

No. K-02/6/2023-SME-Part (1)
Government of India/भारत सरकार
Ministry of Micro, Small and Medium Enterprises
सूक्ष्म, लघू और मध्यम उद्यम मंत्रालय
(SME Section/एसएमई अनुभाग)

Udyog Bhawan, New Delhi.
उद्योग भवन, नई दिल्ली
Dated/दिनांक: 15th May 2025

OFFICE MEMORANDUM

Sub: Revised Guidelines of National Scheduled Caste and Scheduled Tribe Hub (NSSH) Scheme for 15th Financial Cycle i.e. from 2021-22 to 2025-26 — Regarding

The undersigned is directed to enclose a copy of revised guidelines of National Scheduled Caste and Scheduled Tribe Hub (NSSH) Scheme for 15th Financial Cycle i.e. from 2021-22 to 2025-26.

2. This issues with the approval of Hon'ble Minister (MSME)


(Neelam Sharma)
Under Secretary to the Govt. of India
Tel. 23063219

Encl: As above.

- 1) CEO, NITI Aayog, Sansad Marg, New Delhi.
- 2) Secretary, D/o Expenditure, North Block, New Delhi.
- 3) Secretary, D/o Financial Services, Jeevan Deep Building, New Delhi.
- 4) Secretary, D/o Economic Affairs, North Block, New Delhi
- 5) Secretary, DPIIT, Udyog Bhawan, New Delhi.
- 6) Secretary, D/o Commerce, Udyog Bhawan, New Delhi.
- 7) Secretary, D/o Social Justice and Empowerment, Shastri Bhawan, New Delhi.
- 8) Secretary, M/o Tribal Affairs, Shastri Bhawan, New Delhi
- 9) Secretary, M/o Skill Development & Entrepreneurship, Sharam Shakti Bhawan, New Delhi.
- 10) Secretary, Department of Public Enterprises, CGO Complex, New Delhi.
- 11) SS&FA, M/o MSME, Udyog Bhawan, New Delhi
- 12) AS&DC(MSME), Nirman Bhawan, New Delhi.
- 13) CMD, NSIC, New Delhi.
- 14) GM(NSSH), NSIC, New Delhi.

Copy to: PS to Hon'ble Minister(MSME)/PS to Hon'ble MoS(MSME)/PSO to Secretary (MSME)/PS to ADC(IGT)/EA(IFW)/PSO to JS(SME)

GUIDELINES OF NATIONAL SCHEDULED CASTE AND SCHEDULED TRIBE HUB SCHEME

PART-A

1. Introduction

In accordance with the Budget Speech 2016-17, National Scheduled Caste and Scheduled Tribe Hub (NSSH) scheme was formally launched by the Hon'ble Prime Minister in October 2016. NSSH is aimed at capacity enhancement of SC-ST entrepreneurs and promoting "entrepreneurship culture" amongst the SC-ST population. The Scheme is empowering the SC-ST population to participate in public procurement process and fulfill the mandated target of 4% procurement from SC-ST enterprises under Public Procurement Policy by the Ministries, Departments and CPSEs.

The scheme is applicable from the date of sanction till 31.03.2026. The total plan outlay of NSSH for the period from FY 2021-22 to FY 2025-26 would be Rs. 588.00 crore. Further continuation of the scheme shall be subject to review/evaluation.

2. Definition of SC-ST MSEs

Office of the DC (MSME), Ministry of MSME vide its Memorandum No. F. No. 22(1)/2012-MA dated 20th February 2014 clarified the definition of SC/ST Enterprises as under:

- a) In the case of proprietary MSE, the proprietor shall be SC/ST
- b) In the case of partnership MSE, the SC/ST partners shall be holding at least 51% shares in the unit
- c) In the case of private limited companies, at least 51% of shares shall be held by SC/ST promoters

3. Functions of NSSH

- a) To encourage SC-ST owned units to achieve their share of at least 4% of total procurement being made by Central/State Governments, CPSEs, and other government agencies
- b) To prepare a strategy for intervention through industry associations to sensitize, encourage and enable the SC-ST owned units to participate in Public Procurement Process
- c) Collection, collation, and dissemination of information regarding SC-ST enterprises and entrepreneurs
- d) Facilitating SC-ST Entrepreneurs to be part of vendor development programs and mentoring support by specific CPSE matching the products/services of such entrepreneurs
- e) Capacity building of existing and prospective SC/ST entrepreneurs through skill development programs
- f) Providing handholding and mentoring support
- g) Facilitating credit linkages for SC/ST entrepreneurs
- h) Sharing of SC-ST MSEs data with CPSEs to enhance the procurement from SC/ST entrepreneurs
- i) Undertaking outreach activities for the promotion of the scheme among the SC/ST population

4. Components/Interventions under NSSH

Under NSSH, various components/interventions have been introduced to cater the needs of SC-ST MSEs in the areas of finance, technology, market linkages, capacity building etc. with a view to provide a conducive ecosystem. These components are

- a) Special Credit Linked Capital Subsidy for technology enablement
- b) Capacity building of existing & aspiring SC/ST entrepreneurs
- c) Support for enhancing competitiveness through various reimbursement sub-schemes/ interventions
- d) Special Marketing Assistance Scheme (SMAS) for SC/ST entrepreneurs

The detailed guidelines of above-mentioned components have been specified in the subsequent chapters.

5. Governance Structure - NSSH

Three committees have been formulated that help in the functioning of the Hub:

- a) **High Powered Monitoring Committee (HPMC)**- HPMC to be chaired by Minister of MSME with Minister/s of State (MSME) as co-chair. The committee will monitor the overall activities of the Hub and will have the power to decide about any addition of new activities/ functions for the Hub, which will be notified separately. The Committee would have the following members:

- Minister of MSME- Chair
- Minister(s) of State - Co-chair
- Secretary, MSME
- Secretary, Department of Social Justice & Empowerment
- Secretary, Ministry of Tribal Affairs
- CEO, NITI Aayog or his representative
- Secretary, Department of Public Enterprises or his/her representative
- Secretary, Department of Financial Services or his/her representative
- AS&FA (MSME)
- AS&DC (MSME)
- JS (SME)
- A representative of FICCI
- A representative of CII
- A representative of ASSOCHAM
- A representative of Dalit Indian Chamber of Commerce and Industry (DICCI)
- Three representatives (one each from MSME associations)
- CMD, NSIC
- CMD, SIDBI or his representative
- Two representatives of State Governments
- Four prominent SC/ST Entrepreneurs nominated by M/o MSME
- CEO, National Skill Development Corporation (NSDC)
- CMD, National Schedule Castes Finance and Development Corporation (NSFDC)
- CMD, National Schedule Tribe Finance and Development Corporation

(NSTFDC)

- ED, RBI dealing with MSME credit
- i. The term of Non-official members of HPMC will be three years from the first meeting of the committee after the constitution. The chair will reconstitute the committee after the completion of three years tenure.
 - ii. The expenditure involved in the meetings of HPMC including the participation of non-official members of HPMC will be met from the budgetary allocation of the hub.
- b) **Advisory Committee:** Advisory Committee to be chaired by the representative of Industry Associations. The Committee will advise the hub about new interventions which can be included in providing entrepreneurial support to SC/ST entrepreneurs. This will bring an industry perspective to the hub for better implementation of the scheme. The Committee would have the following composition:
- The President/Chairman/Office Bearer of prominent Industry Association of SC/ST
 - Joint Secretary (NSSH), Ministry of MSME
 - Chairman-cum-Managing Director, National Small Industries Corporation Limited (NSIC)
 - AS&DC or his/her representative
 - AS&FA or his/her representative
 - Representative from Industry bodies/Associations representing SC entrepreneurs
 - Representative from Industry bodies/Associations representing ST entrepreneurs
 - Representative from the National Scheduled Caste Finance and Development Corporation (NSFDC)
 - Representative from the National Scheduled Tribe Finance and Development Corporation (NSTFDC)
 - Any other member suggested by stakeholders.
- i. The term of the Advisory Committee would be two years and the chairperson of the Committee will be nominated afresh on a rotation basis in every two years. The nomination of chairman of the Committee and Industry Associations will be made by Hon'ble Minister (MSME).
 - ii. The expenditure involved in the meetings of the Advisory Committee including the participation of non-official members of the Advisory Committee will be met from the budgetary allocation of hub.
- c) **Project Screening Committee (PSC):** Joint Secretary (SME/NSSH) to be the chairperson of the committee. The committee will have representatives from IFW, O/o DC(MSME), KVIC, Coir Board, NSIC, and NSSH Cell. The Committee will be responsible for the following:
- i. Formulation of the annual action plan of the scheme and its finalization with the approval of the Secretary (MSME)
 - ii. Consideration/Approval of proposals received for financial assistance under all sub-components of the scheme
 - iii. Any other activity with the approval of the Secretary (MSME)

d) NSSH Cell

The National SC-ST Hub (NSSH) scheme of the Ministry of MSME is implemented by the National Small Industries Corporation (NSIC). An NSSH Cell created by NSIC to perform day-to-day operations related to the execution of the scheme and is headed by a Senior Officer (at the level of GM and above). The NSSH cell reports to the Functional Director-NSIC, who is in turn reporting to CMD-NSIC.

6. Duration of scheme

The components under the National SC-ST Hub (NSSH) scheme shall remain co-terminus with the NSSH scheme. The claims under Scheme shall be settled till the availability of fund.

A handwritten signature in blue ink, appearing to read "Anand".

CHAPTER-I

SPECIAL CREDIT LINKED CAPITAL SUBSIDY FOR TECHNOLOGY ENABLEMENT OF SC-ST MSEs

1. Objective

Special Credit Linked Capital Subsidy Scheme (SCLCSS) is one of the components of National SC-ST Hub (NSSH) Scheme. The objective of this scheme is to promote new enterprises and support the existing enterprises in their expansion for enhanced participation in public procurement. The SCLCSS provides 25% subsidy to SC/ST MSEs on institutional finance up to Rs.1 crore (i.e. a subsidy cap of Rs. 25 lakh) for procurement of Plant & Machinery/equipment or for technology upgradation, to ease access to latest technology.

2. Scope of the scheme

- a) The scheme would cover SC/ST MSEs of manufacturing and service sectors.
- b) The scheme would cover the purchase of new plant & machinery and equipment through term loan from Prime Lending Institutions (PLIs) for all manufacturing sectors and service sectors as brought out in the National Industrial Classification (NIC) code respectively on which banks/financial institutions are offering term loan, subject to consent/NOC from Pollution Control Board (wherever applicable).
- c) Industries covered under the RED category as per the Classification of Industries for consent management (Schedule- VIII, rules 3(2) and 12 of Ministry of Environment & Forests, Govt. of India) shall not be eligible for subsidy under the above scheme.
- d) Subsidy for the SC/ST MSEs of the service sector shall be applicable from 15th November 2021.

3. Ensuring the social category of SCLCSS subsidy claimants: Nodal banks / agencies must ensure that the SCLCSS subsidy claim has been uploaded on the CLCSS/SCLCSS MIS portal in respect of the eligible SC/ST MSEs.

4. Trading activities: SCLCSS subsidy shall not be applicable for trading activities. NIC codes related to Trading activities as mentioned below are not eligible for subsidy under the SCLCSS.

- 45 – Wholesale and retail trade and repair of motor vehicle and motorcycles
- 46 - Wholesale trade except of motor vehicles and motor cycles
- 47 - Retail Trade except of Motor Vehicles and motor cycles

The SC/ST MSEs having mixed activities i.e. Manufacturing / Service + Trading, wherein if the major activity of the units is manufacturing/ service only in that case SCLCSS benefit shall be considered and an undertaking to that effect has to be submitted by the concerned unit.

5. Eligibility Conditions

- (i) The net eligible SCLCSS subsidy is calculated @25% on the absolute value of the term loan sanctioned or the cost of plant & machinery and equipment whichever is less. Multiple claims by a single unit shall not be considered.

- (ii) Sole Proprietorships, Partnerships, Co-operative societies, Private and LLP companies owned by SC/ST Entrepreneurs of the MSE sector engaged in manufacturing and service activities are eligible for seeking assistance.
- (iii) Priority shall be given to SC/ST women entrepreneurs and entrepreneurs from NER, Hill states (J&K, Himachal Pradesh & Uttarakhand) island territories (Andaman & Nicobar and Lakshadweep) and the identified Aspirational and SC/ST dominant districts in the country.
- (iv) SC/ST MSE should have valid Udyam Registration and must be onboarded on GeM portal.
- (v) Eligibility for capital subsidy under the Scheme is not linked to any re-finance Scheme of the Nodal Agency(ies). Hence, it is not necessary that the PLI will have to seek refinance in respect of the term loans sanctioned by them from any of the refinancing Nodal Agencies.
- (vi) Existing SC/ST MSEs for upgradation or expansion as well as new SC/ST MSEs.
- (vii) SC/ST Units graduated from small scale to medium scale are eligible for subsidy under SCLCSS for three years from the date of graduation.
- (viii) Industry graduating from small scale to medium scale on account of sanction of additional loan under this scheme shall be eligible for assistance.
- (ix) Fabricated and second-hand plants and machinery shall not be eligible for consideration for subsidy under this component.
- (x) SC/ST Units availing subsidy under the SCLCSS should not have availed subsidy for procurement of the same plant & machinery/equipment from the Central/State/UT Government. SC/ST MSEs which are availing financial incentives/subsidy under any other scheme of the Central /State Government, except for procurement of plant & machinery and equipment, would be eligible for subsidy under SCLCSS.
- (xi) In calculating the value of plant & machinery (manufacturing sector) and equipment (service sector), the following shall be excluded:
 - a) The cost of equipment such as tools, jigs, dies, moulds, and spare parts for maintenance and the cost of consumable stores
 - b) The cost of installation of plant & machinery and equipment
 - c) The cost of purchase/ subscription/ installation of licensed software and other related digital services
 - d) The cost of research & development equipment and pollution control equipment (except, where they are approved for specific products /subsector by the Committee of Experts, and firefighting equipment).
 - e) The cost of generator sets, and extra transformer installed as per the regulations of the State Electricity Board (except where gas-based generator sets have been approved for specific products /sub-sector by the Committee of Experts).
 - f) The bank charges /service charges paid to the State Small Industries Corporation, Gap Funding
 - g) The cost involved in procurement or installation of cables, wiring, bus bars, electrical control panels (not those mounted on individual machines), oil circuit breakers or miniature circuit breakers which are necessary to be used for providing electrical power to the plant & machinery or for safety measures.
 - h) Transportation charges (excluding of sales tax and excise) for indigenous machinery from the place of manufacturing to the site of the factory.
 - i) Charges paid for technical know-how for the assembly of plant & machinery and equipment.
 - j) Cost of storage tanks which store raw materials, and finished products only and are not

linked with the manufacturing process

- (xii) In the case of imported machinery, the following shall be included while calculating the value of plant & Machinery and equipment:
- Import duty (excluding miscellaneous expenses as transportation from the port to the site of the factory, and demurrage paid at the port).
 - The shipping charges
 - Custom clearance charges; and
 - GST

6. **Nodal Banks / Agencies:** The Small Industries Development Bank of India (SIDBI), National Bank for Agriculture and Rural Development (NABARD) and below mentioned banks/agencies will act as nodal banks/agencies for the implementation and release of capital subsidy under the scheme:

- (i) Bank of Baroda
- (ii) Bank of India
- (iii) Canara Bank
- (iv) Indian bank
- (v) Punjab National Bank
- (vi) State Bank of India
- (vii) Union Bank of India (Andhra Bank, Corporation bank merged with Union Bank of India)
- (viii) Tamil Nadu Industrial Investment Corporation Limited

The above banks/agencies would consider proposals only in respect of credit approved by their respective branches, whereas, for other Primary Lending Institution (PLI), the SIDBI and the NABARD would be the nodal agencies for release of subsidy under this scheme.

In addition to the above Nodal Banks, other Nationalized Banks will also be eligible to implement SCLCSS component of NSSH after the execution of the MOU with the Ministry of MSME, New Delhi/NSIC.

Notwithstanding the above, the nationalized banks those are acting as nodal banks at present (other than SIDBI and NABARD) would consider proposals only in respect of credit approved by their respective branches. The same will also be applicable for other Nodal agencies.

Whereas, for the other Primary Lending Institution (PLI), SIDBI and NABARD are the nodal agency for the release of subsidy under this scheme. Further, the SIDBI and NABARD have the authority to co-opt any PLI. However, the SIDBI & NABARD have to ensure that such PLI is co-opted by only one Nodal agency either SIDBI or NABARD and there is no overlapping/duplication in this regard.

7. **Primary Lending Institutions (PLI):** All Scheduled Commercial Banks, Scheduled Cooperative Banks [including the urban cooperative banks co-opted by the SIDBI under the Technological Upgradation Fund Scheme (TUFS) of the Ministry of Textiles], Regional Rural Banks (RRBs), State Financial Corporations (SFCs) and North Eastern Development Financial Institution (NEDFI) are eligible as PLI under this scheme, after they execute a General Agreement (GA) with either of the nodal agencies i.e., SIDBI or NABARD.

Details of eligible Scheduled Commercial Banks, SFC, Cooperative Banks [including urban cooperative banks co-opted by the SIDBI under the Technological Upgradation Fund Scheme (TUFS) of the Ministry of Textiles] / and RRBs under this scheme are provided in **Appendix-A**.

This scheme shall also be implemented through other Nodal Banks / Agencies notified from time to time by the Ministry of MSME. Nomination of Nodal Banks / Agencies will be a continuous process.

8. **Working Capital Requirements:** Since success of this sub-scheme to a large extent shall depend upon the availability of adequate working capital, lending institutions should assure that the borrowing units have made adequate arrangements to meet the working capital requirements. The banks should also accord priority in providing adequate working capital support to the assisted units.
9. **Other conditions for loans:**
 - a. Promoters' contribution, security, debt-equity ratio, up-front fee, etc. shall be determined by the lending agency as per its existing norms.
 - b. **Treatment of SCLCSS subsidy in case of takeover of loan account:** In case of takeover of a loan, the account may be allowed as long as the account is transferred to the nodal bank or PLI. However, if the applicant intends to foreclose the loan account by making payment of the loan amount before the sanctioned period or 3 years from the reference date (duration of TDR) whichever is earlier, a refund of the SCLCSS subsidy shall be taken.
 - c. In case of incomplete upload of documents in the MIS portal, the application shall not be considered.
 - d. Only one person in the family shall be allowed to avail benefit under SCLCSS. The family includes self and spouse.
10. **Adherence to the guidelines and documentation:** PLIs should ensure that the requisite documents submitted by the SC/ST MSEs are as per the terms & conditions laid down in the SCLCSS guidelines. The PLIs must scrutinize the documents of the SC/ST MSEs before uploading their SCLCSS subsidy claims on the MIS portal.
11. **Application Procedure**

The Nodal banks/ agencies notified from time to time by Ministry of MSME shall submit the application of SC/ST MSEs on the dedicated MIS Portal. The nodal banks/ agencies to consider proposals only in respect of credit approved by their respective branches, whereas, for other Primary Lending Institutions (PLIs), SIDBI and NABARD shall be the nodal agencies for release of subsidy under this scheme.
12. **Opening of SWEEP account:** The nodal Banks/ agencies shall open a separate SWEEP account exclusively for the SCLCSS subsidy released from Ministry of MSME / NSIC. This account shall earn interest on the un-utilized SCLCSS subsidy funds for the transit period. The accrued interest amount on the un-utilized SCLCSS subsidy must be deposited on the Bharatkosh Portal and a copy of the challan/receipt must be sent to NSIC.



13. Disbursement of Subsidy

The beneficiary unit shall remain in commercial production/service for three years after installation & commissioning of the plant & machinery and equipment, on which subsidy under the SCLCSS has been availed. To ensure this, the subsidy released by the Government under SCLCSS will be kept in the form of a Term Deposit of equivalent amount for three years with effect from the "**reference date**" (The date of disbursement of the last instalment is referred as the reference date) by PLI after release by NSIC in the concerned unit's account and interest amount on the term loan shall be reduced accordingly.

On the expiry of the prescribed retention period of three years, Banks would liquidate the TDR and credit the proceeds into the loan account of the beneficiary only after satisfying itself that

- (i) the requisite terms and conditions of SCLCSS, including continuity of commercial production/service of the beneficiary unit, are duly adhered to.
- (ii) SC/ST MSE has submitted an undertaking that it has participated in the public procurement.

Liquidation of TDR in respect of the beneficiary unit is also required to be intimated in advance to NSIC.

In the event of foreign currency Term Loans sanctioned by Banks/ PLIs, the relevant subsidies are to be retained by Banks in the shape of TDR in domestic currency.

14. Timelines for submission of SCLCSS subsidy claims: SCLCSS MIS portal shall remain open throughout the year. Nodal Banks will submit applications on monthly/bi-monthly basis for reimbursement. Time line for acceptance of SCLCSS subsidy claims for Service and Manufacturing Sector is one year from the reference date.

The claim application and required documents submitted by SC/ST MSEs within one year from the reference date, must be uploaded within 30 days by the PLIs and nodal banks/agencies on the CLCSS /SCLCSS MIS portal for claiming subsidy under SCLCSS. For instance, if the last instalment of the loan is disbursed on January 1, 2022 to the SC/ST unit, then the unit must submit the claim to the relevant PLI by December 31, 2022. The respective PLI and nodal bank/agency must upload the claim application on the CLCSS /SCLCSS MIS portal by January 30, 2023.

15. Handholding supports to the SC/ST MSEs: All the PLIs and Nodal Bank/Agencies shall create awareness on SCLCSS component of National SC-ST Hub and also provide handholding support to the SC/ST MSEs for claiming subsidy under SCLCSS.

16. Any SC/ST MSE availed Term Loan from Non-Banking Financial Companies (NBFC) shall not be eligible for claiming subsidy under SCLCSS.

17. Other Mandatory Conditions:

- (i) **Transferring the loan from one lending agency to another lending agency:** The outstanding principal amount of the term loan account under this scheme from one lending agency can be transferred to another lending agency only once subject to the condition that the entire portfolio (i.e., balance principal term loan amount and interest due/payable thereon) remains unchanged and subject to the consent of the existing lending agency/PLI.
- The unit is allowed to transfer its loan liabilities/accounts along with TDR to only those banks which are nodal agencies or PLIs under any nodal agency provided functions and conduct of the unit along with other terms and conditions do not change.
- (ii) The implementing agency will have exclusive power to determine the eligibility for the subsidy under SCLCSS in accordance with the guidelines.
- (iii) The duration of term loan sanctioned for availing the benefit of the scheme should not be for less than three years including moratorium period of MSEs.
- (iv) **The foreign currency term loan:** The conversion of INR term loan into foreign currency term loan and conversion of term loans into letter of credit (LC), availed from overseas branch of the Indian Bank/Foreign Bank having Indian branch shall not be eligible for benefits under this scheme.
- (v) The multiple claims of subsidy against the single loan under SCLCSS will make the claimant enterprise ineligible for benefit under the scheme.
- (vi) It shall be the responsibility of the owner of the beneficiary units to keep the PLIs/ Nodal Banks/Agencies informed of the change in location and or address of the unit/enterprise during the continuation of the term loan, against which the subsidy has been availed. For this, the concerned unit has to submit the revised Udyam Registration exhibiting the new address to the bank/nodal.
- (vii) In case of fire/natural calamities/theft during the monitoring/lock-in period, the amount of subsidy extended to the unit may be utilized to be adjusted against the outstanding term loan. In case, of insurance claim is transferred to the unit, the subsidy shall not be extended to the unit. In regard to sale of the machinery during the monitoring period, the fixed deposit will be forfeited, and subsidy will have to be refunded to the Ministry along with interest thereon. The interest portion on the subsidy amount shall be as per the lending interest rate of the term loan and shall be borne by the beneficiary enterprise.
- (viii) The issue(s) of change in ownership & legal entity of the unit or in its constitution will be dealt as per law.

18. Procedural Aspects:

- a. MSE desirous of subsidy may apply to a bank for a loan to finance eligible investment. The second-hand / fabricated machines will not be considered to calculate the subsidy under the scheme. Once the loan is approved, disbursed and the acquisition of plant & machinery and equipment is completed the disbursal of term loan subsidy will be considered. In case, if event of disbursement is in more than one installment, the date of disbursement of the last installment is referred as the reference date. The loans shall be serviced as per the interest

payment and principle re-payment schedule drawn up by the respective bank after actual on-site visit and the bank have to confirm that the plant & machinery have been installed and functional with due diligence at unit site before recommendation and forwarding the subsidy proposal to NSIC / implementing agency through online portal.

- b. All the eligible PLIs (excluding the nodal banks/ agencies as mentioned above) will have to execute a General Agreement (GA) with either of the nodal agencies for availing capital subsidy under the scheme, irrespective of the fact whether refinance is availed by them or not. The General Agreement (to be executed between Nodal Bank and PLIs for cooption of PLIs) as applicable under erstwhile CLCSS scheme can be used in the SCLCSS also.
 - c. After sanction of the assistance, the eligible PLI will get an agreement executed with the concerned SC/ST MSE on behalf of Government of India (GoI). Format of the agreement to be executed by the eligible PLI with the SC/ST MSE is provided in Appendix-B.
 - d. The PLI shall obtain application for subsidy under the scheme in the prescribed form provided in Appendix-C.
 - e. SC/ST MSE shall submit a certificate from the concerned Department/DIC to the banks/nodal agency in the prescribed format that the unit has not availed/under process any financial support under any scheme of State Government for procurement of same Plant and Machinery / Equipment (Appendix-D).
 - f. Bank/PLI shall upload Due Diligence Certificate at the time of uploading SCLCSS application indicating the compilation of procedural aspects (Appendix-E)
 - g. Bank/PLI shall upload Due Diligence Certificate at the time of liquidation of SCLCSS subsidy in the loan account of applicant to ensure that the SC/ST enterprise is operational and has not turned NPA at the time of liquidation TDR (Appendix F).
 - h. The PLI shall be responsible for ensuring eligibility for sanction of subsidy to the SC/ST MSE in terms of establishing category and its status with documentary support under this scheme and for disbursal and monitoring of the assisted units.
 - i. The PLI shall have the flexibility to execute the GA with either of any one of the nodal banks / agencies for providing subsidy to the eligible beneficiaries under the scheme. However, in the other cases, while claiming the subsidy from one nodal agency, the PLIs shall give the undertaking to the nodal agency that they have not claimed subsidy under SCLCSS in respect of the beneficiary unit from the other nodal agency (as the case may be).
- 19. Coverage of Investment prior to sanction of the loan:** The beneficiary units are permitted to make the advance/ token payments as margin money prior to the actual approval of their term loans, on which subsidy under SCLCSS will be claimed. Notwithstanding the same, the plant & machinery/equipment acquired/purchased only on or after the date of approval of the term loan will be eligible for subsidy under the SCLCSS subject to fulfillment of the requisite terms & conditions.
- 20. Other Parameters**

- i. The Governmental assistance cannot be utilized for the purposes other than for which it has been sanctioned. The eligible PLI shall have to strictly follow this norm and no deviation is permitted.
- ii. In case, it is found that capital subsidy from the Government has been availed on the basis of any false information, the industrial unit shall be liable to refund the Government the capital subsidy availed, along with interest to be charged from the date of disbursal to the date of refund. The rate of interest shall be the prime lending rate of the PLIs concerned at the time of invoking this penal clause.
- iii. The eligible PLI shall, therefore, incorporate suitable conditions in respect of point at (ii) above in their security documents entered into with the unit, which would give necessary authorization to proceed legally in such eventualities.
- iv. The credit risk under the Scheme shall be borne by the eligible PLI and as such, they have to make their own commercial judgement while appraising the project. The credit decision of the eligible PLI shall be final.
- v. There shall not be any binding obligation on the part of the nodal banks/agencies to obtain sanction from Ministry of MSME for the government assistance in respect of the proposals which are covered under this scheme.
- vi. Both the SIDBI and the NABARD shall have the right to inspect the books of eligible PLI and the loan accounts irrespective of whether refinance is availed or not from the Nodal Agency(ies) under this Scheme and/ or call for any other information as may be required from time to time.
- vii. Both the SIDBI and the NABARD shall have the right to recall from eligible PLI the entire amount of the capital subsidy in respect of their assisted units irrespective of whether or not the eligible PLI have recovered the said subsidy from their units, if they come to the conclusion that any of the accounts do not confirm to the policies, procedures and guidelines laid down under the SCLCSS guidelines and as stipulated by the Ministry of MSME/the Nodal Agencies from time to time.
- viii. The beneficiary unit shall remain in commercial production for a period of at least three years after installation of eligible plant & machinery and equipment on which subsidy under this scheme has been availed.
- ix. SCLCSS subsidy shall be applicable to the SC/ST MSEs of Service sector for procurement of equipment for commercial use only.
- x. In the event of the beneficiary unit/s becoming defaulter in repayment of loan/s and the relevant account/s being declared NPA/s, the benefit of the subsidy/subsidies shall be immediately withdrawn and the related term deposit/s forfeited. The subsidy in such cases shall be returned to the Ministry/NSIC forthwith. No delay in this regard shall be permissible.
- xi. Except for the event merger, acquisition, amalgamation or takeover of the beneficiary MSE, the plant and machinery purchased for availing the subsidy under this scheme shall not be disposed off during the monitoring period of 3 years OR till the TDR is liquidated.
- xii. Where subsidy is granted under SCLCSS, the beneficiary unit for which loan has been taken shall remain in function at least during the repayment period of term loan specified above.
- xiii. Machines purchased on or after the date of sanction of the term loan only shall be eligible for subsidy. Purchase date shall be the date when full and final payment is made by the unit for machinery as evidenced by the bank transaction statement or

the date of commercial invoice whichever is later.

21. **Merger/take-over of management of the entity:** The TDR kept with the lending institutions, in case of loans where beneficiary units are merged with or taken over by the Medium and large Units, will not be liquidated in favor of the new entity emerged as the result of merger or the large entity acquiring the beneficiary unit. In all such cases the subsidy would stand withdrawn.
22. In the event of detection of gross violation or departure in the compliance to the terms & conditions prescribed under the SCLCSS and/or specified in a particular approval, the Nodal Banks/Agencies including SIDBI and NABARD shall have the right to immediately recall the entire amount of subsidy from the concerned PLIs/Banks irrespective of the fact whether or not the concerned Bank/PLIs have already recovered the subsidy from the beneficiary units.
23. The eligible beneficiary units may be permitted to transfer its loan liabilities/account along with TDR to only those Banks which are already listed as designated PLIs/Banks under any Nodal Agencies, so that as per guidelines such transfer will be subject to condition that there will be no change in the other terms & conditions as well as continuity of loan liabilities.
24. **Online system of Application:** For effective implementation and transparency, Online Application and Tracking System is adopted for submission of online application by concerned Nodal Banks. No individual SC/ST MSE can directly apply for subsidy but banks will submit the application to NSIC through online MIS portal.
25. **Monitoring of the Scheme:** This scheme shall be monitored by the Ministry of MSME/Implementing Agency i.e. NSIC on regular basis.
26. **Activities under SCLCSS:** The activities which do not have relevance in achieving the objective of public procurement by SC/ST MSEs, are not covered under SCLCSS. A tentative list of such activities not covered under SCLCSS is attached at **Appendix-G**. The list of activities which do not contribute towards public procurement shall be evaluated from time to time by a Technical Evaluation Committee (TEC) chaired by Joint Secretary (SME), Ministry of MSME and would be further approved by the Secretary, Ministry of MSME.

The Technical Evaluation Committee would have the following composition:

- (i) Joint Secretary (NSSH), Ministry of MSME (Chairperson)
- (ii) Financial Adviser or his/her representative
- (iii) Director (Planning & Marketing), NSIC
- (iv) Representative from Policy Division of Office of DC MSME
- (v) Representative from DPE
- (vi) Representative from GeM
- (vii) Representative from CPSEs from Oil & Gas, Power, Electrical, Electronics, General Engineering Sector or any other CPSEs based on suggestion of stakeholders

CHAPTER-II

CAPACITY BUILDING AND TRAINING PROGRAMS

A. Skill Development Programs

1. Objective

Capacity building is one of the key interventions to meet the objectives of National SC-ST Hub (NSSH). Various entrepreneurship and skill development training programs are being conducted for promoting entrepreneurship among SC/ST entrepreneurs.

2. Eligible training institutions

- a. Training Institutions of Central Government, State governments and their Public Sector Undertakings and Government Autonomous institutions
- b. Private institutions / NGOs are not covered for assistance for conducting capacity building training programs under NSSH.

3. Eligibility criteria for candidates

- a. Candidates belonging to SC/ST community.
- b. The age of candidates must be above 18 years on the day of commencement of training

4. Scope and Scale of Assistance

- a. NSQF compliant courses and training programs of Office of DC(MSME) approved by AICTE shall be considered.
- b. Training programmes relevant to scheme objective to be considered on case to case basis.
- c. The cost of both residential and non-residential training programs shall be determined as per the notifications regarding Common Norms issued by the Ministry of Skill Development & Entrepreneurship, Govt. of India. Cost will include the cost of overheads such as motivational camps for selection of eligible candidates, charges towards hiring of space / equipment (if any), electricity/ water, stationary, man-hour cost of deployment of project personnel, post training follow-up activities etc.
- d. The training programs which are more likely to cater the CPSEs procurement domain, will be selected for assistance under NSSH
- e. The training programs are to be conducted by the approved institutions at their head quarter and extension centers where the infrastructure is owned/ managed by the institutions.
- f. The training program allocated to an institution cannot be outsourced to any other third party.

5. Payment terms

- a) The training cost will be released to training institutes as follows: -



- o 50% as advance amount on approval of training proposal,
 - o 40% on training completion and submission of Utilization Certificate and,
 - o 10% on submission of outcome report.
- b) The outcome report to be submitted within 6 months from the date of completion of training program. Outcome report to include- Self-employed/ Job placement in case of aspiring entrepreneurs and support for linkage with CPSEs, tender participation, bank loan facilitation, enrollment on GeM, GST registration and increase in turnover in case of existing entrepreneurs.
- c) Success rate criteria: The criteria for release of outcome based 10% payment of training fee is as under:

Self-employed / Job Placement	Disbursement
Less than 20%	Nil
Above 20%	Full 10% payment

- d) In case the institutions submit the outcome data after 6 months, such claims shall not be liable for any payouts. However, such outcome reports may be considered as a performance parameter for future approval to the training institutions.
- e) Institutes to submit an undertaking that attendance and all necessary documents {Aadhar card, Voter ID/ Driving License/Passport, age proof, caste certificate, UAM/ Udyam Registration) submitted by the candidates at the time of enrolment for the course are verified by the institute.
- f) On successful completion of training programs, the concerned training institution shall furnish the Utilization Certificate to the implementing agency as per the GFR format as applicable.
- g) In case it is found that the financial assistance has been claimed falsely or fraudulently or assistance for the same item / activity has been claimed under some other scheme also, implementing agency shall be entitled to recover the entire assistance amount with interest, in addition to taking other legal and / or penal action, as deemed necessary.
- h) Project Screening Committee has the right to revise the ratio of payment to training institutions based on the justification given by them at the time of allocation of training programs.
- i) The institution must give an undertaking, confirming that it has not availed any funding for the same training program under any other government scheme or private program and the training programs under NSSH have not been subcontracted in any manner.
- j) Minimum 75% attendance to be maintained. Financial assistance will not be admissible w.r.t. candidates with less than 75% attendance.

6. General Instructions for conducting training program:

(a) Candidate Mobilization

- i. Outreach activities such as advertisement in local newspapers, media, brochures, distribution of leaflets, etc. for mobilization of the candidates may be undertaken by

- the institute.
- ii. Candidates with clear intent and interest must be considered for the training programs.
 - iii. The institute must follow the transparent and stringent criteria for selection of the candidates.
 - iv. Candidates are not allowed to apply for more than two courses in a financial year.
 - v. The training institute are encouraged to mobilize SC/ST candidates from nearby areas preferably aspirational districts.
 - vi. Preference should be given on participation of female and divyang SC/ST candidates.

(b) Selection of candidates

- i. Training institution to ensure transparent process for selection of candidates, and in no case the candidate be repeated for the same course.
- ii. The concerned institution shall be responsible for ensuring the quality of inputs as well as certifying the actual participation of trainees in the training program.
- iii. The institute to obtain the candidates' documents such as ID proof (preferably Aadhar, in case of unavailability of Aadhar Voter ID/Driving License/Passport can be considered), age proof, caste certificate, and UAM/Udyam Registration (in case of existing entrepreneurs). These documents to be verified by the institution with the originals and copy of documents to be kept as record for audit purposes.

(c) Mode of Training Program:

- i. All training courses are to be conducted physically except for courses where MSDE/NSDC have allowed conducting training programs in digital mode as per the list specified by them.
- ii. Training institution to specify the mode of training (Physical/ Digital) at the time of submission of proposal.

(d) Reference Material/ Documentation:

- i. Candidates to be given course calendar and study material on which name of the scheme must be mentioned. Also, candidates be provided with details of MSME schemes.
- ii. Orientation program to include details of Ministry of MSME including various schemes of the Ministry particularly National SC-ST Hub Scheme
- iii. Training plan including training program start date, end date, and timings to be shared by the institution prior to commencement of the program. The institute to ensure that the training program is carried out as per the plan shared. In case of any changes in the shared plan, prior approval of NSSH cell must be taken.
- iv. Candidates' data to be uploaded on www.nsshdatabase.in portal within 3 days of commencement of training.
- v. All the training program related documentation must be maintained (for minimum of 5 years or till the audit for the training courses allotted is completed) by the training institute as record for audit purposes. The following documents to be maintained by the institutions:
 - Biometric Attendance
 - Candidate feedback form
 - Photographs of training programs
 - Social Category Certificate

- ID proof (Aadhar Card, Pan Card etc.)
- vi. For online training programs, summary sheet of daily attendance should be maintained with 'in' and 'out' timings for the candidates attending the training sessions. The training institute may also capture the attendance using their institute's online learning system.
- vii. Institutes to submit an undertaking that attendance and all necessary documents as mentioned above are verified by the institute.
- viii. Candidate-wise outcome report (to be submitted within 6 months from completion of training program)

(e) Quality Training Delivery

To ensure that the participating training institutions adhere to the quality standards while imparting training programs, a comprehensive operational manual has been formulated to standardize the training delivery across all the training institutions and provide clarity on operational issues in the implementation capacity building component under National SC-ST Hub.

This manual is to be read in conjunction with the NSSH scheme guidelines. The operational manual will be appended periodically based the requirement.

Institute will encourage trainees to enroll in Udyam Registration and GeM portal.

(f) Monitoring of the training Programs

For effective monitoring of the training programs, the officials at Ministry/implementing agency level may undertake physical as well as online verifications. The programs will also be monitored by virtual mode using various available platforms.

B. Toolkit distribution for capacity building training programs

1. Eligibility criteria

The toolkits to be distributed for the training programs of advance levels (NSQF 4 - NSQF 10, as per NSQF framework)

2. Terms and conditions for distribution of toolkits

- a) Training institutions to whom advance level training programs have been allotted during the same financial year are eligible for toolkit distribution.
- b) It should be ensured that the product (i.e., toolkit) being procured and distributed should be as per defined standards and also meet the requisite quality/technical standards. The procurement shall be by following Government approved procedures.
- c) Details of toolkit including its content and cost to be shared by the training institution for approval at the time of submitting proposal for capacity building training programs.
- d) The institution shall be responsible for procurement of such toolkits or any contents thereof by way of following purchase procedure as per GFR and instructions issued by Ministry of Finance from time to time.

- e) The tool kits should be distributed within 45 days of completion of the training programs to the eligible candidates. In case of any deviation, institute may have to refund the advance amount with interest.
- f) The record of procurement and distribution of toolkits should be maintained by the training institute for audit purposes.
- g) The training institute must share prior information with NSSH regarding the date of distribution of toolkits. The information shall be shared at least one week in advance.

3. Scale of Assistance

The maximum limit on cost of toolkit is Rs. 50,000/- (including GST) per toolkit per candidate.

4. Payment terms

- a) Financial assistance for toolkit to be released on 50:50 pattern-
 - o 50% as an advance amount to be released along with first installment of advance amount for conducting training program and;
 - o Remaining 50% on completion of toolkit distribution and submission of Utilization Certificate as per GFR
- b) A candidate is eligible for toolkits once only.
- c) In case it is found that the assistance has been claimed falsely or fraudulently or assistance for the same item / activity has been claimed under some other scheme also, the Ministry of MSME shall be entitled to recover the entire assistance amount with interest, in addition to taking such other legal and / or penal action, as deemed necessary.

5. Documentation

- a) Related documentation must be maintained at the training center as record for audit purposes. The following documents to be maintained by the institutions:
 - o List of candidates in standard format who have been given toolkits duly signed and sealed by the head of the training institution.
 - o Acknowledgement / receipt of toolkit from candidates in standard form with item-wise complete details of toolkit
 - o Documents of candidates (to be maintained for minimum of 5 years or till the audit for the training courses allotted is completed at training institution)
 - Identity proof (Aadhar Card/ in case Aadhar is not available then other government issued ID Proof such as PAN Card, Driving License, Voter ID Card, Passport, or any other government issued id proof)
 - Caste certificate
 - o Photographs of toolkit distribution ceremony and biometric attendance of successful candidates on the date of toolkit distribution ceremony should be furnished by the institution.
 - o A copy of invoice regarding purchase of tool kits
- b) Institutes to submit an undertaking that attendance and all necessary documents as mentioned above are verified by the institute.

CHAPTER-III

SUPPORT FOR ENHANCING COMPETITIVENESS THROUGH VARIOUS INTERVENTIONS / SUB-SCHEMES

1. Interventions to enhance competitiveness of SC/ST MSEs

(I) Reimbursement of Bank Loan Processing Fee

This component has a provision for reimbursement of processing fees charged by the Financial Institutions for availing business loans (both against fund and non-fund-based limits) to SC/ST MSEs. The assistance under this scheme will be limited to 80% or Rs. 1,00,000 (excluding GST and all other applicable taxes), whichever is less, on processing fees paid to/ charged by the bank, only after availing such business loans in a financial year.

SC/ST MSEs availing loans from any Scheduled Commercial Banks, Non-Banking Finance Companies (NBFCs), and State Finance Corporations will be considered under the scheme.

(II) Reimbursement of Bank charges for Performance Bank Guarantee

The component has provision for reimbursement to SC/ST MSEs on bank charges paid to the bank for issuance of Performance Bank Guarantee (PBG) in favor of the buyer departments (Central Ministries, Central Public Sector Enterprises (CPSE), State departments and State Public Sector Enterprises) from where some work has been awarded to such MSEs. The assistance under this scheme will be limited to 80% or Rs. 1,00,000/- (excluding GST and all other applicable taxes), whichever is less, on PBG charges paid in a financial year.

The charges paid for Performance Bank Guarantee (PBG) obtained from any Financial Institutions (Scheduled Commercial Banks) that were stipulated by and/or acceptable to the buyer department are eligible for reimbursement under the Scheme.

The scheme does not cover PBGs submitted, if any, as earnest money deposit (EMD).

(III) Testing Fee Reimbursement

The component has provision for reimbursement on testing fee charged by various NABL or BIS accredited laboratories across the country to SC/ST MSEs. The scheme can be availed multiple times in a financial year by SC/ST MSEs, but the financial assistance shall be restricted to 80% or Rs. 1,00,000/- (excluding GST and other applicable taxes), whichever is less, per SC/ST MSEs per financial year.

Testing services related to Raw-materials, semi-finished products, and finished products from NABL BIS accredited Lab or Lab of any Central/State Department/Public Sector Undertaking and license or certification given by Bureau of Indian Standards

(BIS), shall be eligible for reimbursement only after submission of the final attested testing report and other documents as listed in the guidelines.

(IV) Reimbursement of membership /subscription/entry fee of Export Promotion Council/Commodity Boards / Export Development Authorities/ Export Promotion Organizations/Federations

The assistance under this scheme will be limited to 80% or Rs. 20,000 (excluding GST and all other applicable taxes), whichever is less, per financial year to an SC/ST MSE, on annual membership subscription fee / one-time subscription charges/entry fee charged by various Export Promotion Councils (EPC). Further, membership /subscription/entry fee paid to Commodity Boards / Export Development Authorities/ Export Promotion Organizations/Federations is also eligible for reimbursement. Mandatory submission of attested copy of valid Registration Cum Membership Certificate (RCMC) issued by the respective Export Promotion Council (EPC)/ Commodity Boards / Export Development Authorities/ Export Promotion Organizations/ Federations is required for availing benefit.

The membership of multiple EPCs/ Commodity Boards / Export Development Authorities/ Export Promotion Organizations/Federations is allowed within the overall capped amount of Rs. 20,000/- per enterprise in a financial year.

(V) Reimbursement Course Fees to Top 50 NIRF Rated Management Institutions for short term training of SC/ST entrepreneurs

The assistance under this scheme will be limited to 90% of course fees or Rs. 1,00,000/- (One Lakh Only), whichever is lower, excluding GST and other applicable taxes and 10% of the fee shall be contributed by the beneficiary. The fee to be reimbursed will cover Course/ Participation Fees as well as Boarding and Lodging for residential courses. The SC/ST entrepreneur and their ward will be eligible for a maximum of 2 courses in total in a financial year. In case of an enterprise owned by more than one entrepreneur, the same limit of two training programs with reimbursement of Rs. 1,00,000/- or 90% of course fee (whichever is less) in one financial year will be applicable.

A list of shortlisted institutes as per NIRF ranking will be uploaded on www.scsthub.in. The interested candidates may refer to the website of respective institute or contact the institute directly to seek details about the short-term courses conducted by the institute.

(VI) Reimbursement of membership in Government promoted E-Commerce Portals

The component has provision for reimbursement of Annual Membership / Subscription fee of Government promoted e-commerce portals such as GeM, e-khadi, TRIFED, Tribes India, MSME Mart, etc. to SC/ST MSEs.

The financial assistance may be provided 80% or maximum of Rs. 25,000/- (excluding applicable taxes) whichever is less, per financial year for new as well as renewals for SC/ST MSE.

(VII) Reimbursement of registration fee under Single Point Registration Scheme

The component has provision for reimbursement of 100% subsidy to obtain NSIC's

Registration under the Single Point Registration Scheme (SPRS) for government purchases with a nominal fee of Rs. 100/-.

Micro & Small Enterprises (MSEs) shall have to apply either online on our website www.nsicspronline.com or on the prescribed application form in Duplicate and to be submitted to the concerned Zonal/Branch Office of NSIC or NSSH Office located nearest to the unit. The application form containing Terms & conditions are available free of cost from all offices of the NSIC. The guidelines attached with the Application Form provide a checklist for the documents that are required to be submitted along with the application.

2. Application Procedure for aforementioned Interventions/sub- schemes

The scheme is envisioned to be implemented through online provision developed on NSSH website, CSC-VLEs platform and banks portal. Eligible claim(s) with reference date of each quarter to reach by end of next quarter. For example, if the reference date falling between 1st January 2022 to 31st March 2022 the claim to be forwarded latest by 30th June 2022 to the implementing agency. The reference dates for each of the sub-schemes are mentioned as below:

- (i) The date when bank loan processing fee debited from the beneficiary's account
- (ii) The date when bank charges on Performance Bank Guarantee debited from beneficiary's account
- (iii) The date of issuance of Registration cum Membership Certificate (RCMC) / Subscription Fees Receipt / Entry Fees Receipt issued by the respective Export Promotion Council (EPC)
- (iv) The date when testing fee paid by the beneficiary
- (v) The date when annual fee/ subscription charges paid by the beneficiary

3. Release of funds

- i. The approved amount would be released to aggregating agencies such as Banks/NBFCs/EPCs/QCI/BIS/Agencies managing Government promoted portals through the PFMS portal and subsequently in the bank account of applicant units.
- ii. In the case of individual applications, the approved amount would be reimbursed through the PFMS portal in the bank account of applicant units for which application is to be submitted in the prescribed format.

4. Other Conditions

Clubbing these components with any other scheme is not permitted. Any SC/ST MSE availing reimbursement under all the above-mentioned components cannot avail reimbursement, from any other scheme of government or private agencies.

List of documents (Self-Certified) to be uploaded/submitted with the application form

I. Reimbursement of Bank Loan Processing Fee

- Udyam Registration (UR) & GST (if applicable)
- PAN Card - In case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
- Copy of Caste Certificate of proprietor/ all partners/ directors
- Details of shareholding in case of partnership / Pvt. Ltd/ LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Copy of Partnership Deed for Partnership Firm/ Memorandum and Article of Association in case of LLP/Private Limited Company are required
- Bank attested (signature with stamp) debit statement with Bank Loan Processing Fee charges mentioning Loan number and applicant MSE's name/valid payment receipt/ original receipt of bank loan processing fee paid by the applicant/ system generated GST Invoice, etc.
- Business loan availment certificate/ disbursement certificate/ bank statement substantiating the fact that business loans have been availed
- Bank attested (signature with stamp) copy of loan sanction letter
- Cancelled Cheque of the current account of the enterprise from which Bank loan processing charges have been debited
- Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier within the same financial year

II. Reimbursement of Bank charges for Performance Bank Guarantee

- Copy of Udyam Registration & GST (if applicable)
- Copy of PAN card- In case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
- Copy of Caste Certificate of all promoters
- Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Copy of Partnership Deed for Partnership Firm/ Memorandum and Article of Association in case of LLP/Private Limited Company are required
- Bank attested (signature with stamp) debit statement with PBG charges

mentioning Bank Guarantee number and applicant MSE's name

- Bank attested and stamped (signature with stamp) copy of PBG issued by the bank
- Cancelled Cheque of the current account of the enterprise from which Bank Charges have been debited
- Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year
- Supply Order / Purchase Order/ Work Order from CPSE / Central Govt. organization / Department / State PSE, State Govt. organization / State Department against which PBG is taken, and reimbursement is applied for, stating the requirement of PBG submission

III. Testing fee reimbursement

- Copy of Udyam Registration & GST (if applicable)
- Copy of PAN card - In case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
- Copy of Caste certificate of proprietor/ all partners/ directors
- Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Attested copy of Partnership Deed for Partnership Firm/ Memorandum and
- Article of Association in case of LLP/Private Limited Company are required
- Attested or original copy (signature with stamp) of payment receipt and system generated GST invoice for total amount paid to respective testing center or laboratory for availing various testing services
- Copy of test report duly attested (stamped and signed)
- Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year
- Cancelled Cheque of the current account of the enterprise from which the testing charges have been debited

IV. Reimbursement of membership/ Subscription/ entry fee for export promotion council / Commodity Boards / Export Development Authorities/ Export Promotion Organizations/Federations

- o Copy of Udyam Registration & GST Number, if applicable
- o Copy PAN card - In case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
- o Copy of Caste certificate of proprietor/ all partners/ directors
- o Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Attested copy of Partnership Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required
- o Attested copy of Certificate of valid Import & Export Code (IEC) allotted by the concerned office of the Joint/ Dy. Director General of Foreign Trade (DGFT)
- o Attested copy of valid Registration Cum Membership Certificate (RCMC) issued by the respective Export Promotion Council (EPC) post registration
- o Original/ Attested copy of Registration Cum Membership Certificate (RCMC) issued earlier by the respective EPC/Commodity Boards / Export Development Authorities/ Export Promotion Organizations/Federations, in case of existing members renewing their memberships.
- o Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year
- o Attested (signature with stamp) or original copy of membership fee payment receipt and system generated GST invoice (with breakup of fees paid (entrance fee, annual membership/subscription fee)) for total amount paid to respective Export Promotion Councils(EPCs)/ Commodity Boards / Export Development Authorities/ Export Promotion Organizations/Federations
- o Cancelled Cheque of the current account of the enterprise from which the EPC/ Commodity Boards / Export Development Authorities/ Export Promotion Organizations/Federations membership fee has been debited

V. REIMBURSEMENT OF NIRF RANKED MANAGEMENT INSTITUTION's COURSE FEES TO SC/ST ENTREPRENEURS

- o Application form duly filled and signed (to be filled online on NSSH website followed by a print of the form)

Copy of Applicant's Aadhaar Card or other ID proof (Other ID proof allowed only in case of states where Aadhaar is not available)

- o Proof of age of applicant (Pan Card, Driving License)
- o Social category Certificate
- o Cancelled cheque for bank details of the enterprise
- o Original Bank Statement where the course debit charges are visible along with the name of entrepreneur/enterprise as per the cancelled cheque
- o Enterprise Details
- o Copy of Udyam Registration
- o PAN Card (In case of proprietorship firm- PAN of entrepreneur/ in case of other categories of firm- PAN of the enterprise)
- o GST Number
- o Additional documents in case of ward of SC ST Entrepreneur
 - Proof for establishing relationship between the nominator and nominee (any government issued document with name of nominee and nominator on it e.g. passport, driving license, birth certificate, election I card, Aadhar card, educational certificate etc.)
 - Nomination form duly filled and signed by entrepreneur in favor of ward declaring that she/he is that the applicant is his/ her ward (Son/ daughter).
- o Details of the course
 - Enrollment Number
 - Certificate of successful completion of course
 - Fee receipt/ challan of fee submission (original)
 - Feedback form

VI. Reimbursement for Govt. promoted E-commerce portal

- o Copy of Udyam Registration & GST Number, if applicable.
- o Copy of PAN card - in case of proprietorship, PAN card of SC/ST proprietor ought to be submitted
- o Copy of Caste Certificate of all promoters
- o Cancelled Cheque of the current account of the enterprise from which the EPC membership fee has been debited
- o Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier with in the same financial year

- o Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Attested copy of Partnership Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required
- o Attested copy of valid membership/registration certificate issued from e-commerce portal along with the copy of receipt of amount paid for membership

Aarun

CHAPTER- IV

SPECIAL MARKETING ASSISTANCE SCHEME (SMAS) FOR SC/ST ENTREPRENEURS

1. Objective

The Ministry of Micro, Small & Medium Enterprises has been operating various schemes to provide marketing support to the MSMEs and also facilitate them in tapping and developing overseas markets to the MSMEs. It has been felt that there is abysmal representation of the MSMEs owned by SC/ST entrepreneurs in participation of events under above schemes. With the objective to encourage SC/ST enterprises for availing marketing support for their development and growth, such schemes have been synergized to form Special Marketing Assistance Scheme (SMAS).

Under the above scheme, marketing support is provided to the SC/ST enterprises for enhancement of competitiveness and marketability of their products through National SC-ST Hub by way of the following type of event:

1. Organizing Visit to International Exhibitions/Trade Fairs/Seminars Abroad
2. Participation in International Exhibitions/Trade Fairs Abroad
3. Organizing Visit to Domestic Exhibitions/Trade Fairs
4. Participation in Domestic Exhibitions/Trade Fairs
5. Vendor Development Programs
6. Organizing Workshops/Seminars/Awareness Campaigns

2. Eligibility

- (i) SC/ST MSEs shall be encouraged to participate in international exhibitions, trade fairs, etc. under International Cooperation (IC) Scheme and in domestic exhibitions under the Procurement and Marketing Support (PMS) Scheme of the Ministry.
- (ii) Assistance for participation of SC/ST MSEs in international/domestic exhibitions, trade fairs under the scheme will be given which are organised by the Ministry or its Organisations or such exhibitions focusing on the products / services of the sectors having potential demand for public procurement.
- (iii) SC/ST entrepreneurs shall be allowed reimbursement under SMAS for maximum of 1 (one) international event and 2 (two) domestic events in a financial year, irrespective of the number of units they own. Also, a person cannot represent more than one MSE in a financial year. Stall charges can be reimbursed to the event organizer or participating unit on actual basis and the travel fare, freight charges, etc. to be reimbursed to the participating unit only'.
- (iv) Minimum participation of 5 SC/ST Enterprises for participation in international exhibitions/trade fairs abroad.
- (v) In case of participation of 5 or more SC/ST enterprises in international events abroad, 1 representative from NSIC may accompany. However, in case of participation of more than 10 SC/ST enterprises, one more representative from NSIC / Ministry of

MSME may be considered. The duty allowance for such officials shall be as per their entitlement.

- (vi) The SC/ST units may apply under SMAS at least a month in advance for domestic events and two months for international events.
- (vii) The proposals under SMAS shall be examined by the implementing agency and placed before Project Steering Committee (PSC).
- (viii) The Scheme of SMAS shall be monitored and funded under National SC-ST Hub.

3. Scale of assistance for various activities with component-wise admissibility are given below:

A. Physical mode		
Activity	Component	Scale of Assistance
Organizing Visit to International Exhibitions/Trade Fairs/Seminars Abroad	Airfare	100% of the economy class Airfare by the shortest route for one representative belonging to SC/ST from each participating SC/ST Enterprise
	Daily Allowance	Double of the rate of the country specified daily allowance as per MEA guidelines. This would include expenses for accommodation transport etc.
	Maximum Budgetary support	Rs. 1.50 Lakh for a participating SC/ST enterprise per event
Participation in International Exhibitions/Trade Fairs Abroad	Built-up stall charges	100% subsidy on minimum stall size.
	Airfare	100% of the economy class Airfare by the shortest route for one representative belonging to SC/ST from each participating SC/ST Enterprise
	Daily Allowance	Double of the rate of the country specified daily allowance as per MEA guidelines. This would include expenses for accommodation, transport etc.
	Freight	Rs. 30000 maximum
	Maximum Budgetary support	Micro SC/ST Enterprises
		Rs.3.00 Lakh
		Small SC/ST Enterprises
		Rs.2.50 Lakh
		Medium SC/ST Enterprises
		Rs.1.50 lakh

Organizing Visit to Domestic Exhibitions/Trade Fairs	Fare	100% to and fro actual fare of bus /train/air travel (limited to AC-III tier class) from the nearest railway station/ airport to the place of exhibition by shortest route for one SC/ST person per SC/ST enterprise subject to maximum of Rs. 10,000/-.
Participation in Domestic Exhibitions/Trade Fairs	Built-up Stall charges	100% subsidy on minimum stall size of the event.
	Fare	100% to and fro actual fare of bus /train/air travel (limited to AC-III tier class) from the nearest railway station/ airport, to the place of exhibition by shortest route for one SC/ST person per SC/ST enterprise subject to maximum of Rs. 10,000/-.
	Freight	100% to and fro transport charges for carrying exhibits/products from the location of manufacturing unit up to the place of exhibition subject to maximum amount of Rs. 15,000/- per exhibition.
	Maximum Budgetary support	<p>Rs. 1.50 Lakh for a participating SC/ST enterprise per event</p> <p>However, the expenditure towards participation of SC/ST units will be restricted to Rs. 30 lakh for a particular event organized by Industry Association/Private Organization and Rs. 50 lakh in the case of Government Organization (including EPCs)</p>
Vendor Development Programmes	Organizing VDPs / BSM by NSIC, Industry Associations	<p>The budget would depend upon the various components of the expenditure i.e., space rental, interior decoration, advertisement, stationery & printing material, transportation, lunch/refreshments etc. Financial assistance will be provided on reimbursement basis to the organization subject to production of supporting invoices and complete information of event and participants. However, the net budgetary support for the VDP would be subject to the following limits:-</p> <p>National level: Rs.10 lakh</p> <p>State / regional level:</p> <ul style="list-style-type: none"> • Rs. 5 Lakh if the meet is held in 'X' class cities. • Rs. 3 Lakh if the meet is held in 'Y' class cities. • Rs. 2 Lakh if the meet is held in 'Z' class cities.

		<ul style="list-style-type: none"> Rs. 1 Lakh if the meet is held in rural areas
Workshops/ Seminars/ Awareness Campaigns	To be organized by Industry Association, Field Offices of NSIC, MSME-DIs, Banks, EPCs, etc.	<p>Expenditure for organizing Workshop/Seminars would be subject to a maximum limit of: -</p> <p>National level: Rs.5 Lakh</p> <p>State/ Regional level:</p> <ul style="list-style-type: none"> Rs. 2 Lakh in case of 'X' class cities. Rs. 1 Lakh in case of 'Y' class cities. Rs. 50,000/- in case of 'Z' class cities. Rs. 30,000/- in case of rural areas. <p>Financial assistance will be provided on reimbursement basis to the organization subject to production of supporting Invoices and complete information of event and participants.</p>

B. Virtual mode

Participation in International Exhibitions/Tra de Fairs Abroad	Scale of assistance for participation in international exhibitions/trade fair abroad will be applicable as per the provisions under International Cooperation (IC) Scheme and for domestic event it will be applicable as per provision under Procurement and Marketing Assistance Scheme (PMAS) of this Ministry.
Participation in Domestic Exhibitions/Tra de Fairs	
Organize Vendor Development Programmes/ Workshops, Seminars and Awareness Campaigns	<ul style="list-style-type: none"> (i) Up to Rs. 2 lakh or actual for Virtual Space/Platform/ License Fee/Rent (ii) Up to Rs. 2 lakh or actual for advertising and publicity (iii) Up to Rs. 1 lakh or actual for Translation and Interpretation charges involved in the virtual event

C) Mega Events

NSSH Mega Event/conclaves/conferences shall be organised in partnership with Industry Associations/ organizations of the Ministry of MSME. The financial assistance for such events will be recommended by PSC and approved at the level of Secretary, MSME with consultation of IFW.

- Project Screening Committee headed by the Joint Secretary (NSSH) of the Ministry will approve the proposals. The expenditure under SMAS will be considered by the Project Screening Committee.

PART –‘B’

ADMINISTRATIVE STRUCTURE

1. National SC-ST Hub (NSSH) scheme of Ministry of MSME is implemented by National Small Industries Corporation (NSIC). An NSSH Cell created by NSIC is performing day to day operations related to execution of the scheme and is headed by a Senior Officer (at the level of GM and above). The NSSH cell is reporting to Functional Director, NSIC, who is in turn reporting to CMD- NSIC. NSIC to be paid an amount equal to 7.5% of total expenditure incurred as administrative expenses under the scheme.
2. At Ministry level, SME division is the administrative division responsible for monitoring the implementation of the scheme. Further, there is a provision of the three committees namely High-Power Monitoring Committee (HPMC), Advisory Committee and Project Screening Committee (PSC), which are responsible for regular monitoring, analyzing the need for new interventions and formulation of action plan for smooth implementation of the scheme by NSIC/ NSSH Cell.
3. NSIC will device a detailed SoP for execution of the scheme components, if required.
4. NSIC will ensure proper due diligence for implementation of the scheme.
5. The field level implementation of NSSH scheme is done by 15 National SC-ST Hub Offices (NSSHOs) located across all the country. These offices are manned by professionals hired on contractual basis to support SC/ST entrepreneurs through their business lifecycle. The Branch Head and Accounts Head of these NSSHOs are NSIC employees. These personnel shall be responsible for all the field level activities of the Hub and specialize in various areas like Public Procurement, Credit Facilitation, Business Support Activities, etc. The performance of NSSHOs will be monitored by NSIC (not below the level of functional director) at regular interval.

6. Procedure for Engaging Manpower for Implementation of NSSH

- i. The incumbents for various positions in the NSSH Cell at NSIC Headquarter will be provided by NSIC in consultation with Project Screening Committee NSSH.
- ii. The hiring of contractual manpower for field level implementation of the scheme will be done by NSIC through specialized manpower providing agencies like NICSI, BECIL, etc. or through local manpower providing agencies by following GFR.
- iii. The incumbents for various positions in the field offices will be selected by a Committee headed by Director/Deputy Secretary of the Ministry and co-chaired by GM, NSSH Cell with representative from HR Department of NSIC.
- iv. The Project Screening Committee may assess the project manpower requirement from time to time and recommend for additional manpower with the approval of Secretary, MSME in consultation with IFW.
- v. NSIC may engage technical and managerial consultants as Project Management Unit (PMU) to provide requisite support for smooth implementation of the scheme. Expenditure for hiring of Project Management Consulting Firm for deployment of professionals at PMU (including expenditure on tour and travel) may not more than 3% of the total outlay.
- vi. 5 professional/ retired persons/ consultants may be hired in the Ministry to support the hub.
- vii. The expenditure regarding administrative charges of NSIC @7.5% of total

expenditure, expenditure for engagement of manpower and other miscellaneous expenditure (with a cap of 1% of total yearly budget allocation for the scheme) such as study & survey, organisation of meetings, mobilization of entrepreneurs, etc.; will be met from budgetary allocation under NSSH scheme in a financial year.

7. Expenditure incurred for participation of Non- official Members in HPMC and Advisory Committee Meetings

The expenditure involved in the meetings of HPMC and Advisory Committee will be met from NSSH scheme. The entitlement for participation of Non-official members of these committees in the meetings will be regulated as per guidelines issued by Department of Expenditure, Ministry of Finance from time to time in this regard.

8. Outreach activities

With a view to enhance the reach of NSSH scheme and ensure larger participation of entrepreneurs even from remote areas, widespread media campaigns leveraging 360-degree media platforms to be launched across the country as well as in dominated SC/ST regions. The main objective is to promote entrepreneurship amongst the SC/ ST community and encourage them to avail benefits from the various interventions introduced under the scheme.

The proposed list of activities undertaken outreach activities are:

a) Promotion using Electronic Media

- (i) Audio-visual spots, short films, and broadcast activities on TV & social media
- (ii) Audio Spots/Jingles, promotion via radio
- (iii) Street theater such as Kala jathas, street plays, folk songs, etc.
- (iv) Talk shows, panel discussions and expert lectures on the issue in national as well as regional channels.
- (v) Advertising via the Internet and mobile applications and mobile messages (SMS)
- (vi) Website/portal.

b) Promotion Through Print Media

- (i) Commercial in newspapers and magazines
- (ii) Showcasing events, especially success stories in the media
- (iii) Publication of brochures, pamphlets, leaflets, flip charts, and so on
- (iv) Emphasize the ingenuities of the Government, such as their schemes, technologies, sources, etc.

c) Outdoor Promotions

- (i) Advertisements via digital display board, hoardings and banners at public places
- (ii) Additionally, innovative roadshows and metro rail hush-ups

The Project Screening Committee (PSC) will be in charge of implementing the promotional activities under the scheme. Further, it would monitor the functioning of the scheme concerning the objectives periodically. The expenditure on outreach activities will be met from budgetary allocation under NSSH scheme.

9. Ministry may consider to provide appreciation letter to the best performing entrepreneurs.

10. Any deviation, Secretary (MSME) is empowered to relax the norms/condition(s).



Appendix-A

List of Banks undertaking the Special Credit Linked Capital Subsidy Scheme (SCLCSS)

List of Primary Lending Institutions (PLI)

i. Banks

A. Public Sector Banks

1. Bank of Baroda
2. Bank of India
3. Bank of Maharashtra
4. Canara Bank
5. Central Bank of India
6. Indian Bank
7. Indian Overseas Bank
8. Punjab National Bank
9. Punjab and Sind Bank
10. State Bank of India
11. Union Bank of India
12. UCO Bank

B. Private Sector Banks

1. City Union Bank Ltd.
2. Karnataka Bank Ltd.
3. Tamil Nadu Mercantile Bank Ltd.
4. Bank of Rajasthan Ltd.
5. Bharat Overseas Bank
6. Karur Vysya Bank Ltd.
7. J & K Bank Ltd.
8. United Western Bank
9. ING Vysya Bank
10. UTI Bank Ltd.
11. Federal Bank Ltd.
12. Catholic Syrian Bank

C. SFCs

1. Gujarat State Financial Corporation
2. Haryana Financial Corporation
3. J & K State Financial Corporation
4. Madhya Pradesh Financial Corporation
5. Maharashtra State Financial Corporation

6. Orissa State Financial Corporation
7. Punjab Financial Corporation
8. Tamil Nadu Industrial & Investment Corporation Ltd.
9. Uttar Pradesh Financial Corporation
10. West Bengal Financial Corporation
11. Karnataka State Financial Corporation
12. Andhra Pradesh State Financial Corporation
13. Rajasthan State Industrial Development & Investment Corporation

D. Other Institutions:

1. Small Industries Development Bank of India (SIDBI)
2. National Bank for Agriculture and Rural Development (NABARD)
3. Tamil Nadu Industrial Investment Corporation Ltd.

Urban Cooperative Banks co-opted by the SIDBI under the TUFS operated by the Ministry of Textiles

1. Shamrao Vithal Cooperative Bank Mumbai
2. Rupee Cooperative Bank Pune
3. Sangli Urban Cooperative Bank Ltd. Sangli
4. Surat People's Cooperative Bank Ltd. Surat
5. Kalupur Commercial Cooperative Bank Ltd. Ahmedabad
6. Rajkot Nagarik Sahakari Bank Ltd. Rajkot
7. Cosmos Cooperative Bank Ltd. Pune
8. Abhyudaya Cooperative Bank Ltd. Mumbai
9. Saraswat Cooperative Bank Ltd. Mumbai
10. Mumbai Mercantile Cooperative Bank Ltd. Mumbai.
11. The A.P. Mahesh Cooperative Urban Bank Ltd. Hyderabad
12. The Ahmedabad Mercantile Cooperative Bank Ltd. Ahmedabad
13. The Surat Textiles Traders Cooperative Bank Ltd. Surat
14. Janata Cooperative Bank Ltd. Nasik
15. Textile Cooperative Bank Ltd. Bangalore
16. Ichalkaranji Janata Sahakari Bank Ltd. Kolhapur
17. The Sarvodaya Sahakari Bank Ltd. Surat
18. Surat National Cooperative Bank Ltd. Surat
19. Solapur Nagari Audyogik Sahakari Bank Solapur
20. The Bharat Cooperatives Bank (Mumbai) Ltd. Mumbai
21. The Gujarat Industrial Cooperative Bank Ltd. Surat
22. Prime Cooperative Bank Ltd. Surat
23. The Nasik Merchants Cooperative Bank Ltd. Nashik

24. Apna Sahakari Bank Ltd. Mumbai
25. ombivili Nagari Sahkari Bank Ltd. Mumbai
26. The Surat District Cooperative Bank Ltd. Surat
27. The Zoroastrian Cooperative Bank Ltd. Mumbai
28. Parasik Janata Sahakari Bank Ltd. Thane
29. The Varchha Cooperative Bank Ltd. Surat
30. Shree Warana Sahakari Bank Ltd. Warnanaga
31. Jalgaon Janata Sahakari Bank Jalgaon
32. The Kapoi Cooperative Bank Ltd. Surat
33. The Shirpur Peoples Cooperative Bank Ltd. Shirpur(Dhule)
34. Rajkot Nagarik Sahakari Bank Ltd. Surat
35. Shri Veershaiv Cooperative Bank Ltd. Kolhapur
36. The Panchsheel Mercantile Cooperative Bank Ltd. Surat
37. The Dhule Vikas Sahakari Bank Ltd. Dhule
38. The Ichalkaranji Urban Cooperative Bank Ltd. Ichalkaranji(Kolhapur)
39. Udhna Citizen Cooperative Bank Lt d. Surat
40. The Vita Merchants Cooperative Bank Ltd. Vita(Sangli)

The above Urban Cooperative Banks will have to sign a "**General Agreement**" with either of the nodal agencies i.e. the SIDBI or the NABARD for claiming reimbursement of capital subsidy under the SCLCSS.



APPENDIX- B
(To be stamped as an Agreement)

Agreement for Financial Assistance under Special Credit Linked Capital Subsidy Scheme (SCLCSS) for Micro & Small Enterprises

(To be executed by PLI with SC/ST MSEs)

This Agreement made at.....on this.....day
of.....in the year Two thousand.....betw
een

M/s.....a Public/Private Limited Company/Proprietary concern,
incorporated under the Companies Act of 1956 and having its Registered Office
at.....and being an industrial concern hereinafter called the Beneficiary
(which expression shall unless repugnant to the context or meaning thereof include its
successors and assigns) of the One Part:

OR

FOR PARTNERSHIP FIRM

- (i) Shri.....son of.....aged..... years residing at.....
- (ii) Shri.....son of.....aged..... years residing at.....
- (iii) Shri.....son of.....aged..... years residing at.....

carrying on business in partnership in the firm name and style of.....and having
their office at.....(hereinafter referred to as 'Beneficiary' which expression shall,
unless it be repugnant to the subject or context thereof, include its/his/her/their legal
representatives, heirs, administrators, successors and assigns) of the One part.

AND

.....(hereinafter referred to as the financing
institution/bank/which expression shall unless repugnant to the context or meaning
thereof include its successors and assigns) of the Other part.

WHEREAS

1. The Ministry of MSME appointed as
Nodal Agency (hereinafter referred to as the Agent) for channelizing Special Credit
Linked Capital Subsidy Scheme (SCLCSS) for SC/ST Micro & Small Enterprises
under Ministry of MSME, Govt. of India (hereinafter referred to as "the Scheme")
and permitting the financial institution/ bank under the scheme for claiming capital
subsidy on the term loan sanctioned and disbursed by financing institution/ bank
to the beneficiary.

2. The beneficiary has requested the financing institution/ bank for
providing assistance under the Scheme to the extent of Rs...
.....(Rupees only) for purchase of
plant & machinery and equipment for setting up / expansion of Micro/Small
Enterprise, which the financing institution/bank has agreed to lend in proportion
to the investment made or to be made in purchase of machineries by the
Beneficiary as per terms and conditions provided in the Agreement executed

between the financing institution/bank and the Beneficiary.

3. The Agent has agreed to act as nodal agency for Government of India for channelizing disbursement of capital subsidy sanctioned to the Beneficiary by the financing institution /bank, and the parties hereto desire to enter into an agreement for the said purpose, being these presents providing for the terms hereinafter appearing.

**NOW THESE PRESENTS WITNESS AND IT IS HEREBY AGREED BY AND
BETWEEN THE PARTIES HERETO AS FOLLOWS:**

1. The Beneficiary, hereby, covenants:
 - a. That the Beneficiary will comply with and faithfully observe all terms and conditions of the said Scheme and all the subsequent amendments and modifications and additions thereto together with the conditions of the sanction of the said financial assistance.
 - b. That the Beneficiary will allow the officers of the Agent and/or the Government of India or any other person or persons authorized, by the Agent or by Government of India to inspect the work for which the capital subsidy has been granted and also the machines, plant, appliances, tools, equipment, etc. for the procuring of which the subsidy has been granted and will furnish such information concerning the machines, plant implements, equipment etc., for procuring of which the capital subsidy has been granted or concerning the matter connected with the capital subsidy or incidental thereto as the Agent or their nominees may, from time to time require.
 - c. That the Beneficiary will not change the place or location of the industrial unit entirely or partly, nor enter into partnership with anyone, or change its constitution by merger, amalgamation or in any manner nor the Beneficiary effect disposal of fixed capital investment without the express prior permission of the Agent in writing.
 - d. The Beneficiary unit shall remain in commercial production for a period of at least three years after installation of eligible plant & machinery and equipment on which subsidy under SCLCSS has been obtained, otherwise, the entire amount of subsidy along with the interest to be charged from the date of disbursal to the date of refund will have to be refunded by the Beneficiary unit. This is except in cases where the unit remains out of production for short periods not exceeding three months due to reasons beyond its control such as shortage of raw material / power, etc. to the satisfaction of the lending institution/ concerned PLI.
2. It is further hereby agreed and declared by and between the parties hereto, that in any of the following cases, namely,
 - a. where the Beneficiary has obtained the capital subsidy by misrepresentation as to an essential fact, or by furnishing of false information; or,
 - b. where the Beneficiary fails to furnish the prescribed statement or information which it is called upon to furnish, If the Beneficiary commits

breach of any one of the covenants herein contained or of the terms and conditions of the Scheme as amended from time to time, the Beneficiary shall refund the same forthwith to the financing institution/bank together with interest at the then prevailing prime lending rate of financing institution/bank.

3. The interpretation/ clarification/ decision of agent regarding the eligibility, subsidy and any other benefits of a unit/borrower under the Scheme, either before or after release of the loan facility by the financing institution/bank shall be binding on the beneficiary and the beneficiary will not raise any objection either against agent/financing institution/ bank.
4. It is hereby further agreed and declared that the stamp duty chargeable on these presents, shall be paid and borne by the Beneficiary and that the Beneficiary will also be liable to bear the expenses, if any, incurred by enforcing the terms and conditions of these presents.

IN WITNESS WHEREOF the Beneficiary has caused its common seal to be affixed hereto and to duplicate hereof on the day, month and year first hereinabove written and the financing institution/bank has caused these presents and the said duplicate to be executed by the hand of Shri.....(Name & Designation) of bank, as hereinafter appearing.

THE COMMON SEAL OF.....LIMITED has pursuant to the Resolution of its Board of Directors passed in that behalf on the....day of....hereunto been affixed in the presence of Shri and Shri....., Director who have signed these presents in token thereof and Shri.....Secretary*/Authorized' person who has signed/countersigned the same in token thereof.

SIGNED AND DELIVERED BY the within named bank by the hand of Shri.....(Name & Designation), an authorized official of financing institution/bank.

OR

IN WITNESS WHEREOF the partners of the Beneficiary have set their respective hand hereto and to a duplicate hereof on the day, month and year first hereinabove written and bank has caused these presents and the said duplicate to be executed by the hand of Shri.....(Name & Designation) of financing institution/Bank as hereinafter appearing.

- 1) " SIGNED AND DELIVERED BY the within named Shri.....Partner of. The within named Partnership Firm.
- 2) " SIGNED AND DELIVERED BY the within namedBy the hand of Shriin pursuance to the Board Resolution dated and common seal has been affixed in presence of Shri.who has signed in token thereof.
- 3) " SIGNED AND DELIVERED BY the within named FI/Bank/SFC the hand of Shri..... authorised official.

(*whichever is applicable).

Note: Relevant Board Resolution authorizing the person(s) to execute the document on behalf of the Beneficiary must be submitted with the Agreement.

APPENDIX-C

Application Form for assistance under Special Credit Linked Capital Subsidy Scheme (SCLCSS) for SC/ST Micro & Small Enterprises (To be submitted to the PLI in triplicate, Photocopies may be used)

1. Name of the firm/company: _____
2. Constitution (Proprietary concern, partnership firm, Pvt. Ltd. Co., Public Ltd. Co., Coop. Societies, LLP): _____
3. Name(s) of sole proprietor/partners/directors: _____
4. Category of borrower (SC/ST): _____
5. Shareholding Position of the applicant (%): _____
6. Type of Enterprise (Micro/ Small): _____
7. Sector (manufacturing/ Service): _____
8. Product/Services Name: _____
9. Udyam registration number: _____
10. GeM Seller Id: _____
11. PAN number of firm/ company _____
12. Registered Office Address:

Pin: _____
Mobile No. (Udyam linked): _____ Fax: _____
Email: _____ Alternate Mobile No.

13. Factory Address: _____
Pin: _____
Mobile No. (Udyam Linked): _____
Fax: _____
Email: _____
14. Location of factory-Backward/ Non backward area/North East Region

15. Date of incorporation/commencement of production:

16. Product(s)/Services of Sub-sector: _____
17. NIC code (2,4 and 5 digit): _____
18. Installed capacity: _____

19. Whether Subsidy under SCLCSS has been availed in the past: _____

20. Past Performance (for last three years on the basis of audited balance sheets - in

		Financial Year (Y-1)	Financial Year (Y-2)	Financial Year (Y-3)
I	Net block			
II	Current assets			
III	Current liabilities			
IV	Term Loan			
V	Share Capital			
VI	Reserve & Surplus {less accumulated losses)			
VII	Net worth (V+VI)			

respect of existing units. In respect of new unit s projections for next three years may be given).

a. Financial Position Rs. In Lakh

b. Working Results Rs. In Lakh

		Financial Year (Y-1)	Financial Year (Y-2)	Financial Year (Y-3)
I	Total Sales			
II	Gross profit (Before interest & depreciation)			
III	Depreciation			
IV	Interest			
V	Operating Profit			
VI	Net Profit (after tax)			

21. Total cost of scheme (as approved by Bank/FI) (Rs. in lakh)

22. Total Sources of funding (as approved by Bank/ FI) (Rs. in lakh)

Term Loan: _____

Add: Share Capital: _____

Internal accruals: _____

Capital Subsidy: _____

Term Loan (Date of last installment)/Reference date: _____

Term Loan Guarantor Name: _____

% of shareholding of the SC/ST MSE: _____

23. Time frame for completion of the project: _____

24. Incremental benefits from implementation of the project (indicate in terms of capacity utilization, increased sales, exports, reduction in cost of production, increase in productivity, quality upgradation, attainment of pollution standards - give quantitative results).

25. List of eligible plant & machinery and equipment along with their detailed specifications, rates, quantities, and total value for which subsidy under SCLCSS is claimed.

DECLARATION

I/We, hereby declare that the information given above, and the statement and other papers enclosed are to the best of our knowledge and belief are true and correct. We have not claimed any subsidy from other schemes of central/ state government for the above.

Place:

Signature(s):

Date:

Name and Designation:

Seal of the Company

UNDERTAKING

I/We _____ proprietor/firm of _____ hereby declare that the plant & machinery/equipment for which SCLCSS subsidy claimed would improve the capacity of the unit to participate in public procurement through their products/services.

Place:

Signature(s):

Date:

Name and Designation:

Seal of the Company

सत्यापन घोषणा (भारतीय गैर न्यायिक स्टाम्प पेपर पर)
UNDERTAKING / DECLARATION (on Non Judiciary Stamp Paper)

मैं/हम _____, प्रोप्राइटर/पार्टनर/मैनेजिंग डायरेक्टर ऑफ मैसर्स
के नाम से पंजीकृत हैं। हमारा कार्यालय
और फैक्ट्री
पर स्थित है और उद्यम पंजीकरण संख्या
है। मैं/हम सत्यनिष्ठा से पुष्टि करता हूँ / करते हैं और निम्नानुसार
घोषणा करता हूँ / करते हैं :

I/We _____, Proprietor / Partner / Managing Director of M/s
with Regd. Office at _____ & factory located at _____
and with Udyam Registration number _____
do hereby solemnly affirm and declare as under:

(अंडरटेकिंग में रखे जाने के लिए उपयुक्त पैरा रखें / Appropriate para as applicable to be kept in
the Undertaking)

- कि, पूर्वकृत उद्यम ने अतीत में क्रेडिट-लिंक्ड कैपिटल सब्सिडी स्कीम (सीएलसीएसएस)/ विशेष क्रेडिट लिंक्ड कैपिटल सब्सिडी स्कीम (एससीएलसीएसएस) के तहत किसी भी पूंजीगत सब्सिडी का लाभ नहीं उठाया है।

That aforesaid Enterprise has not availed any capital subsidy under Credit-Linked Capital Subsidy Scheme (CLCSS)/ Special Credit Linked Capital Subsidy Scheme (SCLCSS) in the past.

अथवा / Or

कि उक्त उद्यम को _____ रुपये की सब्सिडी क्रेडिट लिंक्ड कैपिटल सब्सिडी स्कीम (सीएलसीएसएस)/ स्पेशल क्रेडिट लिंक्ड कैपिटल सब्सिडी स्कीम (एससीएलसीएसएस) के तहत (पीएलआई का नाम) के माध्यम से प्राप्त हुई है। एससीएलसीएसएस / सीएलसीएसएस के तहत पहले ली गई पूंजीगत सब्सिडी का विवरण इस प्रकार है:

That the aforesaid Enterprise has received subsidy amounting to Rs. _____ Rupees through _____ (Name of the PLI) under Credit Linked Capital Subsidy Scheme (CLCSS) /Special Credit Linked Capital Subsidy Scheme (SCLCSS). The details of capital subsidy availed earlier under SCLCSS / CLCSS are:



क्र. मांक S. N.	योजना विवरण एससीएल सीएसएस / सीएलसीए सएस Scheme Details (CLCSS/ SCLCSS)	ऋण स्वीकृत की तिथि Date of Sanctioned Loan	रिफरे न्स तिथि Refere nce date	मशीनरी / उपकरण की लागत Cost of machinery / equipment	प्राथमिक ऋण संस्थान (पीएलआई) का विवरण Details of the Primary Lending Institution (PLI)	सब्सिडी के लिए आवेदन राशि (रु.) Amount applied for subsidy (Rs.)	प्राप्त सब्सिडी की राशि (रु.) Amount of subsidy received (Rs.)
					Name	Address	Tel. No.

2. इसके अलावा, यह पुष्टि की जाती है कि मैंने / हमने जिसके लिए एससीएलसीएसएस सब्सिडी का दावा कर रहा हूँ / रहे हैं उसी संयंत्र और मशीनरी/ उपकरण की खरीद के लिए कोई अन्य सब्सिडी नहीं ली है और न ही केंद्र/राज्य सरकार की किसी अन्य योजना से कोई अन्य सब्सिडी प्राप्त करूँगा / करेंगे।

Further, it is to confirm that I / we have not availed any other subsidy and shall not avail any other subsidy from any other scheme of Central / State Government for procurement of the same plant & machinery / equipment for which I am / we are claiming SCLCSS subsidy.

3. एक परिवार का केवल एक ही व्यक्ति एससीएलसीएसएस सब्सिडी प्राप्त करने के लिए पात्र है। मैं/हम पुष्टि करता हूँ / करते हैं कि मैं या मेरा जीवनसाथी मैं से केवल एक ही, बैंकों/ वित्तीय संस्थाओं से लिए गए सावधि ऋण के एवज में संयंत्र और मशीनरी/उपकरण की खरीद के लिए विशेष क्रेडिट लिंक्ड कैपिटल सब्सिडी योजना के तहत सब्सिडी का दावा कर रहे हैं। परिवार में स्वयं और पति/पत्नी शामिल हैं।

Only one person from one family is eligible for obtaining SCLCSS subsidy. I confirm that either myself or my spouse is claiming subsidy under Special Credit Linked Capital Subsidy Scheme for procurement of Plant & Machinery / Equipment against the Term Loan availed from the Banks/FIs. The family includes self and spouse.

4. मैं/हम सहमत हैं कि संबंधित पीएलआई/नोडल बैंक/एमएसएमई मंत्रालय, भारत सरकार किसी भी कारण से एससीएलसीएसएस सब्सिडी के लिए अयोग्य पाए जाने पर आवेदन को स्वीकार / अस्वीकार कर सकती है या एससीएलसीएसएस सब्सिडी को वापस ले सकती है और उस स्थिति में, मैं / हम ब्याज सहित पूरी एससीएलसीएसएस सब्सिडी वापस कर देंगे।

I/We agree that the concerned PLI / Nodal bank / Ministry of MSME, Govt. of India may accept / reject the claim or call back SCLCSS subsidy if found to be ineligible to claim SCLCSS subsidy for any reasons whatsoever and in that event, I/we shall refund the entire SCLCSS subsidy along with interest.

5. उपरोक्त और एससीएलसीएसएस के आवेदन पत्र में दी गई जानकारी मेरे सर्वोत्तम ज्ञान और विश्वास के अनुसार सत्य और सही है और इसमें कुछ भी छिपाया नहीं गया है। मुझे / हमें अच्छी तरह

से पता है कि तथ्यों को छिपाना और झूठी जानकारी देना दंडनीय अपराध है और यदि मैं / हम गलत जानकारी देने या तथ्यों को छिपाने का दोषी हूँ / है, तो मेरे / हमारे आवेदन को अस्वीकार करने, एमएसएमई मंत्रालय द्वारा नेशनल एससी-एसटी हब के तहत किसी भी तरह का लाभ उठाने के लिए काली सूची में डालने और कानून के अनुसार उचित कार्रवाई के लिए उत्तरदायी होगा / होंगे।

The information given above and in the application form of SCLCSS are true and correct to the best of my knowledge & belief and nothing material has been concealed therein. I am well aware that concealment of facts and giving false information is punishable offence and in case I am guilty of giving false information or concealment of facts herein, shall be liable for rejection of my application, blacklisting by the Ministry of MSME to avail any benefit under National SC-ST Hub and appropriate action as per the law.

हस्ताक्षर तथा प्रोपराइटर / पार्टनर / मैनेजिंग डायरेक्टर का नाम
Signature and name of Proprietor / Partner / Managing Director

दो गवाहों की उपस्थिति में / In the presence of two witnesses :

a) प्रथम गवाह का हस्ताक्षर, पूरा नाम और पता

Signature, full name, and addresses of 1st Witness

b) दूसरा गवाह का हस्ताक्षर, पूरा नाम और पता

Signature, full name and addresses of 2nd Witness



Appendix-D

NOC / Clearance from DIC

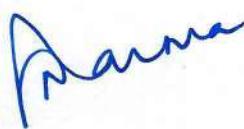
a) हमारे रिकॉर्ड के अनुसार आवेदक _____ उद्यम पंजीकरण संख्या _____ पते के साथ _____ लाभ उठाया / प्रक्रिया के तहत / लाभ नहीं हुआ संयंत्र और मशीनरी/उपकरणों की खरीद के लिए राज्य सरकार की किसी भी योजना के तहत सब्सिडी

As per our records, the applicant _____, with UAM / Udyam No. _____ with address _____ has **Availed / Under Process / Not availed** (*pls tick the appropriate*) subsidy under any scheme of State Government for procurement of Plant and Machinery / Equipment.

b) यदि सब्सिडी का लाभ उठाया जाता है / आवेदन प्रक्रिया के तहत है, तो निम्नलिखित जानकारी प्रदान की जाती है

If subsidy availed / application under process, the following information is provided:

Name of Machinery / Equipment	
Date of purchase	
Invoice No	
Invoice Amount (Rs)	
Subsidy Amount Released	



हस्ताक्षर और डीआईसी अधिकारी का नाम
Stamp, Signature, and name of DIC official

Due Diligence Certificate to be given by the PLI on Letter Head - At the time of
uploading SCLCSS subsidy claims

1. We, _____ (name and address of PLI) have exercised due diligence including supplier's due diligence before sanctioning financial assistance to M/s. _____ and have checked and verified all the details and exercised due diligence before recommending and forwarding the application on the MIS portal for subsidy under Special Credit Linked Capital Subsidy Scheme (SCLCSS) to the Nodal Bank for onward submission to the Ministry of MSME.
2. We have verified SC/ST Certificate issued by the appropriate authority of Proprietor (in case of Proprietorship Firm) Partners/Directors (in case of Partnership Firm/Company) and the applicant is in SC/ST category and his /her percentage in firm is more than 51%.
3. In case of more than 51% shareholding of SC/ST entrepreneurs in partnership firm / private limited companies, we have verified that SC/ST shareholders in the enterprise are the borrowers as well as guarantor for the term loan for which SCLCSS subsidy has been claimed.
4. We have physically inspected the applicant unit on ----- and certify that the plant & machinery / equipment as approved for the sector under SCLCSS guidelines have been installed. We also certify that the plant & machinery / equipment was/ were purchased on _____ (invoice date) and is / are new machinery(ies). Unit's photograph and Machinery/ Equipment's Photo along with Borrower and Visiting Officer of our Bank have been uploaded along with sanction letter.
5. In case of claims towards purchase of commercial vehicle, we have checked and verified the vehicle registration number.
6. As per our records and undertaking submitted by the applicant, we certify that Unit has not taken / applied for subsidy / assistance under any other Central /State Government scheme on the plant & machinery/equipment. Further, we shall not permit the applicant unit to avail any other subsidy from any other scheme of Central / State Government for procurement of the same plant & machinery / equipment for which applicant is claiming SCLCSS subsidy.
7. That we have checked from our records that applicant and spouse of applicant has not taken any subsidy under SCLCSS component of National SC-ST Hub Scheme over & above Rs.25 Lacs, including present claim.
8. We understand that, being PLI, we have established the eligibility of the claim under SCLCSS on the basis of information furnished by the applicant unit in the enclosed application form and documents submitted.
9. We, as PLI shall own complete and sole responsibility for omission(s)/ misrepresentation(s) etc., if any, being found at any stage.



10. We confirm that Account is maintained with our Branch, the Present Outstanding of TL is Rs. _____, It is a Standard Account and the conduct of Account is satisfactory
11. It is also confirmed that applicant Unit comes under Micro / Small Category under Manufacturing / Service sector and the major activity of the firm as per Process/Appraisal Note is not Trading which is also tallied activity mentioned in Udyam Registration and with GSTIN Portal (if applicable).
12. The reference date is _____ (i.e. Last date of disbursement of eligible machinery/equipment), which is for purchase of same Plant & Machinery/ Equipment and not for Construction Purpose.
13. It is confirmed from the undertaking of the borrower that above-said enterprise has been onboarded on the Gem Portal and ensured participation in Public Procurement.
14. We further certify that the claim has been entertained, checked, verified and lodged after ensuring that the same is in order and conform to the spirit and guidelines of SCLCSS scheme and also confirms to Know Your Customer (KYC) and Anti- Money Laundering (AML) norms stipulated by Reserve Bank of India and other regulatory authorities and take full responsibility towards the end use of funds in a manner as envisaged under SCLCSS. We also certify that the subsidy claimed under SCLCSS is not more than the outstanding in the relative term loan account and undertake to return the subsidy received in excess of the loan outstanding.
15. We, accordingly keep the Nodal Bank / Agency fully immune and insulated in case at any stage, it is found that the amount were not utilized for the purpose intended under SCLCSS or was diverted for any other use including any unlawful activity and we shall be liable for refund of SCLCSS subsidy along with interest including blacklisting as PLI by the Ministry of MSME, Govt. of India.

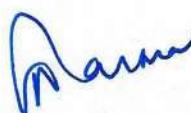
We confirm that the NSSH guidelines / communications with respect to procedural aspects of SCLCSS issued by the Ministry of MSME, GoI are complied. We also confirm that the claim application of above applicant unit is uploaded on SCLCSS / CLCSS MIS portal after exercising the necessary checks.

Signature and Seal of Authorized Signatory

Date: Name:

Designation: Employee

Code:



Appendix-F

Due Diligence Certificate to be given by the PLI on Letter Head - At the time of liquidation of TDR of SCLCSS subsidy amount

1. We, _____ (name and address of PLI) have exercised due diligence before liquidating the TDR of SCLCSS subsidy amount after 3 years from reference date in respect of Ms. _____ and have checked and verified that term loan account of this applicant unit has not turned NPA.
2. Before liquidating the TDR and credit the proceeds into the loan account of the above beneficiary, we have ascertained that the requisite terms & conditions of SCLCSS including functioning and continuity of commercial production of the beneficiary unit have been duly adhered to.
3. Before liquidating the TDR, we have physically inspected the applicant unit and certify that the plant & machinery / equipment for which SCLCSS subsidy has been provided, are available with the applicant unit and found to be in functional condition.
4. Before liquidating the TDR, we have ascertained and verified that the same SC/ST shareholders are still having majority stakes in the firm who were present during the sanction of term loan.
5. Before liquidating the TDR, we have ascertained and verified from our records that no subsidy has been availed by the above beneficiary for the same plant & machinery / equipment from any other schemes of central / state government.
6. Before liquidation of TDR, we have checked/ascertained that the unit has participated in the Public Procurement based on the evidence of participation in the government procurement portal (such as GeM, Central Procurement Portal etc.)
7. In case of any deviations, the SCLCSS subsidy shall be refunded along with interest.

Signature and Seal of Authorized Signatory

Date : Name :

Designation: Employee Code:



Appendix-G

List of activities not covered under SCLCSS

S. No.	NIC Code & Description of activities
1	01462-Production of eggs
2	01612-Operation of agricultural irrigation equipment
3	01639-Other post harvest crop activities, n.e.c.
4	10104-Poultry and other slaughtering, preparation, 10109-Production, processing and preserving of other meat and meat products n.e.c.
5	10612-Rice milling
6	10719-Manufacture of other bakery products n.e.c., 10796-Manufacture of papads, appalam and similar food products
7	10719-Manufacture of other bakery products n.e.c., 10799-Other semi-processed, processed or instant foods n.e.c. except farinaceous products and malted foods and manufacturing activities like manufacture of egg powder, sambar powder etc. (this excludes the activities covered under 10619)
8	10791-Processing and blending of tea including manufacture of instant tea, 32909-Manufacture of other articles n.e.c.
9	10795-Grinding and processing of spices
10	10799-Other semi-processed, processed or instant foods n.e.c. except farinaceous products and malted foods and manufacturing activities like manufacture of egg powder, sambar powder etc. (this excludes the activities covered under 10619)
11	11049-Manufacture of other non-alcoholic beverages n.e.c.
12	13113-Preparation and spinning of wool, including other animal hair and blended* wool including other animal hair
13	13121-Weaving, manufacture of cotton and cotton mixture fabrics.
14	13121-Weaving, manufacture of cotton and cotton mixture fabrics., 13122-Weaving, manufacture of silk and silk mixture fabrics.
15	13121-Weaving, manufacture of cotton and cotton mixture fabrics., 13999-Manufacture of other textiles/textile products n.e.c.
16	13122-Weaving, manufacture of silk and silk mixture fabrics.
17	13123-Weaving, manufacture of wool and wool mixture fabrics., 13991-Embroidery work and making of laces and fringes
18	13124-Weaving, manufacturing of man-made fiber and man-made mixture fabrics.
19	13124-Weaving, manufacturing of man-made fiber and man-made mixture fabrics., 13991-Embroidery work and making of laces and fringes
20	13124-Weaving, manufacturing of man-made fiber and man-made mixture fabrics., 13999-Manufacture of other textiles/textile products n.e.c.
21	13131-Finishing of cotton and blended cotton textiles.
22	13132-Finishing of silk and blended silk textiles.
23	13139-Other activities relating to finishing of textile n.e.c.
24	13911-Manufacture of knitted and crocheted cotton fabrics
25	13941-Manufacture of thread, including thread ball making
26	13991-Embroidery work and making of laces and fringes
27	13991-Embroidery work and making of laces and fringes, 13992-Zari work and other

S. No.	NIC Code & Description of activities
	ornamental trimmings, 13999-Manufacture of other textiles/textile products n.e.c.
28	13991-Embroidery work and making of laces and fringes, 13999-Manufacture of other textiles/textile products n.e.c.
29	13991-Embroidery work and making of laces and fringes, 14101-Manufacture of all types of textile garments and clothing accessories
30	13999-Manufacture of other textiles/textile products n.e.c.
31	13999-Manufacture of other textiles/textile products n.e.c., 32909-Manufacture of other articles n.e.c.
32	14101-Manufacture of all types of textile garments and clothing accessories
33	22202-Manufacture of tableware,kitchenware and other household articles and toilet articles of plastic, including manufacture of vacuum flasks and other vacuum vessels
34	22205-Manufacture of travel goods of plastics (suitcase, vanity bags, hoddalls and similar articles)
35	23921-Manufacture of bricks
36	28211-Manufacture of tractors used in agriculture and forestry
37	30115-Construction of floating structures (floating docks, pontoons, coffer-dams, floating landing stages, buoys, floating tanks, barges, lighters, floating cranes, non-recreational inflatable rafts etc.)
38	32112-Working of diamonds and other precious and semi-precious stones including the working of industrial quality stones and synthetic or reconstructed precious or semi-precious stones
39	32501-Manufacture of dental fillings and cements (except denture adhesive or cement), dental wax and other dental plaster preparations; manufacture of dental laboratory furnaces, dental instruments, artificial teeth, bridges, etc., made in dental labs
40	32909-Manufacture of other articles n.e.c., 74101-Fashion design related to textiles, wearing apparel, shoes, jewelry, furniture and other fashion goods as well as other personal or household goods
41	41001-Construction of buildings carried out on own-account basis or on a fee or contract basis
42	42101-Construction and maintenance of motorways, streets, roads, other vehicular and pedestrian ways, highways, bridges, tunnels and subways
43	42101-Construction and maintenance of motorways, streets, roads, other vehicular and pedestrian ways, highways, bridges, tunnels and subways, 42203-Construction of long distance pipelines or urban pipelines
44	42101-Construction and maintenance of motorways, streets, roads, other vehicular and pedestrian ways, highways, bridges, tunnels and subways, 42909-Other civil engineering projects n.e.c.
45	42102-Construction and maintenance of railways and rail-bridges
46	42204-Construction and maintenance of water main and line connection, water reservoirs including irrigation system (canal)
47	42209-Construction of utility projects n.e.c.
48	42903-Construction of dams etc.
49	42904-Construction of outdoor sports facilities
50	42909-Other civil engineering projects n.e.c.
51	42909-Other civil engineering projects n.e.c., 61900-Other telecommunications activities
52	43129-Other site preparation activities n.e.c.

S. No.	NIC Code & Description of activities
53	43299-Other construction projects n.e.c.
54	43900-Other specialized construction activities
55	49223-Rental of private cars with driver
56	49300-Transport via pipeline
57	52292-Activities of shipping cargo agents
58	52294-Weighing of goods
59	68100-Real estate activities with own or leased property
60	68200-Real estate activities on a fee or contract basis
61	77302-Renting and operational leasing of agricultural and forestry machinery and equipment without operator
62	77304-Renting and operational leasing of office machinery and equipment without operator
63	79110-Travel agency activities
64	79120-Tour operator activities
65	82990-Other business support service activities n.e.c.
66	86100-Hospital activities
67	86909-Other human health activities n.e.c. (including independent ambulance activities)
68	96092-Pet care services such as boarding, grooming and training pets etc.
69	96096-Astrological and spiritualists™ activities
70	96098-General household maintenance activities like grooming of the floor, dusting, cleaning of utensils etc.

Ramna