



MSSME Schemes

e-book

By Modi Government



UDYOG AGHADI
BJP , MAHARASHTRA



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Procurement and Marketing Support (PMS) scheme



Objective

- To enhance the marketability of products and services in the MSME sector.
- To promote new market access initiatives, create awareness and educate the MSMEs about various marketing relevant topics
- To create more awareness about trade fairs, digital advertising, e-marketing, GST, GeM portal, public procurement policy and other related topics etc.



Key Benefits

- Participation of Individual MSEs in domestic Trade Fair/ Exhibition
- Capacity building of MSMEs in Modern Packaging Technique / Development of Marketing Haats.
- Organizing Domestic Trade Fair& Exhibition/ Vendor Development Programs/ National & International Workshops & Seminars/ Awareness programs



Scheme applicable for

- Existing Entrepreneurs



Detailed Information

- Participation of individual MSEs in domestic trade fairs/ exhibitions across the country: Maximum Budgetary support (space rent and contingency) upto Rs.1.5 Lakh max. for Metro & A class cities. Rs 1.0 Lakh max. for Class B cities / NER/ J&K/ Hilly States and for other cities Rs.0.80 Lakh max.
- Organizing Domestic Trade Fairs/ Exhibition and MSME SCHEMES 13 participation in trade fairs/exhibitions by the Ministry/Office of DC (MSME)/Government organizations:
 - Maximum Budgetary support for space rent and advt. & publicity for the event is as follows,
 - Regional :(State/District): Rs.30.00 Lakh max.
 - National: Rs.40.00 Lakh .max.
 - International: As decided by Empowered Committee subject to approval of Deptt. Of Expenditure.
 - Capacity building of MSMEs in modern packaging technique: Maximum Budgetary support of Rs.1.0 lakh max. for ordinary packaging consultancy and Rs.1.5 lakh max. for green packaging consultancy for MSME unit.
 - Development of Marketing Haats. Maximum Budgetary support: For Development of new MSME Haats, upper limit of GIA will not exceed Rs. 50 lakh max.
 - For Renovation/up-gradation of existing Marketing Haats, upper limit of GIA will not exceed Rs.20 Lakh max.



- Vendor Development Programmes: Maximum Budgetary support is as follows; State Level Vendor Development Programme (SLVDP): Rs. 1 Lakh max. (One day) National Level Vendor Development Programme (NLVDP): Rs. 10 lakh max. for A class city and Rs.7.0 lakh max. for other cities. (2-3 days)
- International/National Workshops/Seminars.: Maximum Budgetary Support would be Rs 5.0 lakh maximum or actual whichever is less and for National Workshop/Seminar and Rs 7.5 Lakh maximum or actual whichever is less for International Workshop/Seminar
- Awareness Programs: Maximum Budgetary support of Rs. 70,000/- max. per program (One day)

How to apply

- Apply on https://my.msme.gov.in/MyMsme/Reg/COM_Matu.aspx

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



Objective:

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

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



Scheme applicable for:

- Existing well performing PMEGP/MUDRA units

Detailed Information:

- Further financial assistance scheme for expansion/ upgrade the existing PMEGP/MUDRA units for manufacturing and Service/ Trading units from the year 2018-19
- The maximum cost of the project under manufacturing sector for up-gradation is Rs.1.00 crore and Rs.25.00 lakh under Service/ Trading sector.
- Maximum subsidy would be 15% of the project cost (20% for NER and Hill States) i.e. Rs. 15.00 lakh in Non-NER and Rs. 20.00 Lakh for NER and Hill States. The balance amount of the total project cost shall be provided by Banks as term MSME SCHEMES 7 loan.





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



How to apply:

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

Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)



Objective

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



Key Benefits:

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



Scheme applicable for

- Existing Entrepreneurs and Aspiring Entrepreneurs



Detailed Information

- Any collateral/ third party guarantee free credit facility (both fund as well as non-fund based) extended by eligible institutions, to new as well as existing Micro and Small Enterprises, including Service Enterprises, with a maximum credit cap of 200 lakh (Rupees Two Hundred lakh only) are eligible for guarantee under the scheme. Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks.

- The extent of guarantee cover is 80% for

(i) Micro and Small Enterprises operated and/or owned by women; and

(ii) all credits/loans in the North East Region (NER) for credit facilities up to 50 Lakh. In case of default, the trust settles the claim up to 75% of the amount in default of the credit facility extended by the lending institution for credit facilities up to 200 Lakh.



How to apply

- Through Member Lending Institutions (Banks and NBFCs)

Credit Linked Capital Subsidy Component (CLCS & TU Scheme)



Objective

- The objective is to facilitate technology up-gradation in MSEs with state-of-the-art technology, with or without expansion and also for new MSEs which have set up their facilities by providing an upfront capital subsidy of 15 per cent (on institutional finance of upto Rs 1 crore availed by them).



Key Benefits

- Induction of established and improved technologies.
- 15% Subsidy on institutional credit up to Rs 1.00 crore with a subsidy cap of Rs.15.00 lakh.



Scheme applicable for

- Existing Entrepreneurs and Aspiring Entrepreneurs



Detailed Information

- The objective of CLCS component of CLC-TUS is to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector/products approved under the scheme:
 - Upfront subsidy of 15% on institutional credit up to Rs. 1.0 crore (i.e. a subsidy cap of Rs. 15.00 lakh) for identified sectors/subsectors/ technologies.



- In order to ensure fair inclusion of SC/ST category, women entrepreneurs and entrepreneurs from NER, Hill States (Jammu & Kashmir, Himachal Pradesh & Uttarakhand) MSME SCHEMES 11 Island Territories (Andaman & Nicobar and Lakshadweep) and the identifies Aspirational Districts/ LWE Districts, the subsidy has also been proposed to be admissible also for investment in acquisition/ replacement of plant & machinery/equipment & technology up-gradation of any kind.

How to apply

- As per Scheme guidelines - Through Prime lending Institution / Nodal Banks.

Procurement and Marketing Support (PMS) scheme



Objective

- To enhance the marketability of products and services in the MSME sector.
- To promote new market access initiatives, create awareness and educate the MSMEs about various marketing relevant topics
- To create more awareness about trade fairs, digital advertising, e-marketing, GST, GeM portal, public procurement policy and other related topics etc.



Key Benefits

- Participation of Individual MSEs in domestic Trade Fair/ Exhibition
- Capacity building of MSMEs in Modern Packaging Technique / Development of Marketing Haats.
- Organizing Domestic Trade Fair& Exhibition/ Vendor Development Programs/ National & International Workshops & Seminars/ Awareness programs



Scheme applicable for

- Existing Entrepreneurs



Detailed Information

- Participation of individual MSEs in domestic trade fairs/ exhibitions across the country: Maximum Budgetary support (space rent and contingency) upto Rs.1.5 Lakh max. for Metro & A class cities. Rs 1.0 Lakh max. for Class B cities / NER/ J&K/ Hilly States and for other cities Rs.0.80 Lakh max.

- Organizing Domestic Trade Fairs/ Exhibition and

participation in trade fairs/exhibitions by the Ministry/Office of DC (MSME)/Government organizations:

- Maximum Budgetary support for space rent and advt. & publicity for the event is as follows,
 - Regional :(State/District): Rs.30.00 Lakh max.
 - National: Rs.40.00 Lakh .max.
 - International: As decided by Empowered Committee subject to approval of Deptt. Of Expenditure.
 - Capacity building of MSMEs in modern packaging technique: Maximum Budgetary support of Rs.1.0 lakh max. for ordinary packaging consultancy and Rs.1.5 lakh max. for green packaging consultancy for MSME unit.
 - Development of Marketing Haats. Maximum Budgetary support: For Development of new MSME Haats, upper limit of GIA will not exceed Rs. 50 lakh max.
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 - Vendor Development Programmes: Maximum Budgetary support is as follows; State Level Vendor Development Programme (SLVDP): Rs. 1 Lakh max. (One day) National Level Vendor Development Programme (NLVDP): Rs. 10 lakh max. for A class city and Rs.7.0 lakh max. for other cities. (2-3 days)
 - International/National Workshops/Seminars.: Maximum Budgetary Support would be Rs 5.0 lakh maximum or actual whichever is less and for National Workshop/Seminar and Rs 7.5 Lakh maximum or actual whichever is less for International Workshop/Seminar
 - Awareness Programs: Maximum Budgetary support of Rs. 70,000/- max. per program (One day)



How to apply

- Apply on https://my.msme.gov.in/MyMsme/Reg/COM_Matu.aspx

International Cooperation (IC) Scheme



Objective

- To enhance the competency of MSMEs, capture new markets for their products, and explore new technologies for improving manufacturing capacity, etc.
- The scheme supports MSMEs by way of participation in international events for exploring export opportunities, access to international business networks, technology upgradation/modernization, improved competitiveness, awareness of better manufacturing practices etc.



Key Benefits:

- Reimbursement for participation/visit in international exhibitions/fairs
- Reimbursement for holding international conferences and seminars by industry associations/Govt. organizations.



Scheme applicable for:

- Existing Entrepreneurs



Detailed Information:

- Assistance provided under the scheme:
- For Participation in International Exhibition/Fair:
- Economy class Air fare fair (maximum of Rs. 1 Lakh).
- Stall charges (maximum Rs. 1.25 Lakh).

- Freight Charges (maximum Rs. 25,000/-) • Entry/Registration fee up to Rs. 5000/-
- For Organizing International Conference in India
- Cost for organizing the event subject to a maximum of Rs. 4.50 Lakh.
- Airfare for foreign speakers (minimum 03) up to a maximum of Rs. 2.50 lakh.
- For more detailed information refer to Scheme guidelines, on the following link:
<https://msme.gov.in/sites/default/files/IC-Scheme-Guidelines-June-2018.pdf>



How to apply:

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

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



Objective

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



Key Benefits:

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



Scheme applicable for:

- Existing Entrepreneurs (in form of a SPV).



Detailed Information:

- Common Facility Centers: Creation of “tangible assets” such as Common Production / Processing Centre, Design Centers, Testing Facilities including Plug & Play Facilities. GoI Assistance: up to 90% of the maximum Project cost of Rs. 20 crores.



Detailed Information:

- Common Facility Centers: Creation of “tangible assets” such as Common Production / Processing Centre, Design Centers, Testing Facilities including Plug & Play Facilities. Gov Assistance: up to 90% of the maximum Project cost of Rs. 20 crores. –

Infrastructure Development: Development of land, roads, drainage, power distribution etc. in new / existing industrial MSME SCHEMES 17 (multi-product) areas / estates / Flatted Factory Complex. Gov Assistance: up to 80% of the maximum Project cost of Rs. 15 crores.

How to apply

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

Scheme of Fund for Regeneration of Traditional Industries (SFURTI)



Objective •

To organize the traditional industries and artisans into clusters in order to make them competitive and provide support for their long- term sustainability.



Key Benefits:

- Support traditional artisans to provide sustainable employment
- Government of India support up to Rs. 2.5 cr. up to 500 artisans and Rs. 5 cr. for more than 500 artisans
- Set up physical infrastructure with CFCs, latest machines, training, etc. in clusters.



Scheme applicable for:

- Existing artisans from traditional industries

Detailed Information:

- Assistance and support to traditional industry artisans to provide them sustainable employment through Hard Intervention in setting up physical infrastructure with CFCs, raw material banks, latest machines, and Soft Intervention in skill development, market promotion initiatives, etc. in clusters.

- Financial assistance of up to 90% (95% in NER, J&K and Hill Areas) of Hard Intervention cost and entire cost of Soft Intervention MSME SCHEMES 19 How to apply.



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

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



Objective •

To set up a network of technology centres and incubation centres to accelerate entrepreneurship and promote innovation to further strengthen the competitiveness of MSME sector.



Key Benefits

- Set up Livelihood Business Incubators (LBIs) and Technology Business Incubators (TBIs) to skill youths for own enterprises and incubation of innovative ideas
- Maximum Rs. 1 cr. to Government agencies and maximum Rs. 50 Lakh to private agencies for procuring plant and machinery

- Maximum Rs. 1 cr. given to new TBIs and maximum Rs. 30 Lakh to existing TBIs for procurement of plants and machinery.



Scheme applicable for:

- For LBIs: • Any agency/institution of Govt. of India/ State Govt. • Any Private Institution under PPP mode with any agency of Govt. of India/State Govt. • For TBIs: • Existing Incubation Centers under Ministries/ Departments of Govt. of India • National/ Regional institutions of Govt. of India/ State Govt. • New TBIs can be set up by Industry Associations Academic Institutions, R&D labs, Universities, Govt. MSME SCHEMES 21 entities and Technology Parks



Detailed Information

- LBIs are set up to train/skill youths in various vocations/ fields primarily in agro-rural space to enable them, either to set up own enterprises or seek wage employment in related fields/industries.
- TBIs are set up to promote youths to incubate new and innovative ideas in agro-rural space by providing basic incubation facilities



. How to apply

- Proposal to be filled up as per the prescribed format given in <https://aspire.msme.gov.in> and submitted to the Ministry through Member Secretary, Scheme Steering Committee at js.ari@nic.i

ZED Certification Scheme



Objective •

The objective of the scheme is to enable MSMEs for manufacturing of quality products. by inculcating Zero Defect & Zero Effect practices in manufacturing processes, ensure continuous improvement thereby supporting the Make in India initiative.

Key Benefits

- Promote adaptation of Quality tools/ systems and Energy Efficient manufacturing.
- Financial assistance will be provided to the MSMEs in obtaining a ZED certification.
- Reimbursement of Certification fees/ Consultancy charges on successful certification, subject to an upper ceiling as per the scheme guideline. This can be claimed only once each for National and International Standards.
- For MSMEs supplying for Defence, reimbursement shall be admissible additionally on Defence related certificates/ Standards only once.

Scheme applicable for

- Existing Entrepreneurs



Detailed Information

- The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs
- Encourage and Enable MSMEs for manufacturing of quality products using latest technology tools & to MSME SCHEMES 23 constantly upgrade their processes for achievement of high productivity and high quality with the least effect on the environment.
- Develop an Ecosystem for Zero Defect Zero Effect Manufacturing in MSMEs, for enhancing competitiveness and enabling exports.
- Promote adoption of Quality and recognizing the efforts of successful MSMEs.
- Increase public awareness on demanding Zero Defect and Zero Effect Products through the ZED Rating and Grievance Redressal Portal.



How to apply

- Check on http://dcmsme.gov.in/schemes/clcs-tus/Operational_Guidelines_ZED.pdf

Lean Manufacturing Competitiveness for MSMEs



Objective

- To enhance the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing (LM) techniques by – Reducing waste; Increasing productivity; Introducing innovative practices for improving overall competitiveness; Inculcating good management systems; and Imbibing a culture of continuous improvement



Key Benefits

- Financial assistance is provided for implementation of lean manufacturing techniques, primarily the cost of lean manufacturing consultant (80% by GoI and 20% by beneficiaries).



Scheme applicable for

- Existing Entrepreneurs

Detailed Information

- The objectives of the Scheme are to enhance the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing (LM) techniques.
- The scheme will be implemented in mini clusters spread all over the country for all manufacturing sectors. The Scheme will be implemented by National Monitoring and Implementing Units (NMIUs), under the overall directions of DC (MSME). MSME SCHEMES 25



How to apply

Check on <http://www.dcmsme.gov.in/schemes/clcs-tus/LEAN-Operational-Guidelines.pdf>

Design Clinic for Design Expertise to MSMEs



Objective •

To provide expert advice and cost-effective solutions on real-time design problems for the MSMEs in India and to enhance their competitiveness in the global markets through new product development or value addition for existing problems.



Key Benefits • To facilitate MSMEs to develop new Design strategies and or design related products through design interventions and consultancy. Financial assistance to the MSMEs for engagement of design consultants for design intervention (GoI contribution @ 75% for micro, 60% for SMEs for the project range up to Rs. 40 lakh). • The Design Scheme shall support design work by reimbursing 75% of expenses incurred up to Rs. 1.5 lakh for final year student project done for MSMEs



Scheme applicable for

- Existing Entrepreneurs

Detailed Information

• To bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform and to provide expert advice and cost-effective solution on real time design problems, resulting in new product development, continuous improvement and value addition for existing products including new products. MSME SCHEMES 27

How to apply

• MSMEs can submit their proposal to Implementing Agency (IA) as per scheme guideline. •

The scheme guideline at: <http://www.dcmsme.gov.in/schemes/Design-Guidelines-CLCS-TUS-2019-2020.pdf>



Digital MSME



Objective •

To promote Information and Communication Technology (ICT) in MSME Sector by adopting ICT tools and applications in their production and business process. • The scheme is also aimed at creating awareness, supporting developments and e-platforms, creating literacy, training and promoting digital marketing in MSME sectors

Key Benefits

- To digitally empower MSMEs and enhance their performance for greater competitiveness with low cost and high efficiency. Scheme applicable for • Existing Entrepreneurs

Detailed Information • The main objective of scheme is to make MSMEs digitally empowered and motivate them to adopt ICT tools and applications in their production & business processes with a view to improve their competitiveness in national and international Market. MSME SCHEMES 29

How to apply • Apply

at: <http://www.dcmsme.gov.in/schemes/DigitalMSME-Guideline-CLCS-TUS-2019-2020.pdf>

Entrepreneurial and Managerial Development of SMEs through Incubators



Objective •

To promote emerging technological and knowledge based innovative ventures that seek the nurturing of ideas from professionals beyond the traditional activities of Micro, Small & Medium Enterprises (MSMEs)



Key Benefits

- Funding support up to Rs. 15 Lakh for development of innovative ideas into commercial products.
- Seed funding support up to Rs. 100 Lakh for setting up new units for commercialization of successful innovative ideas



Scheme applicable for

- Existing Entrepreneurs and Aspiring Entrepreneurs

Detailed Information

- The main objective of the scheme is to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as Knowledge based innovative MSMEs (ventures) that seek the validation of their ideas at the proof of concept level.
- The scheme also supports engagement with Enablers who will advise such MSMEs in expanding the business by supporting them in design, strategy and execution. The Enablers will play a pivotal role and would be integral part MSME SCHEMES 31 of the business development.



How to apply •

Apply at: <http://www.dcmsme.gov.in/schemes/Incubator-Guidelines-CLCS-TUS-2019-2020.pdf>

Awareness on Intellectual Property Rights (IPR)



Objective

- To enhance awareness among the MSMEs about Intellectual Property Rights, to take measures for protecting their ideas and business strategies thereby assisting them in technology upgradation and enhancement of their competitiveness.



Key Benefits

- Reimbursement of Patent/Trademark/GI • Patent: • Indian Patent up to Rs.1.00 Lakh • Foreign Patent up to Rs. 5.00 Lakh • Trademark up to Rs. 0.10 Lakh • GI Registration Rs. 2.00 Lakh • Assistance for setting up IP Facilitation Centre up to Rs. 1.00 cr. for period of 5 years



Scheme applicable for

- Existing Entrepreneurs

Detailed Information

- To enhance the awareness of Intellectual Property Rights (IPRs) amongst the MSMEs to encourage creative intellectual endeavor in Indian economy; MSME SCHEMES 33 • To take suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies developed by the MSMEs for; • To provide appropriate facilities and support for protection and commercialization of Intellectual Property (IP) for the benefit of MSME sector; • To assist SMEs in effective Utilization of IPR Tools for technology up-gradation, market and business promotion and competitiveness. Enhancement.

How to apply

- View IPR Guidelines <http://www.dcmsme.gov.in/schemes/IPR-Guidelines-CLCS-TUS-2019-2020.pdf>



Entrepreneurship and Skill Development Programme (ESDP) Scheme



Objective

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



Key Benefits

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

Scheme applicable for

- Aspiring and Existing Entrepreneurs

Detailed Information

- Entrepreneurship/ Self-employment awareness and motivation to different sections of the society including SC/ ST/ Women, differently abled, Ex-servicemen and BPL persons as career options.
- Enterprise Facilitation for Ideation, Mentoring and incubation, Credit facilitation, Market accessibility, Enterprise Clinic, Diagnostic studies in the event of sickness, counseling and other facilities.
- Entrepreneurship & Skill Training in Agro Based Products, Hosiery, Food & Fruit Processing Industries, Carpet Weaving, Mechanical Engineering Workshop/ Machine Shop, Heat Treatment, Electroplating, Basic/Advance Welding/ Fabrication/Sheet metal work, Basic/ Advance Carpentry, Glass & Ceramics etc



Management capacity building Training to Existing Entrepreneurs and their supervisory staff in Industrial MSME SCHEMES 35 Management, Human Resource Management, Marketing Management, Export Management/Documentation & Procedures, Materials Management, Financial/Working Capital Management, Information Technology, Digital Marketing, Quality Management/QMS/ISO 9000/EMS, WTO, IPR, Supply Chain Management, Retail Management, Logistics Management etc.



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

National SC-ST Hub



Objective

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



Key Benefits

- To achieve 4% Public Procurement target from SC-ST entrepreneurs
- Facilitating SC/ST Entrepreneurs to be part of vendor development programs and mentoring support
- Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs
- Distribution of trade specific tool kits to trained candidates



Scheme applicable for

- Existing and Aspiring SC/ST Entrepreneurs



Detailed Information

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

public procurement, building reliable database, mentoring and handholding support, policy advocacy with states, credit facilitation, capacity building, private affirmative action, technology upgradation, marketing support, and special subsidies under various schemes. The NSSH works on the mentioned priority areas through various subschemes which are as follows:

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



How to apply

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

Assistance to Training Institutions (ATI) Scheme



Objective

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

Key Benefits

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



Scheme applicable for

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

Detailed Information

- Assistance may be provided for creation or strengthening/ expansion of infrastructure, including opening of new branches/centres to training institutions of Ministry of MSME and for meeting revenue deficit, if any, of National Institute for Micro, Small and Medium Enterprises (NIMSME).
- The maximum assistance under the scheme to a State level EDI will be restricted to Rs.250 lakh in each case. This grant would be utilized for development of physical infrastructure, equipment, faculty training and development of capability in undertaking studies and research on issues related to MSME sector. This grant would be over and above the grant, if any, received by that institution earlier under MSME SCHEMES 39 the ATI scheme.
- For the purpose of grant under this category, an EDI owned and controlled by a State Government / UT would be selected as recommended by the State Government/ UT. The selected state level EDI will have to enter into a partnership agreement (or, MOU) with NIMSME to formulate and implement the approved proposal.



Coir Industry Technology Upgradation Scheme



Objective

- To provide assistance to the entrepreneurs for procurement of eligible Plant & Machinery for modernization, upgradation and/or establishing a new unit.

Key Benefits

- To establish new state of the art coir processing units
- To provide modern infrastructure facilities to the production units.
- Upper ceiling of Financial assistance will be Rs.2.50 crores.



Scheme applicable for

- Existing and Aspiring Entrepreneurs

Detailed Information

- The scheme aims at giving away assistance to the entrepreneurs for upgrading and/or procurement of eligible plant and machinery for modernization and thereby establishing a new unit that is capable of making an application for the larger investment in the coir sector. The financial assistance provided under this scheme will be set at 25% of the total cost of admissible items of 'plant and machinery' that are procured by the Coir units. All coir production or processing units that are registered with the 'Coir Board' under 'Coir Industry' (Registration) Rules 2008 and are having 'Udyog Aadhar' are eligible to apply for the financial assistance available under this scheme for modernization. MSME SCHEMES 41



How to apply

- Apply on <http://coirboard.gov.in/>
- The applicant/beneficiary unit seeking assistance under this component shall file applications online with all relevant details /documents prescribed.

Skill Upgradation and Mahila Coir Yojana



Objective

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



Key Benefits

- Training to personnel in the cadres of supervisors/ instructors/ artisans in coir industry.
- EDPs/Workshops/Seminars on development of coir industry.

Scheme applicable for

- Existing and Aspiring Entrepreneurs.



Detailed Information

- Any individual can avail of the technologies available with Coir Board by paying a nominal fee including training / incubation / handholding support/assistance for setting up new units from R & D Institutes of the Board. MSME SCHEMES 43

How to apply

- Apply on <http://coirboard.gov.in/>
- The officer-in-charge of the Regional Extension Centre will handle selection of trainees for training programmes conducted at the Regional Extension Centres. Trade Associations, Unit Owners, NGOs, Co-operatives and Industries Department will sponsor such candidates and recommend them for training.



Interest Subsidy Eligibility Certificate (ISEC)



Objective

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



Key Benefits

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



Scheme applicable for

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

Detailed Information

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

MSME SCHEMES 45



How to apply

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

Work-Shed Scheme for Khadi Artisans



Objective

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



Key Benefits

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



Scheme applicable for

- Khadi/ polyvastra producing Institutions and Khadi Artisans

Detailed Information

- Financial assistance is provided to those Khadi artisans who belong to BPL category. In the states where BPL card is being issued, they should be covered under the scheme. Where BPL cards are not being issued at present, identification of poor artisans may be made in a transparent and open process. The benefits of the scheme would be made available to only those artisans who work for at least 100 days in a year. MSME SCHEMES 47

How to apply

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

Mahatma Gandhi Institute for Rural Industrialization



Objective

To support, upgrade and accelerate the process of Rural Industrialization in the country to move towards the Gandhian vision of sustainable village economy selfsufficient in employment and amenities



Key Benefits

- Science and technology Intervention & Innovations for Rural Industries
- Networking and National/ International Collaboration on R&D and Technology Transfer related to KVI Sector
- Skill/ Entrepreneurship Development Training for Enterprise development in KVI sector



Scheme applicable for

- Existing and Aspiring Entrepreneurs

Detailed Information

- Any individual entrepreneur can get help in technology up gradation, product quality improvement, DPR preparation and product testing in KVI sector and on-line design support for garment sector.
- Any individual entrepreneur can get Skill/Entrepreneurship Development Training to set-up enterprise in KVI sector
- Any individual entrepreneur can avail exiting portal like www.ruralhaat.com and [www. Udyamisahayak.com](http://www.Udyamisahayak.com) evolved by MGIRI for obtaining information on machinery and equipment availability and product marketing support MSME SCHEMES 51 for village industries.

How to apply • Apply on <http://www.mgiri.org/>

Pottery Activity under Gramodyog Vikas Yojana



Objective

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



Type of assistance

- Wheel Pottery Training Program for traditional pottery artisans.
 - Press Pottery training program for pottery as well as non-pottery artisans.
 - Jigger-Jolly training program for pottery as well as non-pottery artisans.
 - Trainer's training program for skilled traditional pottery artisans who want to work as master trainers.
 - Assistance by providing pottery wheel, Clay Blunger, Granulator etc.
- MSME SCHEMES 53



Who can apply?

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

How to apply

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

Whom to contact

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

Agarbatti Making Project under Gramodyog Vikas



Objective

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



Type of assistance

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



Who can apply

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



- Preference to be given to the artisans working with KVI MSME SCHEMES 57 institutions for production of Agarbatti.
- Persons who have availed benefits from other Govt. Schemes for the same / similar purpose will not be eligible; the beneficiary to give declaration to this effect. How to apply By responding to the advertisements to be given by the State /Divisional Directors of KVIC locally through print and electronic media by inviting applications from prospective beneficiaries/ SHGs to receive training/ machines etc.

Whom to contact

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

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



Objective

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



Key Benefit

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

Who can apply

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



Detailed Information

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

Technologies such as 3D Printing, Glass Machining, CAD/ CAM, CNC machining for tooling, vacuum heat treatment, Robotics and Process Automation etc

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

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

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

How to apply

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



Thank You

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