.40000/-, whichever is less.

Physical Performance:

During the year 2014-15, 23048 units have been rated under this scheme.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
90.00*	88.00	28.00

*Revised Estimate

Marketing Assistance Scheme



The scheme is being implemented through National Small Industries Corporation (NSIC) Limited. The main objectives of the scheme is to enhance the marketing competitiveness of MSMEs; to provide them a platform for interaction with the individual/institutional buyers; to update them with prevalent market scenario and to provide them a form

for redressing their problems. MSMEs are supported under the Scheme for capturing the new market opportunities through organising/ participating in various domestic & international exhibitions/ trade fairs, Buyer-Seller meets intensive-campaigns and other marketing events.

Physical Performance:

During the year 2014-15, 20 international events and 117 domestic events have been organized/participated. The other activities viz. buyer-seller meets, co-sponsorship, marketing campaigns, etc. were also undertaken by NSIC.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
14.00	11.68	14.00

International Cooperation (IC) Scheme

Technology infusion and/or upgradation of Indian micro, small and medium enterprises (MSMEs), their modernisation and promotion of their exports are the principal objectives of assistance under the Scheme. The Scheme would cover the following activities: (a) Deputation of MSME business delegations to other countries for exploring new areas of technology



infusion/upgradation, facilitating joint ventures, improving market of MSMEs products, foreign collaborations, etc; (b) Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in India, in which there is international participation; (c) Holding international conferences and seminars on topics and themes of interest to the MSME. IC Scheme provides financial assistance towards the airfare and space rent of entrepreneurs. State/Central Government Organisations, Industry/Enterprise Associations and Registered Societies/Trusts and Organisations associated with the promotion and development of MSMEs are eligible to apply.

Physical Performance:

During the year 2014-15, financial assistance provided for 43 events and 603 entrepreneurs have been taken part.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
5.00	3.94	4.00

Assistance to Training Institutions Scheme



The Scheme envisages financial assistance for establishment of new institutions (EDIs), strengthening the infrastructure of the existing EDIs and for supporting entrepreneurship and skill development activities. The assistance shall be provided to these training institutions in the form of capital grant for creation/strengthening of infrastructure

and programme support for conducting entrepreneurship development and skill development programmes. Maximum assistance for creation or strengthening of infrastructure will be Rs. 150 lakhs on matching basis, not exceeding 50% of project cost. However, for the North Eastern region (including Sikkim), Andaman & Nicobar and Lakshadweep, the maximum assistance on matching basis would be Rs. 270 lakhs or 90% of project cost, whichever is less. Any State/Union Territory Government, Training Institutions, NGOs and other development agencies can apply for assistance for creation or strengthening of infrastructure. Training Institutions who wish to conduct training programmes under the Scheme will have to enroll themselves with any of the three National Level EDIs of the Ministry viz, NIESBUD, Noida; IIE Guwahati and NIMSME, Hyderabad. Maximum assistance per trainee per hour for entrepreneurship development and skill development programmes is Rs 50 (Rs.60 for NER, A&N and Lakshadweep)

Physical Performance:

During the year 2014-15, 4611 programmes held and 131308 persons were trained

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
87.00*	86.25	80.00

*Revised Estimate

Survey, Studies and Policy Research

The main objectives of the Scheme are (i) to regularly/periodically collect relevant and reliable data on various aspects and features of MSMEs, (ii) to study and analyze, on the basis of empirical data or otherwise, the constraints and challenges faced by MSMEs as well as the opportunities available to them in the context of



liberalization and globalization of the economy, and (iii) to use the results of these surveys and analytical studies for policy research and designing appropriate strategies and measures of intervention by the Government. Several studies on the MSME sector and evaluation studies of various schemes implemented by the Ministry have been completed under this scheme.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
1.00*	0.54	2.28

*Revised Estimate

Schemes for Khadi & Village Industries Sector

Prime Minister's Employment Generation Programme (PMEGP)



PMEGP is a credit linked subsidy scheme of the Ministry, implemented through KVIC, DICs and State KVI Boards with KVIC as the Nodal Agency at the national level for setting up new self-employment ventures/projects/ micro enterprises to generate employment opportunities in rural as well as urban areas of the country. The other objective is to bring together widely

dispersed traditional artisans/rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place so as to help arrest migration of rural youth to urban areas. Any individual, above 18 years of age can avail the benefit of this programme. However, assistance under the Scheme is available only for new projects sanctioned specifically under the PMEGP. Under this programme, financial assistance is provided for setting up of micro enterprises costing upto Rs. 25 lakh in manufacturing sector and 10 lakh in service sector. The assistance is provided in the form of subsidy upto 25 percent (35 percent for special category) of the project cost in rural areas while it is 15 percent (25 percent for special category) for urban areas.

The **financial performance** of the scheme is given below: (In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
1108.06	1087.08	1050

Physical Achievements of PMEGP during 2014-15 (In Rs. Crore)

Year	MM subsidy released (Rs crore)	MM subsidy utilized# (Rs crore)	No. of projects assisted	Estimated employment generated
2014-15 (Provisional)	1087.08*	1012.12	53,463	3,19,976

* including interest of Rs. 24.32 crore accrued during 2012-13 & 2013-14

Provisional figures till 29.04.2015 as utilisation of margin money extended upto 30.04.2015

Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

With a view to making the traditional industries more productive and competitive and facilitating their sustainable development, the Govt. of India announced setting up of a fund for regeneration of traditional industries. The objective is to organize the traditional industries and artisans into clusters to make them competitive and provide support for their



long term sustainability and economy of scale, and provide sustained employment for traditional industry artisans and rural entrepreneurs to enhance marketability of products of such clusters by providing support for new products, design intervention and improved packaging and also the improvement of marketing infrastructure. The objective is also to equip traditional artisans of the associated clusters with the improved skills and capabilities through training and exposure visits and to make provision for common facilities and improved tools and equipments for artisans in order to strengthen the cluster governance systems with the active participation of the stakeholders, so that they are able to gauge the emerging challenges and opportunities and respond to them in a coherent manner. Funding for the cluster varies from Rs.1.5 Crore to Rs.8 Crore in view of the size and scale of the project. Funding pattern under the scheme has provision for soft interventions including skill training, capacity building, design development, etc. hard interventions including Common Facility Centres, Raw Material Banks(RMB), training centres, etc. and cross cutting thematic interventions which include brand building & promotion, news media marketing, e-commerce, innovation, R&D initiatives and developing linkages between clusters.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
10.00	0	50.00

Market Development Assistance Scheme for Khadi & Polyvastra

Under MDA, financial assistance in the form of production incentive is provided to khadi institutions @ 20% of the value of production of khadi and polyvastra, to be shared among artisans, producing institutions and selling institutions in the ratio 25:30:45. Producing institutions shall submit quarterly claim of MDA based on the actual production achieved during the preceding quarter of the financial year. The difference, if any, would be adjusted in the last quarter of the financial year on the basis of audited accounts by the Chartered Accountants. MDA shall be preferably reimbursed electronically by State/ Divisional office of KVIC on quarterly basis. MDA provides institutions flexibility to use the assistance for improving the outlets, products and production processes, besides giving incentive to customers, etc. The Khadi institutions, having valid Khadi certificate and categorized as A+, A, B and C, are only eligible to avail MDA grant from KVIC. The financial performance of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
201.83	196.94	178.00

Interest Subsidy Eligibility Certificate for Khadi and Polyvastra:

The ISEC scheme is applicable for all registered institutions under KVIC / State KVIBs. The quantum of subsidy shall be limited to the difference between the actual rate of interest charged by the financing institutions and 4 (four) per cent to be borne by the borrower. If at any stage interest rate charged by the KVIC is modified, the quantum of subsidy shall be limited to the difference between the rate of interest charged by the financial institutions and such modified rate of interest. The financial performance of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
40.63	38.32	40.07

Schemes for Coir Sector

Coir Vikas Yojana



Coir Board is implementing the Export Market Promotion Scheme for adoption of strategic and aggressive product specific and market specific promotional programmes for popularizing coir and coir products in markets abroad, supporting the export oriented industry on modernization programme and to attain overall and sustainable

development of Indian Coir Industry by participating in international fairs / product promotion programmes/ seminars etc. and to assist the entrepreneurs to participate in such programmes through export market development assistance scheme. TA financial assistance of upto Rs.2.00 lakhs is provided to the eligible coir exporters to participate in the international fairs/product promotion programmes etc. Assistance for publicity material up to 25% of the production cost with over all ceiling of Rs.15000/- is also admissible. All micro, small and medium exporters, with FOB turnover of less than Rs.2.00 crore worth coir and coir products in the previous year and micro, small & medium entrepreneurs of coir and coir products, registered with the Coir Board, would be eligible for assistance under the scheme, provided they have not availed the facility from any other source for the same purpose or participated three times in the same exhibition to the same destination thrice with government assistance.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
29.30	29.28	26.37

Coir Udyami Yojana

The objective of the scheme is to Rejuvenate, Modernize and Technologically Upgrade the most crucial link in the Coir production chain, namely Spinners and Tiny Household sector. The scheme envisages replacement of outdated ratts/looms and providing of worksheds to spinners and tiny household units



resulting in increase in production and earnings of workers. Any individual above 18 years of age with Indian Citizenship can apply under the scheme. There will be no income ceiling for assistance for setting up of project under CUY Scheme. Assistance under the Scheme is only available for projects for the production of coir fibre/ yarn/ products etc. coming under coir sector. Assistance will be made available to individuals, Companies, Self Help Groups, NGO, Institutions registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trust. The SC/ST, Women, NER and Andaman and Nicobar Island and Lakswadweep beneficiaries will be given priority.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
7.30	4.00	20.00

Coir S & T Yojana (Plan S & T)

Coir Board is implementing the 'Science and Technology Scheme' since 2000-01, for Research and Development activities of the Board through the twin research institutes viz. Central Coir Research Institute, Kalavoor and the Central Institute of Coir Technology, Bangalore. With the efforts of these research institutions, the Board could develop many new eco-friendly technologies, processes, diversified products, equipments and machinery for increased productivity and efficiency and grades and quality of the coir products.

The **financial performance** of the scheme is given below:

(In Rs. Crore)

Budget 2014-15	Expenditure 2014-15	Budget 2015-16
5.30	5.30	3.00

RECENT INITIATIVES OF THE MINISTRY

ASPIRE: A Scheme for Promoting Innovation and Rural Entrepreneurship



A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship was launched by the Ministry on 18.3.2015. The scheme was formulated to set up a network of technology centres and to set up incubation centers to accelerate entrepreneurship and also to promote start-ups for innovation and entrepreneurship in agro-industry. The scheme

emanates from the Finance Minister's budget speech for 2014-15, whereby, he has suggested establishing Technology Centre Network to promote Innovation, Entrepreneurship and Agro Industry with a fund of Rs.200 crore. ASPIRE is designed to provide necessary skill set for setting up business enterprises and also to facilitate the market linkages available to entrepreneurs and to provide hand holding for a critical period to ensure self-sustainability. The most important component is to set up Livelihood Business Incubators (LBI) under National Small Industries Corporation (NSIC), KVIC or Coir Board or any other Institution/agency of GOI/State Govt. or under PPP mode with these institutions. The next important component is to set up Technology Business Incubators (TBI) at twin levels, i.e. supporting existing incubation centres operated currently under different Ministries and Departments of the Government of India or Institutions including National / Regional level institutions of GOI / State Governments to set up such centre dedicated to incubation and enterprise creation in the area of Agro based Industries and also new incubation centres to be set up by eligible private institutions including Industry Associations, along with the Academic Institutions, R&D laboratories, Universities, Government entities and Technology Parks. The last important component is to create a framework for Start-up Promotion through Small Industries Development Bank of India

(SIDBI) by using innovative means of finance like Equity, Quasi-Equity, Angel fund, Venture capital fund, Impact funds, Challenge funds etc. to enable ideas/innovation with creativity and scalability to come to the fore and convert these into commercial enterprises with specific outcomes and within a specific time period. The financial support under LBI is upto Rs.1 crore for NSIC & others and Rs.50 Lakh for PPP incubators. For setting up of TBI, the assistance is for Rs.30 Lakh for existing and Rs.1 Crore for new incubators. Other financial support includes funds for incubation of ideas @Rs.3 lakh per idea and a seed capital of Rs.1 Crore for setting up of start-ups by the incubators. Under the scheme, 500 new incubation centers will be set up all over India by next year.

Revamped Scheme of Fund for Regeneration of Traditional Industries: SFURTI

For the traditional and village industries, we have significantly enhanced allocation and revamped the ongoing Scheme of Fund for Regeneration of Traditional Industries (SFURTI) to achieve better and more intensive coverage with professional/expert inputs. A special component plan to support 100 Khadi institutions and Self Help Groups in the Border, Hill and Left Wing Extremism affected areas has been sanctioned at a cost of Rs.76 crore.

New Initiatives under PMEGP

In order to expand the scope of PMEGP **negative list** of the PMEGP Guidelines has been modified. Under the Modified Guidelines, the **following activities** have now been allowed:

- Industries such as processing of pashmina wool and other products like hand spinning and hand weaving.
- All rural and urban transport activities.
- Value added Products for Tea, Coffee, Rubber etc. sericulture, Horticulture, Floriculture.

Instructions have been issued to the concerned agencies for implementation of the concept of one nodal branch of each Public Sector Bank in each State. All the nodal branches of the banks under PMEGP have been connected through Central Plan Scheme Monitoring System (**CPSMS**) under PFMS (Plan Financial

Management System) to monitor the flow of funds. Regular updating of the database is being done directly by the nodal branches.

To bring in transparency in implementation of PMEGP scheme as well as to create data base of PMEGP beneficiaries, **e-tracking** of PMEGP applications has been introduced. In order to bring about transparency in the processes, better governance and check corruption in implementation, KVIC has introduced an electronic tracking system for online tracking of all cases under this scheme, beginning with filing of application to selection, sanction, disbursal, setting up of unit and its physical verification. Applicants will be able to view the status of their cases online.

The PMEGP and REGP units have been enabled to register online for filing **Entrepreneurship Memorandum (EM-1)**-Application for industrial land application for credit, pollution clearance etc. so that the entrepreneurs can obtain the benefits under the EM-1 of Ministry of MSME.

MoU with RSETI to impart EDP training: KVIC has executed an MoU on 20th February 2015 with National Association of RSETI (Rural Self Employment Training Institutes) to impart EDP training through the 578 training centers of RSETI/RUDSETI under PMEGP.

Revamped Coir Udyami Yojana (CUY) & Coir Vikas Yojana (CVY)

Central Sector Schemes being implemented by the Coir Board namely "Rejuvenation, Modernization and Technology Up -gradation"(REMOT) and "Coir Plan (General)" Scheme, have been re-named as Coir Udyami Yojana (CUY) and Coir Vikas Yojana (CVY) respectively to make it better understood by the Stakeholders. CUY is a credited linked subsidy scheme in coir sector, aims to integrate and develop coir units. The scheme provides 40% as Govt. subsidy, 55% as Bank loan and 5% beneficiary contribution for setting up of coir units with project cost up to Rs.10.00 lakh (revised from Rs.5.00 lakh). Coir Vikas Yojana (CVY) envisages training for men & women coir workers and providing subsidized Ratts to women workers apart from providing assistance for setting up and expansion of coir units. Assistance under CVY is also provided for participation in international and domestic exhibitions/Fairs. Coir Board won Gold Medal in ITPO exhibition in Nov 2015.

Technology Centre Systems Programmes

Under Technology Centre System Programme (TCSP), 15 New Technology Centres (Tool Rooms) would be set up and existing Tool Rooms would be upgraded with support of World Bank. The expanded and upgraded network would be supplied by (a) Technology partners to strengthen technical capabilities of MSMEs (b) Clusters Network Managers to establish linkages amongst all key stakeholders of entire ecosystem and (c) National portal for creating a vibrant and interactive platform to meet various needs of MSMEs. Loan Agreement between GOI and World Bank has been signed on 10.11.2014 and the loan has become effective w.e.f. 19.12.2014. Locations have been identified at 9 states and a total of 150 acres of land has been taken possession at 9 places.



Change of definition of MSMEs

The Cabinet, in its meeting held on 25.3.2015 approved the proposal of this Ministry for introduction of a Bill, namely, Micro, Small and Medium Enterprises Development (Amendment) Bill, 2015, in Parliament to amend the Micro, Small and Medium Enterprises Development Act 2006. The objective of proposed amendments are to (i) enhance the existing limit for investment in plant and machinery considering changes in price index and cost of inputs consistent with the emerging role of the MSMEs in various Global Value Chains, (ii) include in such classification, the micro or tiny enterprises or the village enterprises, as part of medium enterprises apart from small enterprises so as to enable the aforesaid category of enterprises to avail the benefits and become competitive, and (iii) empower the Central Government to revise the existing limit for investment, by notification, considering the inflation and dynamic market situation. Steps have been taken to introduce the Bill in Parliament.

National portal for filing of EM



The Ministry, through National Informatics Centre (NIC), has developed a web portal for online filing of Entrepreneurship Memorandum (EM) I & II. The portal can be viewed at <http://em.msme.gov.in/>. The Objective is to make the process of filing of EM-I & II forms easier for the applicant through any-time-anywhere registration. Adoption of

online system would encourage higher rates of EM registration and enable more MSMEs to avail benefits under various Government schemes. The portal would enable the applicant to track the status of his application thereby promoting accountability and transparency in the system. It also provides a critical monitoring tool to the Government by way of tracking investments. Currently, this portal is being adopted by 13 States/UTs. Over 36765 EM1 and 8244 EM2 application has been filed online.

In order to facilitate the adoption of this portal by various States and UTs, this Ministry has been proactively engaging with them by periodic meetings with senior officials and providing hands-on training to the officials of the Directorate of Industries and the District Industries Centres.

Quality Management System (ISO) in Ministry of MSME, KVIC and Coir Board

The Ministry of Micro, Small and Medium Enterprises has been awarded ISO 9001:2008 certification, demonstrating the Ministry's mission of promoting the growth and development of Micro, Small and Medium Enterprises with dedication and commitment. It is a matter of pride that the Ministry is one of the first in Government of India to be



awarded ISO certification for Ministry-wide application. Implementation of ISO standards will enable the Ministry to identify areas for improvement and also bring in transparency and accountability in the functioning. Similarly Organizations of the Ministry viz. KVIC and Coir Board have also adopted ISO standards and have obtained certification.

District Industry Profile

Office of Development Commissioner (MSME), through its field formations i.e. MSME-DIs, have compiled brief Industrial Profile of each district of the country, which contains the details of resources as well as Industrial set-ups in the respective districts. Till date 626 District Industrial Profiles have been compiled and uploaded on the website of O/o Development Commissioner (www.dcmsme.gov.in). These District Industrial Profiles also have Industrial Clusters in each district indicating potential areas in the industrial sectors. Efforts are being made to update the District Industrial Profiles.

Skill Mapping

On the basis of District Industrial Profiles of 658 districts we have also compiled district-wise Skill Development Needs. The District-wise Skill Development Needs have been made on the basis of Industry Clusters situated in the respective Districts. Further, on the basis of Industry Clusters, the type of Skills required to produce products and subsequently, the need of training programmes to be conducted for skilling un-employed youth have been identified. 29 column forms for skill mapping on each district on the basis of industry clusters have been developed to cover all possible information's including name of the technical institutions (ITIs, Polytechnics, and Engineering Colleges with the facilities) have been developed. The draft has been shared with Ministry of Skill Development, National Skill Development Council and Industry Associations.

Digital Initiatives

e-Office in Ministry of MSME

e-Office initiative has been introduced to achieve paperless office in the

Ministry and is a role “model for various Ministries” in terms of speed and scalability. Started in April 2014 by now over 1663 files and over 11,135 transaction initiated. Out of over 21000 files, a scientific weeding out processes initiated and balance 7599 files are being scanned and uploaded. Over many sections like Coir, SME, EDI, IC already digitized over 95%. Our experience of streamlining has been “appreciated” by DARPG and even circulated to all Ministries to follow- out of lessons learnt.

Aadhar Based Attendance

Aadhar-based Bio-metric Attendance System for all employees of the Ministry was started w.e.f. 20th August, 2014 resulting in punctuality of attendance and the manual system has been dispensed with.

Social Media

As advised by the Prime Minister, the Ministry has opened interactive interfaces on Facebook and Twitter. We have been informing about all important activities through these social media channels in addition to the websites of the Ministry and its field offices. The response has been quite encouraging with the Facebook (13959) and Twitter (10652) having attracted over 24611 followers. Ministry has also set up a Udyami Helpline (Toll free number: 1-800-180-6763).



Mobile Friendly Website

The website of the Ministry has been made mobile friendly. With this, entrepreneur friendly content can be easily accessed through any mobile and tablet. <http://msme.gov.in/mob/home.aspx>

Web portal for MSME Naukri

An Employment Facilitation Portal (www.msmenaukri.com) set up by NIESBUD was launched by the Minister (MSME) on 11th July, 2014. This enables

matching of job providers and job seekers. So far 21116 youth seeking jobs and 511 employers have been registered. This is being linked to MSME Training Data-base in a searchable format to align with national Career Centre initiative.

Web portal for MSME Shopping

B2C web portal of NSIC <http://www.msmeshopping.com/> was launched on 31st July, 2014. This portal will market MSME products exclusively. 442 suppliers for 2986 products in 110 categories have attracted over 143327 web-hits and sales of over Rs 61.18 Lakhs.



CONTACT DETAILS

MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

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	Office of Development Commissioner (MSME), 7th Floor, A-Wing, Nirman Bhavan, New Delhi – 110 108	www.dcmsme.gov.in ; www.laghu-udyog.com ; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
	Khadi and Village Industries Commission, (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West), Mumbai - 400056, Maharashtra	www.kvic.org.in	kvichq@bom3.vsnl.net.in , ditkvic@bom3.vsnl.net.in , dit@kvic.gov.in	022-26714320-25/ 26716323/ 26712324/ 26713527-9/ 26711073/ 26713675	022-26711003
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	National Small Industries Corporation Limited (NSIC), NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	www.nsic.co.in	info@nsic.co.in , pro@nsic.co.in	011-26926275 26910910 26926370 Toll Free 1-800-111955	011-26932075 26311109
	National Institute for Entrepreneurship and Small Business Development (NIESBUD), A-23-24, Sector-62, Institutional Area, Phase-II, NOIDA-201301, Uttar Pradesh	www.niesbud.nic.in	info.niesbud@nic.in , rrsingh04@yahoo.com ,	0120-2403051-54	0120-2403057 2403062

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	National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad – 500 045	www.nimsme.org	registrar@nimsme.org	040- 23608544-46 23608316-19	040- 23608547 23608956 23541260
	Indian Institute of Entrepreneurship (IIE), 37, NH Bypass, Lalmati, Basistha Chari, Guwahati – 781 029, Assam	www.iie.nic.in	iieindia1@sancharnet.in, iieindia1@bsnl.in	0361- 2302646 2300994 2300123 2300840	0361- 2300325
	Mahatama Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	www.mgiri.org	director.mgiri@gmail.com	0752-253512	0752- 240328



Udyami Helpline

1800 - 180 - 6763 [**Toll Free**]
1800 - 180 - MSME

Information about

MARKETING ASSISTANCE

CREDIT SUPPORT

CLUSTER DEVELOPMENT

TECHNOLOGY UPGRADATION

SKILL DEVELOPMENT

SETTING UP ENTERPRISE

SCHEMES OF MINISTRY OF MSME

Udyami Helpline to provide assistance and guidance to prospective as well as existing entrepreneurs about opportunities and facilities available under various schemes of the Government.

Udyami Helpline 1800-180-6763 (Toll Free)

Timings : 6.00 to 10.00 p.m. in Hindi / English

We welcome all entrepreneurs to avail this facility.



MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

GOVERNMENT OF INDIA

www.msme.gov.in

www.dcmsme.gov.in



सत्यमेव जयते

(भारत सरकार)

सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय

Ministry of Micro, Small & Medium Enterprises

(AN ISO 9001:2008 CERTIFIED ORGANIZATION)



MSE-CDP

Micro and Small Enterprise Cluster Development programmes for holistic development of selected MSEs clusters through value chain and supply chain management on co-operative basis



Prime Minister Employment Generation Programme(PMEGP)

A credit linked Scheme to facilitate participation of financial institutions for higher credit flow to micro sector. Its objectives are to generate continuous and sustainable employment opportunities in Rural and Urban areas of the country through start-ups.

Read more..



National Manufacturing Competitiveness Programme

To promote growth oriented enterprise through 10 interventions like lean manufacturing, design clinic, quality management systems etc.

Read more..



ASPIRE

To promote Innovation & Rural Entrepreneurship through rural livelihood incubator, technology business incubator and fund of funds. To establish Technology Centre Network to promote Innovation, Entrepreneurship and Agro-Industry, I propose to set up a fund with a corpus of Rs.200 crore.* 105B.*

Read more..



Scheme of Fund for Regeneration of Traditional Industries(SFURTI)

Making traditional Industries more productive and competitive by organizing the traditional Industries and artisans into clusters.

Read more..



Performance & Credit Rating Scheme

To create an eco-system of MSEs for easier/cheaper access to credit for the rated enterprises. The rating done for MSEs generates an awareness about the strengths and weaknesses of the operations and creditworthiness of the enterprise.

Read more..



Assistance to Training Institution

To promote entrepreneurship and skill development through capital grant for creation/strengthening of infrastructure and programme support for conducting entrepreneurship development and skill development programmes

Read more..



Marketing Assistance

To assist MSMEs to organise/participate in exhibition of their products and services in domestic and global markets. Organizing Buyer-Seller Meets, Intensive Campaigns and Marketing Promotion Events are also included

Read more..



Credit Linked Capital Subsidy Schemes(CLCSS)

To enable micro and small enterprises to adopt modern technology to improve their productivity

Read more..