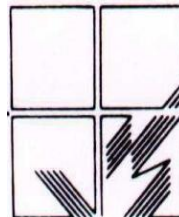


**REPORT ON
Evaluation of The Scheme “ Rajiv
Gandhi Udyami Mitra Yojna
(RGUMY)” of Ministry of MSME for
continuation of the Scheme in the
12th Five Year Plan (2012-17)**



**Submitted To
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LIST OF ABBREVIATIONS

CI	:	Commissioner of Industries
CPA	:	Claim Processing Authority
DI	:	Director of Industries
DIC	:	District Industries Centre
EDI	:	Entrepreneurship Development Institute
EDP	:	Entrepreneurship Development Training Programme
ESDP	:	Entrepreneurship cum Skill Development Training Programme
MoMSME	:	Ministry of Micro Small & Medium Enterprises
NCR	:	National Capital Region
NER	:	North Eastern Region
RGUMY	:	Rajiv Gandhi Udyami Mitra Yojana
SDP	:	Skill Development Training Programme
UM	:	Udyami Mitra
UT	:	Union Territory
VT	:	Vocational Training Programme

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CHAPTER 1

BACKGROUND & SALIENT FEATURES OF MOMSME – RGUMY

1.1 BACKGROUND

- World over, micro and small enterprises (MSEs) are recognized as an important/constituent of the national economies, contributing significantly to employment expansion and poverty alleviation. Recognizing the importance of micro and small enterprises, which constitute an important segment of Indian economy in terms of their contribution to country's industrial production, exports, employment and creation of entrepreneurial base, the Central and State Governments have been implementing several schemes and programmes for promotion and development of these enterprises.
- The small scale industries in India, including the tiny or micro industries and service/business entities, collectively referred as micro and small enterprises (MSEs), have a long history of promoting inclusive, spatially widespread and employment-oriented economic growth. In terms of employment generation, this segment is next only to agriculture.
- Entrepreneurship development and training is one of the key elements for development and promotion of micro and small enterprises, particularly, the first generation entrepreneurs. Entrepreneurship Development Programmes (EDPs) of various durations are being organized on regular basis by a number of organizations e.g. national and state level Entrepreneurship Development Institutes (EDIs), Micro, Small and Medium Enterprises Development Institutes (MSMEDIs) [earlier known as Small Industries Service Institutes (SISIs)], national and state level Industrial Development Corporations, Banks and other training institutions/agencies in private and public sector etc., to create new entrepreneurs by cultivating their latent qualities of entrepreneurship and enlightening them on various aspects necessary for setting up micro and small enterprises. Besides, various Industrial Training Institutes (ITIs), other private training institutions are also organizing vocational training (VT) programmes, skill development programmes (SDPs) and entrepreneurship cum-skill development programmes (ESDPs).
- However, there are still wide spread variations in the success rate, in terms of actual setting up and successful running of enterprises, by the EDP/SDP/ESDP trained entrepreneurs. It has been observed that entrepreneurs particularly new entrepreneurs, generally face difficulties in availing full benefits under available schemes of the Governments / financial institutions, completing and complying with various formalities and legal requirements under various laws/regulations, in selection of appropriate technology, tie-up with buyers and sellers etc. In order to

bridge the gap between the aspirations of the potential entrepreneurs and the ground realities, there is a need to support and nurture the potential first generation as well as existing entrepreneurs by giving them handholding support, particularly during the initial stages of setting up and managing their enterprise

- The Ministry of MSME (MoMSME) is implementing Rajiv Gandhi Udyami Mitra Yojna (RGUMY) since 2008 in order to provide handholding support to trained persons so that they are able to establish their enterprises. Under the Scheme as on 31st March 2011, there are 522 Udyami Mitras spread across the country duly empanelled by MoMSME for providing handholding support to Udyamies (Entrepreneurs).

1.2 **SALIENT FEATURES OF RGUMY SCHEME**

➤ Objectives of the Scheme

- To provide handholding support and assistance to the potential first generation entrepreneurs, who have already successfully completed or undergoing Entrepreneurship Development Training Programmes (EDP) / Skill Development Training Programmes (SDP)/ Entrepreneurship cum Skill Development Training Programmes (ESDP) /Vocation Training Programmes (VT), through the selected lead agencies i.e. 'Udyami Mitras' , in the establishment and management of the new enterprises, in dealing with various procedural and legal hurdles and in completion of various formalities required for setting up and running of the enterprises.
- To provide information, support, guidance and assistance to first generation entrepreneurs as well as other existing entrepreneurs through an 'Udyami Helpline' (a Call Centre for MSMEs), to guide them regarding various promotional schemes of the Government, procedural formalities required for setting up and running of the enterprises and help them in accessing Bank credit etc.

➤ Udyami Mitras

▪ **Eligibility**

Under RGUMY, financial assistance is provided to the selected lead agencies i.e. Udyami Mitras for rendering assistance and handholding support to the potential first generation entrepreneurs. Following agencies/ organizations can be appointed as the lead agencies i.e. **Udyami Mitras**:

- I. Existing national level Entrepreneurship Development Institutions (EDIs)
- II. Micro, Small and Medium Enterprises Development Institutes (MSMEDIs)/ Branch MSMEDIs.

- III. Central/ State Government public sector enterprises (PSEs) involved in promotion and development of MSEs e.g. National Small Industries Corporation (NSIC) and State Industrial Development Corporations etc.
- IV. Selected State level EDIs and Entrepreneurship Development Centers (EDCs) in public or private sectors;
- V. Khadi and Village Industries Commission (KVIC).
- VI. Special Purpose Vehicles (SPVs) set up for cluster development involved in entrepreneurship development;
- VII. Capable associations of MSEs/SSIs;
- VIII. Other organizations/training institutions/NGOs etc. involved in entrepreneurship development/ skill development

▪ **Role and Responsibilities of Udyami Mitras**

The selected lead agencies i.e. Udyami Mitras are expected to render assistance and handholding support to prospective First Generation Entrepreneurs w.r.t the following services:

- ❖ Networking, coordinating and follow up with various Government departments/ agencies/ organizations and regulatory agencies on the one hand and with support agencies like Banks/financial institutions, District Industries Centers (DICs), technology providers, infrastructure providers on the other hand, to help the first generation entrepreneurs in setting up their enterprises. Udyami Mitras are expected to help the first generation entrepreneurs in:
 - a) Identification of suitable project/product/enterprise and preparation of bankable project report for the same;
 - b) Creation of the proprietorship firm/ partnership firm/ Company/ Society/ Self Help Group (SHG) etc;
 - c) Filing of Memorandum EM-1 & EM-2 (as prescribed under MSMED Act 2006);
 - d) Accessing bank loans, admissible capital subsidy/ assistance under various schemes of the Central /State Government and other agencies/organizations/financial institutions/ Banks etc. by networking with respective agencies
 - e) Assistance and support in establishment of work shed/office;
 - f) Sanction of Power load/connection;
 - g) Selection of appropriate technology and installation of plant and machinery/office equipment etc;
 - h) Obtaining various registrations/ licenses/ clearances / No Objection Certificates (NOCs) etc. from the concerned regulatory agencies/ Government departments/ local bodies/ Municipal authorities etc.;

- i) Allotment of Income Tax Permanent Account Number (PAN) and Service Tax/ Sales Tax/ VAT registration etc;
- j) Sanction of working capital loan from the banks;
- k) Arranging tie up with raw material suppliers;
- l) Preparation and implementation of marketing strategy for the product/ service and market development; and
- m) Establishing linkage with a mentor for providing guidance in future
- n) Creation of web page and email identity;

❖ Once the enterprise has been successfully set up, the Udyami Mitras would also monitor and follow up on the functioning of the enterprise for a further period of minimum 6 months and provide help in overcoming various managerial, financial and operational problems.

▪ **Empanelment of Udyami Mitras**

- i) The organizations of Ministry of MSME engaged in the task of entrepreneurship development i.e. the three national-level EDIs, (i.e. NIESBUD Noida, IIE Guwahati and NIMSME Hyderabad) MSMEDIs/ Branch MSMEDIs, KVIC, NSIC, Coir Board and such other organisations, as approved by Ministry of MSME, would be empanelled as Category I Udyami Mitras under the scheme. Such Category-I Udyami Mitras would be referred to as Apex Organisations.
- ii) For empanelment as Udyami Mitra, the Central/State Government public sector enterprises (PSEs) involved in promotion and development of MSEs as well as state level EDIs (hereinafter referred as Category-II Udyami Mitras), Universities/Institutes etc. are required to submit application in prescribed format to the Ministry of MSME through the Director/ Commissioner of Industries of the State/UT concerned.
- iii) Other agencies fulfilling the eligibility conditions (hereinafter referred as Category-III Udyami Mitras) are required to submit application in the prescribed format to the General Manager of District Industries Centre (GM, DIC) concerned. The application would contain details regarding background, objectives, past experience in conducting EDP/SDP trainings and providing handholding services to new entrepreneurs, audited accounts for the last three years, profile of team responsible for providing handholding services, etc
- iv) Application submitted by Category-III Udyami Mitras would be scrutinized by the GM, DIC. He would verify the credentials and capability of the applicant agency through inspections/other forms of enquiry and forward the application to the Director/Commissioner of Industries of the State/UT, along with his recommendations.

- v) The Director/Commissioner of Industries of the State/UT concerned would shortlist the applications received directly (from Category-II Udyami Mitras) as well as applications received through GM, DICs (in respect of Category-III Udyami Mitras) and forward the short-listed applications along with his recommendations to the Ministry of MSME.
- vi) Training facilities set up by Partner Institutions (PIs)/Franchisees of the Apex Organisations (to be regarded as Category- I Udyami Mitra) would submit their application to the Ministry of MSME through their concerned Apex Organisation, which would also act as their Claim Processing Authority (CPA).
- vii) The applications received from Director/Commissioner of Industries of the State/UT concerned or Apex organizations, as the case may be, would be considered by a Screening Committee. The recommendations of the Screening Committee would be placed before the Secretary (MSME) and after the recommendations are accepted by the Secretary (MSME), the decision about empanelment of Udyami Mitras would be communicated through Director/Commissioner of Industries of the State/UT concerned or Apex organisation, as the case may be.

▪ **Screening Committee**

- a) All proposals under the Scheme would be considered by a Screening Committee headed by the Joint Secretary (MSME). The other members of the Screening Committee would include:
 - I. Economic Adviser Member
 - II. ADC (EA), O/o DC (MSME) Member
 - III. Industrial Adviser/JDC O/o DC (MSME) - Member
 - IV. Director/US, IF Wing - Member
 - V. Director, Ministry of MSME - Member-Secretary
- b) The Screening Committee would also examine and process all proposals for training of key functionaries of Udyami Mitras as well as Call Centre Agents for the Udyami Helpline, in respect of their content, duration, training provider, location and costing etc. and submit its recommendations to Secretary (MSME) for approval.
- c) The Screening Committee would regularly review the progress of the scheme and whenever necessary for the smooth functioning of the scheme, issue suitable executive instructions, with the approval of Secretary (MSME).

▪ **Training of the key functionaries**

- ❖ At least two key functionaries from the lead agency i.e. Udyami Mitra, responsible for implementation of this scheme, will have to undergo training on the modalities of the implementation of this scheme at one of the Training Institution approved by the Ministry for this purpose. The training expenses, including expenses on boarding & lodging of the trainees shall be borne by the Ministry of MSME. The key functionaries / Call Center Agents would also be required to undergo Refresher Training from time to time, as necessary.

➤ **Udyami Mitra Cell**

- An Udyami Mitra Cell has been set up by the Ministry of MSME, with services support from NSIC. The administrative expenses/service charges for these services are reimbursed to NSIC on actual basis.
- This Udyami Mitra cell acts as Secretariat of the scheme and processes the proposals, claims etc., maintain records and accounts and also monitors the progress of the scheme.

➤ **Udyami Helpline**

- In order to provide information about the various promotional and developmental schemes of the Government/other agencies and helping the MSMEs in accessing bank credit and resolving their credit related problems, an Udyami Helpline has been set up. Udyami Helpline provides the potential as well as existing Entrepreneurs the much needed information and guidance & about various aspects of entrepreneurship/ information on MSME schemes /procedures/Credit related issues.
- The Udyami Helpline functions as a Call Centre for MSME entrepreneurs and has a Toll-free number 1800 –180 - 6763 accessible from all landline and mobile phones etc. The Udyami Helpline functions, to begin with, from 6.00 am in the morning till 10.00 pm in the evening. During non-working hours, the callers would get an IVRS message.
- Call Centre agents at Udyami Helpline have been trained about the various schemes of the Government and other developmental organisations and Banks etc. They answer basic queries from the public, related to schemes of the Government and banks etc., over the phone and wherever necessary escalate the call to the relevant authority by establishing a conference call or forwarding the call to the Call centre of the concerned Bank/organisation or by email.
- Every Call/Query received by the Udyami Helpline is captured by the Call centre agent by recording its basic contents, assigned a unique Reference No. and tracked till its closure. The caller can also subsequently call back and track his grievance by mentioning this Reference No. Alternately the Call Centre may contact the calling party, if required, to close a query.

In case the caller/entrepreneur wants to contact someone directly or meet in person, for obtaining guidance, assistance and Handholding support, the Call centre agent would put the caller in contact with one of the empanelled Udyami Mitras, who may then provide the caller the required Handholding support and assistance.

- Development Commissioner (MSME) acts as the implementing, managing and monitoring agency for the Udyami Helpline.

➤ **Targets**

- Annual targets are allocated to the lead agencies i.e. Udyami Mitras, for taking up of post-EDP/SDP/ESDP/VT activities in the form of handholding of potential first generation entrepreneurs trained under various EDPs / SDPs /ESDPs/VTs.
- Allocation of targets for handholding support to Category-I Udyami Mitras is done by the Ministry of Micro, Small and Medium Enterprises (MSME) directly after assessing their capacity and past performance.
- Targets to the other lead agencies i.e. Categories II & III Udyami Mitras are allotted by the Ministry of MSME through State Directorates of Industries, on the basis of capacity and past performance of the lead agencies/Udyami Mitras and the recommendation of the concerned State Government, keeping in mind the availability of Budget as well as the number of EDP/SDP/ESDP/VT trainees available in the State.
- Reservation for SC/ST would be provided as per the policy of the Government.

➤ **Registration of Beneficiaries with Udyami Mitras**

- The Udyami Mitras would enroll the potential entrepreneurs for providing them handholding support. Only those beneficiaries would be enrolled who have already successfully completed or undergoing Entrepreneurship Development Training Programme (EDP) / Skill Development Training Programme (SDP)/ Entrepreneurship cum Skill Development Training Programme (ESDP) /Vocation Training Programmes (VT) of at least two weeks.
- The applicants would be required to submit their application for enrolment under the scheme, along with their own contribution, as applicable in the prescribed form with the concerned Udyami Mitra.
- On receipt of application along with beneficiary contribution, as applicable, from the beneficiaries, the Udyami Mitra would upload the required details in respect of each beneficiary - like name, age, category, particulars of the EDP/SDP/ESDP undergone by the applicant, along with certificate number, duration and name of the institution; particulars regarding payment of beneficiary's contribution etc. on the server maintained by Ministry of MSME with National Informatics Centre

(NIC). The expenses on web hosting and creation of IT infrastructure required for the scheme (including development of software, training, hardware and maintenance etc.) shall be reimbursed to NIC from the plan funds allocated for the scheme.

- Once the application is successfully uploaded, an acknowledgement certificate with unique Registration number would be generated for the applicant. Udyami Mitra would issue the acknowledgement, so generated, and the receipt of the money received to the concerned applicant.
- The applicant entrepreneur will also enter into an agreement with the Udyami Mitra in prescribed format regarding assistance to be provided by the Udyami Mitra and the roles and responsibilities/obligations of both the parties.

➤ **Financial Assistance to Udyami Mitras**

▪ **Rates of financial assistance**

- a) For setting up of service enterprises, the Udyami Mitras would be provided handholding charges at the rate of Rs. 4000/- (Rupees four thousand only) per trainee that would include a Central grant of Rs. 3000/- (Rupees three thousand only) under RGUMY and contribution of Rs. 1,000/- (Rupees one thousand only) by the beneficiary (to be deposited in advance).
- b) For setting up of micro manufacturing enterprises, having investment (in plant and machinery) up to Rs. 25,00,000/-, the handholding charges would be Rs. 6,000/- (Rupees six thousand only), including Rs. 1000/- (Rupees one thousand only) to be contributed by the beneficiary.
- c) For the beneficiaries from special category i.e. SC/ ST/ physically handicapped/ women / beneficiaries from North-Eastern Region, the beneficiary's contribution of Rs. 1,000/- shall also be provided as a grant under RGUMY.
- d) For small manufacturing enterprises having investment (in plant and machinery) of more than Rs.25,00,000/-, in addition to Government grant (Rs.5000/- or Rs. 6,000/-, as applicable), and entrepreneur's contribution (Rs.1000/- or nil, as applicable), the entrepreneur will also have to make additional contribution towards handholding charges at the rate of 0.1 per cent of the project cost in excess of Rs.25,00,000/-, subject to a ceiling of Rs.10,000/-.

▪ **Release of handholding charges to Udyami Mitras**

- a) MoMSME would place funds in advance with Apex organizations and Commissioner/ Director Industries for release to Udyami Mitra in their jurisdiction. They would, in turn, release handholding charges to the Udyami

Mitras in three installments on successful achievement of various milestones (as applicable) by the enrolled beneficiary, as under:

Stage Activity/ Milestone Release of handholding charges (as % of total)

Stage	Activity/Milestone	Release of handholding charges (as % of total)
1.	<ul style="list-style-type: none"> a. Selection of entrepreneur. b. Identification of skills/interests of the entrepreneur. c. Assessment of financial and managerial capabilities of the entrepreneur. d. Selection of suitable project keeping in view the availability of necessary skills/expertise, financial and managerial capabilities, market survey and viability of the project e. Preparation of project report including linkage with available schemes for financial assistance (e.g. PMEGP, assistance schemes of Central/State Government, Banks etc.) f. Creation of the Proprietorship firm/ Partnership firm/ Limited Liability Partnership (LLP)/ Company/ Society/ Self Help Group (SHG) etc. g. Sanction of term loan and application(s) under the concerned financial assistance scheme(s). h. Filing of memorandum (EM-1) with DIC. 	25
2.	<ul style="list-style-type: none"> a. Identification and selection of appropriate technology, plant and machinery / office equipment etc b. Release of term loan. c. Hiring / allotment of land and construction / hiring of work sheds/ office space etc. d. Power connection. e. Allotment of PAN. f. Registration under Sales Tax/ VAT/ Service Tax etc. g. Completion of ESI and EPF related requirements. h. NOC from pollution control. i. Other clearances / NOCs from local bodies/ Municipal authorities. j. FDA license/ other licenses as required under law. k. Tie up with raw material supplier(s). l. Installation/ commissioning of the plant and machinery. m. Trial run of plant and machinery. n. Successful commencement of production/ operations. o. Preparation of Marketing plan / strategy. p. Market tie up with buyers. 	60

	q. Creation of web page/e-mail identity. r. Linkage with mentor. s. Filing of memorandum (EM- 2) with DIC	
3.	a. Monitoring and follow up for a period of six months since successful commencement of production/ operations. b. Submission of follows up/ feedback report on the performance of the assisted enterprise to State Directorate of Industries/ Ministry of MSME	15

- b) The Udyami Mitras would submit claim for release of handholding charges in the Prescribed Performa.
- c) Category-I Udyami Mitras would submit the claim to the concerned Apex Organization for release of handholding charges. The Categories II & III Udyami Mitras would submit their claims to the Director/Commissioner of Industries of the State/UT concerned.
- d) The claims for handholding charges received from the Category-I Udyami Mitras would be scrutinized and processed by the concerned Parent Apex Organization (out of the advanced grant money placed at their disposal by M/o MSME). The handholding charges for Category-I Udyami Mitras will be released to them after adjusting the amount of beneficiary contribution available with the concerned Udyami Mitras.
- e) The claims for handholding charges received from the Categories-II & III Udyami Mitras would be scrutinized by the Office of Director/Commissioner of Industries of the State/UT concerned. Handholding charges against the eligible claims would be released to the Udyami Mitras by the Director/Commissioner of Industries of the State/UT concerned (out of the advanced grant money placed at their disposal by M/o MSME), after adjusting the amount of beneficiary contribution available with the concerned Udyami Mitras.
- f) For projects costing more than Rs 25,00,000/-, after completion of Stage-1 i.e. after sanction of term loan and filing of memorandum(EM 1) with the DIC, the Udyami (entrepreneur) shall pay to the Udyami Mitra additional handholding charges, as stated in para (d) under 'Rates of Financial Assistance' mentioned above.

➤ **Monitoring and Evaluation of the Scheme**

- a) The progress of the scheme will be reviewed and monitored on a regular basis by the Ministry of Micro, Small and Medium Enterprises as well as by the Commissioner/ Director of Industries of the concerned States/ UTs. The Category -I Udyami Mitras and the concerned Commissioner/ Director of Industries would submit periodic (monthly/quarterly/half yearly) returns to Ministry of MSME. Further, the consolidated information and progress report compiled on the basis of

above returns, if any, will be placed before the Screening Committee/Ministry for review and analysis.

- b) The scheme would also be evaluated by an independent agency to assess its success/impact and to ascertain constraints/shortcomings, if any, after XI Plan.

1.3 **BUDGET ESTIMATES, REVISED ESTIMATES AND EXPENDITURE FOR MoMSME – RGUMY**

Statement of Showing Funds Allocation and Expenditure (Year wise) under RGUMY

Year	BE (Rs. Crore)	RE (Rs. Crore)	Actual Expenditure (Rs. Crore)
2007-08	7.50	1.00	0.23
2008-09	12.00	12.00	9.71
2009-10	5.00	0.50	0.24
2010-11	7.75	2.66	1.67
2011-12	13.18	4.20	1.61

Source: RGUMY Cell- MoMSME

CHAPTER 2

OBJECTIVE (S), SCOPE OF WORK, APPROACH & METHODOLOGY FOR EVALUATION STUDY

2.1 OBJECTIVE (S) OF THE EVALUATION STUDY

- To undertake independent evaluation of RGUMY.
- To evaluate the impact of RGUMY in creation of new enterprises by first generation entrepreneurs with an objective of ascertaining the modifications required in the scheme in order to make it more useful for delivery of handholding support to micro enterprises.

2.2 SCOPE OF WORK

The Scope of Work for the assignment as per the ToR provided by MoMSME is as follows:

- (i) Assessment of benefits of handholding support under RGUMY to first generation entrepreneurs.
- (ii) Whether the overall objective (s) of the scheme have been achieved? If not, the reasons and constraints.
- (iii) Changes/ Improvements required in the scheme in respect of quantum of handholding charges, milestones of the scheme and their grouping in various stages, mode of payment of handholding charges to Udyami Mitras at various stages and such other procedural changes in the scheme to make it more effective.
- (iv) Evaluation of comments and suggestions already received in the Ministry from some of the stakeholders for making the scheme more effective.
- (v) Any new component to be added under the scheme to give benefit to micro, small and medium enterprises.
- (vi) Suggest the parameters of a scheme of mentoring which results in creation of Micro enterprises.

2.3 APPROACH & METHODOLOGY FOR EVALUATION STUDY

The Approach & Methodology adopted for carrying out the assignment for Evaluation of the Scheme “RGUMY” for continuation of the scheme in the 12th Five year plan (2012-17) is based on the Scope of Work/TOR provided by MoMSME and includes:

I. Initial discussions with concerned officials of MoMSME

Initial discussions were held on 28th November, 2011 with the concerned officials of Ministry of MSME to:

- Articulate a shared understanding of the objectives, terms of reference and scope of the project.
- Assess the expectations and needs of MoMSME from the consultants.
- Confirm the roles and responsibilities of MoMSME, Claim Processing Authorities (CPAs), Udyami Mitras in States and other key Stakeholders.
- To Discuss & Work out a broad work plan for execution of the assignment including Approach & Methodology, Sample Size for various stakeholders etc.
- To obtain the Letter of Introduction for the Assignment.
- Collect the following information pertaining to the proposed study:
 - a) Copies of Comments and Suggestions already received by Ministry of MSME from various stakeholders i.e. Office of DC- MSME, NIESBUD Noida, NSIC Ltd & Director of Industries – UP govt for making the scheme more effective.
 - b) Suggested outstation Cities to be visited for field visits to cover 14 States/UTs.
 - c) List of 18 CPAs and other Apex organizations under MoMSME located in the above 14 States/UTs and Delhi/NCR to be personally contacted.
 - d) List of 42 selected Udyami Mitras duly empanelled with MoMSME and spread in five Zones of the country (East, West, North, South and North East) to be contacted.

II. Secondary Data Collection & Analysis

Internet Search

Following major websites were accessed to compile the information related to the CPAs, Apex Organisations under the Ministry, selected Udyami Mitras etc. w.r.t their present status, their contact details, organizational setup, major services offered etc:

www.rgumy.nic.in
www.google.com
www.nsicindia.com
www.nimsme.org
www.niesbud.nic.in
www.iie.nic.in
www.msme.nic.in
www.dcmsme.gov.in
www.mitconindia.com
www.apitco.org
www.rajind.rajasthan.gov.in
www.chandigarh.nic.in
www.hry.nic.in
www.pbindustries.gov.in
www.gujarat.gov.in
www.as.ori.nic.in
www.dirindustries.up.nic.in
www.rajind.rajasthan.gov.in

www.jharkhandindustries.gov.in
www.maharashtra.gov.in
www.assam.gov.in
www.lakshadweep.nic.in
www.msmedi-chennai.gov.in
www.nic.in
www.mced.nic.in
www.pccegoa.org
www.lakshadweep.nic.in
www.mizoenterpreneurs.org
www.jksicop.com
www.periyartbi.org
www.itcot.com

III. Preparation & Submission of Inception Report

- Based on ToR/Scope of Work for the assignment subsequent discussions with the officials of MoMSME on 6th January, 2012, Secondary data collection, compilation & analysis etc an Inception Report was prepared and duly submitted to MoMSME for approval, that was subsequently approved on 18th January, 2012.
- The Inception Report contained the following:
 - a) Background of the assignment
 - b) Objectives of the Evaluation Study of the said scheme
 - c) Scope of Work
 - d) Approach & Methodology to be adopted for carrying out the study
 - e) Proposed list of Cities to be visited
 - f) List of Organisations to be contacted during the survey
 - g) Questionnaires for Obtaining desired information from the following categories of Stakeholders:
 - CPAs (Enclosed at **Annexure 2.1**)
 - Udyami Mitras (Enclosed at **Annexure 2.2**)
 - Beneficiaries (Entrepreneurs who have availed handholding support under the said scheme to set up their Enterprises) (Enclosed at **Annexure 2.3**)

IV. Exhaustive Mail/Email Survey

Once the Inception Report submitted to MoMSME was approved, the activity of Mail Survey was initiated. The finalized Questionnaires along with Covering Letter and Letter of Authorization/Introduction from MoMSME specifying the Scope & Objectives of the proposed study were mailed/e-mailed to the following major identified stakeholders to obtain their inputs on the subject:

- a. CPAs & other Apex organisations: About 18 Nos
- b. Udyami Mitras duly empanelled with MoMSME: 42 Nos.

V. Primary Survey/Field Contacts

- A. The 14 States/UTs covered during the primary survey included Andhra Pradesh, Chandigarh, Punjab, Haryana, Gujarat, Uttar Pradesh, Rajasthan, Orissa, Jharkhand, Uttarakhand, Maharashtra, Assam, Goa & Tamil Nadu.
- B. The 17 outstation Cities visited included: Hyderabad, Chandigarh, Gandhinagar, Kanpur, Jaipur, Cuttack, Ranchi, Dehradun, Mumbai, Guwahati, Panaji, Bhubaneswar, Chennai, Lucknow, Bhopal, Aurangabad and Thanjavur.

C. Contacting 18 CPAs and Apex Organizations

- In line with the Scope of Work, Consultants visited 17 outstation cities & Delhi/NCR in order to personally contact/interview 18 CPAs & Apex organizations as already mentioned (List provided at **Annexure 2.4**), with the aid of a pre-designed questionnaire and letter of authorization from MoMSME.
- The main objectives of contacting the CPAs & Apex organizations were to elicit information w.r.t the following:
 - To understand, assess and evaluate their setup, functions, organizational structure, infrastructural facilities related to implementation, monitoring and evaluation under the said scheme, mechanism being adopted for processing of applications from potential Udyami Mitras & claims of empanelled Udyami Mitras etc.
 - Total number of UMs in their jurisdiction & assessment of the performance of various Udyami Mitras
 - To obtain their perspective on the merits and usefulness of the said scheme to first generation entrepreneurs and benefits accrued to them in setting up their enterprises.
 - To obtain their suggestions & comments w.r.t any modifications necessary in the said scheme in order to make it more useful/gainful for micro & small enterprises.
 - Their suggestions on the parameters of an Ideal scheme of mentoring which results in creation of Micro enterprises.
 - To obtain their assistance/facilitation in contacting Udyami Mitras falling in their jurisdiction (both located in the Cities being visited or elsewhere).

- In addition, O/o DC- MSME, NIESBUD-Noida & NSIC Ltd located in Delhi/NCR were also contacted as suggested by the MoMSME in respect of their comments & suggestions on the scheme already provided to MoMSME to understand the same, discuss & update.

D. **Contacting 42 Nos Udyami Mitras**

- The List of 42 empanelled Udyami Mitras recommended by MoMSME to be contacted are located in 22 states of India i.e. Assam, Mizoram, Tripura, West Bengal, Orissa, Jharkhand, Uttar Pradesh, Uttarakhand, Rajasthan, Haryana, Punjab, Himachal Pradesh, J&K, Andhra Pradesh, Tamil Nadu, Karnataka, Maharashtra, Goa, Gujarat, Madhya Pradesh, Lakshadweep and Arunachal Pradesh.
- The List of 42 Udyami Mitras provided by MoMSME and compiled at **Annexure 2.4** revealed that out of 42 Udyami Mitras about 23 are located in 17 outstation cities & Delhi/NCR visited by the consultants as suggested by MoMSME for personally contacting CPAs & Apex Organisations.
- Thus the methodology adopted for contacting 42 Udyami Mitras was as follows:
 - ❖ 23 Udyami Mitras located in cities being visited were interviewed personally by the consultants with the help of structured pre-designed questionnaire and letter of authorization from MoMSME.
 - ❖ For contacting balance 19 Udyami Mitras located elsewhere the strategy adopted for obtaining response/feedback from them included:
 - With the help of CPA in whose jurisdiction these Udyami Mitras are located a joint meeting was organized at the office of the CPA in the city visited and all these Udyami Mitras were invited with prior information. The feedback from Udyami Mitras was obtained as per pre-designed questionnaire.
 - The Udyami Mitras who were unable to attend the joint meeting at CPAs office, their responses were obtained through email or telephonic interviews (with the help of structured questionnaire).
- The main objectives of contacting Udyami Mitras is to elicit information w.r.t the following:
 - ❖ Major objectives & goals of setting up of these organizations and present activities(including Training & range of handholding services being provided to prospective entrepreneurs for setting up of their enterprises).

- ❖ To understand, assess and evaluate their setup, key manpower & infrastructural facilities related to providing handholding support to prospective entrepreneurs.
 - ❖ Since their inception, details of financial assistance received from MoMSME under RGUMY, handholding support provided to Udyamies (Nos.), actual enterprises set up etc.
 - ❖ Their views and assessment on the benefits of handholding support under RGUMY to first generation entrepreneurs and impact of the scheme.
 - ❖ Their views on whether overall objectives of the said scheme have been achieved. If not, what have been the major reasons & constraints and measures/suggestions for improvement.
 - ❖ Their views on the efficacy of claim processing by CPAs and difficulties encountered in claiming their handholding charges.
 - ❖ Suggested Changes/Improvements required in the scheme in respect of quantum of handholding charges, milestones of the scheme and their grouping in various stages, mode of payment of handholding charges to Udyami Mitras at various stages and such other procedural changes in the scheme to make it more effective.
 - ❖ Their suggestions on any new component to be added in the scheme to give benefit to micro & small enterprises.
- To obtain contact list of beneficiaries of EDP/ESDP/VT Programs who have registered with them for availing handholding support under the said scheme to set up their enterprises (at least Two Udyamies from each Udyami Mitra subject to a maximum of 20 beneficiaries per Udyami Mitra depending upon the number of Udyamies supported under the scheme).

VI. Contacting Beneficiaries (Udyamies who have availed handholding support from Udyami Mitras for setting up their enterprises) under the said scheme of MoMSME

- As elaborated above, Contact List of about 500 Udyamies who have benefitted under the scheme was prepared with the help of Udyami Mitras that supported the Udyamies for further contacting them taking into account success & failures.
- The above identified Beneficiaries were interviewed / contacted telephonically with the aid of Pre-designed structured questionnaire for this segment to elicit their response w.r.t.

- Details on the training program attended, Institute where attended, major objectives of Training
- Details on the Enterprise being set up / already set up.
- Udyami Mitras enrolled with, their registration nos, Role played by Udyami Mitras and benefits of handholding support/ services offered to them in successful setting up of their enterprises (Stage I, II & III) & subsequent managing them for 6 months period.
- Their opinion on the success & impact of the said scheme in creation of new enterprises by first generation entrepreneurs, requirement of any additional services.
- Suggested measures for making the said scheme more effective and useful for Udyamies.

VII. Data Entry & Validation, Tabulation, Analysis and Draft Report Preparation

- The data collected from mail survey, primary survey, telephonic interviews etc was tabulated. This data was then validated simultaneously to ensure completeness, uniformity and elimination of responses with contradictory/inconsistent information.
- It was subsequently analyzed (both qualitatively and quantitatively) to generate outputs consistent with the Terms of Reference and the objectives of the study.
- The Draft Report has been prepared keeping the objectives of the Study in mind, Covering all aspects of ToR/Scope of Work and was duly submitted to MoMSME for their approval/any modifications.

VIII. Presentation of Draft Report to MoMSME

- The Draft Report was subsequently presented to MoMSME on 30th April, 2012.

IX. Finalization of Draft Report

- The comments provided by MoMSME on the Draft Report submitted were incorporated to finalize the same.

EXECUTIVE SUMMARY

I. OBJECTIVE (S) OF THE EVALUATION STUDY

- To undertake independent evaluation of RGUMY.
- To evaluate the impact of RGUMY in creation of new enterprises by first generation entrepreneurs with an objective of ascertaining the modifications required in the

scheme in order to make it more useful for delivery of handholding support to micro enterprises.

II. SCOPE OF WORK

The Scope of Work for the assignment as per the ToR provided by MoMSME is as follows:

- Assessment of benefits of handholding support under RGUMY to first generation entrepreneurs.
- Whether the overall objective(s) of the scheme have been achieved? If not, the reasons and constraints.
- Changes/ Improvements required in the scheme in respect of quantum of handholding charges, milestones of the scheme and their grouping in various stages, mode of payment of handholding charges to Udyami Mitras at various stages and such other procedural changes in the scheme to make it more effective.
- Evaluation of comments and suggestions already received in the Ministry from some of the stakeholders for making the scheme more effective.
- Any new component to be added under the scheme to give benefit to micro, small and medium enterprises.
- Suggest the parameters of a scheme of mentoring which results in creation of Micro enterprises.

III. APPROACH & METHODOLOGY FOR EVALUATION STUDY

The Approach & Methodology adopted for carrying out the assignment for Evaluation of the Scheme “RGUMY” for continuation of the scheme in the 12th Five year plan (2012-17) is based on the Scope of Work/ToR provided by MoMSME and includes:

- Initial discussions with concerned officials of MoMSME(to discuss detailed Work Plan, obtain Introduction Letter, Stakeholder Comments, List of Organizations to be contacted etc.)
- Secondary Data Collection & Analysis (Websites of MoMSME & other stakeholders accessed)
- Preparation & Submission of Inception Report (Detailed Work Plan, Contact details of Organizations to be contacted, Questionnaires designed for CPA, Udyami Mitras & Udyamies)
- Exhaustive Mail/Email Survey (to CPAs, UMs)
- Primary Survey/Field Contacts
 - The 14 States/UTs covered during the primary survey included Andhra Pradesh, Chandigarh, Punjab, Haryana, Gujarat, Uttar Pradesh, Rajasthan, Orissa, Jharkhand, Uttarakhand, Maharashtra, Assam, Goa & Tamil Nadu.
 - The 17 outstation Cities visited included: Hyderabad, Chandigarh, Gandhinagar, Kanpur, Jaipur, Cuttack, Ranchi, Dehradun, Mumbai, Guwahati, Panaji, Bhubaneswar, Chennai, Lucknow, Bhopal, Aurangabad and Thanjavur.

- Contacting 18 CPAs and Apex Organizations(List provided by MoMSME)
 - Contacting 42 Nos Udyami Mitras (List provided by MoMSME)
 - Contacting about 500 Beneficiaries (Udyamies who have availed handholding support from Udyami Mitras for setting up their enterprises) under the said scheme of MoMSME as per list provided by UMs.
- Data Entry & Validation, Tabulation, Analysis and Draft Report Preparation
 - Presentation of Draft Report to MoMSME on 30th April, 2012.
 - Finalization of Draft Report after incorporating the comments provided by MoMSME.

IV. BUDGET ESTIMATES, REVISED ESTIMATES AND EXPENDITURE FOR MoMSME – RGUMY (Rs. Crore)

Statement of Showing Funds Allocation and Expenditure (Year wise) under RGUMY

Year	BE	RE	Actual Expenditure
2007-08	7.50	1.00	0.23
2008-09	12.00	12.00	9.71
2009-10	5.00	0.50	0.24
2010-11	7.75	2.66	1.67
2011-12	13.18	4.20	1.61

Source: RGUMY Cell- MoMSME

V. EVALUATION , BENEFIT ANALYSIS / ASSESSMENT OF RGUMY

- **Assessment of Benefits of Handholding Support to Entrepreneurs (Udyamies) under RGUMY & Impact of Scheme in creation of New Enterprises**

🌀 Udyami Mitras Perspective

- As per data provided by 35 Udyami Mitras contacted personally by the consultants :
 - These 35 UMs have a combined Udyami count (Number of Udyamies registered under RGUMY with them) of 11674 Nos. out of which handholding support has been provided to approximately a total of 7923 Udyamies under RGUMY for their setting up their enterprises or approximately 68% of Udyamies have shown interests in setting up their enterprises.
 - The total overall handholding capacity of these 35 Udyami Mitras to prospective entrepreneurs at any given point of time is around 3780 nos.
 - Out of 7923 Udyamies that availed handholding services from UMs under RGUMY approximately 2359 or 30% were able to establish their service or manufacturing enterprises. Almost all enterprises established fall under Micro category out of which approximately 70% are service enterprises and balance manufacturing.

- The total capital investment estimated in the enterprises setup by Udyamies is approximately Rs.58 crore resulting in an employment generation of approximately 8500 nos.
- The total handholding charges filed by 35 UMs with CPAs amounts to Rs. 128 Lakh out of which the UMs have received only Rs. 44 Lakh till now or roughly 34% of the total claims submitted which is quite low.
- On success of the scheme in creation of New Enterprises by 1st Generation/other entrepreneurs the views/feedback provided by 35 Udyami Mitras contacted could be summarized as follows:
 - 46% feel that the scheme has been helpful in creation of micro and small service as well as manufacturing enterprises.
 - 34% are of the opinion that RGUMY has partially assisted in creation of enterprises and balance 20% feel that it has not been successful in enterprise creation.

✪ **CPAs Perspective**

- As per data provided by 15 CPAs contacted personally by the consultants:
 - There are approximately 70 Udyami Mitras actively implementing RGUMY.
 - The total claims received by 15 CPAs from UMs are of Rs. 108 Lakh against which Rs. 54 Lakh have been released as handholding charges to UMs or approximately 50%.
- On success of the scheme in creation of New Enterprises by 1st Generation/other entrepreneurs the views/feedback provided by 15 CPAs contacted could be summarized as follows:
 - 40% feel that the scheme has been helpful in creation of micro and small service as well as manufacturing enterprises.
 - 47% are of the opinion that RGUMY has partially assisted in creation of enterprises and balance 13% feel that it has not been successful in enterprise creation.

✪ **Beneficiaries (Udyamies) Perspective**

- Out of list of 500 Udyamies that could possibly be contacted telephonically, 364 Udyamies were successfully contacted by the consultants who have been associated with UM under RGUMY since the last 8 months or so on average and have reached at least Stage I. Of these, 40% felt that the handholding support under RGUMY provided by UMs to them was highly beneficial, 30% indicated partial benefits and 30% were not satisfied at all.

➤ **Extent to which overall scheme Objective(S) have been achieved**

The main objectives of RGUMY are as follows:

- To provide handholding support and assistance to potential 1st Generation/other Entrepreneurs who have attended minimum two weeks duration training program (EDP/SDP/ESDP/VT) through MoMSME empanelled Udyami Mitras in establishment of their enterprises.

- To provide information, support, guidance and assistance to entrepreneurs through 'Udyami Helpline'.

★ **Udyami Mitras Perspective**

- Based on information provided by 35 Udyami Mitras contacted, the following is derived:
 - 43% feel that the overall objectives of RGUMY scheme have been met successfully.
 - 20% are of the view that the objectives of RGUMY scheme have partially been met and balance 37% feel that the scheme objectives have not been met successfully since its launch in 2008.

✪ CPAs PERSPECTIVE

- Based on information provided by 15 CPAs contacted, the following is derived:
 - 33% feel that the overall objectives of RGUMY scheme have been met successfully.
 - 27% are of the view that the objectives of RGUMY scheme have partially been met and balance 40% feel that the scheme objectives have not been met successfully since its launch in 2008.

✪ Beneficiaries (Udyamies) Perspective

- Regarding specific objectives of RGUMY the beneficiaries were not aware.
- On usefulness of RGUMY Helpline the views expressed by Udyamies contacted are as follows:
 - 80% have not used this Helpline.
 - Of the balance 20% Udyamies who have used this Helpline the feedback is summarized below:
 - Majority (90%) have found that the Helpline is not functioning properly and getting through it is difficult for accessing information. In addition, they were of the view that the Helpline is quite general and not specifically designed for disseminating Information and other associated details related to RGUMY.

➤ Major reasons & constraints for Partial/Non-Success of RGUMY in meeting scheme Objectives and Creation of Enterprises

The major reasons cited by Udyami Mitras and CPAs w.r.t partial/non success of RGUMY in meeting scheme objectives and creation of enterprises are listed below:

- Lack of assistance from the banks in providing loans to Udyamies
- Getting collateral security is difficult for Udyamies for obtaining either bank loan or grant under PMEGP
- Scheme is complicated for Udyami Mitras to implement due to involvement of multiple agencies i.e. DI/CI, DIC etc.
- Low handholding charges being paid to UMs
- Udyamies of General Category particularly located in Villages/rural areas are not inclined to pay Rs. 1000 as enrollment fees.
- Operational Problems related to RGUMY website being faced by UMs
- RGUMY in particular is not successful in UT of Lakshadweep due to various factors including limited market access, coastal zone regulations w.r.t setting up of Industries, connectivity and conveyance constraints between 10 main islands etc.
- Scheme is new, much awareness about the scheme is needed among prospective Entrepreneurs & concerned Govt. Departments.
- Delay in processing and release of UMs claims at State/UT level by CPAs demotivates the UMs.

VI. SUGGESTED MODIFICATIONS TO BE CARRIED IN EXISTING RGUMY TO MAKE IT MORE EFFECTIVE

➤ Content of the Scheme & Procedures Adopted in its implementation

The major suggestions/recommendations w.r.t modifications/changes to be carried out in the existing RGUMY in terms of contents of the scheme and procedures adopted for its implementation to make it more effective, useful & continuation in the XIIth Five year plan are elaborated as under:

- Standard Activities / Milestones as per Stage 2 of RGUMY Guidelines

It is observed that not all activities under Stage 2 of RGUMY Guidelines for release of payment to UMs (2a – 2s) are essential for all types of Enterprises. Hence MoMSME needs to direct the CPAs that they need to assess the need / applicability of each activity from case to case while processing claims of UMs.

- Upward Revision of Handholding Charges to be paid to UMs

The handholding charges presently payable to UMs are highly inadequate and need to be enhanced substantially considering deeper extent of their involvement in providing handholding support services to Udyamies for setting up of enterprises successfully.

Present Quantum of Handholding Charges	Proposed Quantum of Handholding Charges
For Setting up of Service Enterprise (@ Rs. 4000 per enterprise)	Rs 10000 per Enterprise
For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise)	Rs. 15000 per Enterprise
Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise	Rs.20000+0.5% of PC in excess of Rs. 25 Lakh per enterprise

It is recommended that these charges should be reviewed once in 2 years in order to account for increasing costs for UMs.

- Mode of Payment of Handholding Charges to UMs at various Stages

The UMs incur substantial expenses till Stage I Activities hence modifications in mode of payment of handholding charges to them need revision.

Present Stages	Proposed Stages
On completion of Stage I as per RGUMY Guidelines : 25%	On completion of Stage I : 40%
On completion of Stage II as per RGUMY Guidelines : 60%	On completion Stage II : 50 %
On completion of Stage III as per RGUMY Guidelines : 15%	On completion Stage III :10%

- Udyami Contribution per Enterprise (General Category)

Present	Proposed Amendment
At the time of registration: Rs. 1000 per enterprise for Service & Micro Manufacturing Enterprises	At the time of registration Rs. 500 and balance after completion of Stage I as per scheme guidelines
At the time of registration Rs. 1000 per enterprise for Small Manufacturing Enterprise plus 0.1% of Project Cost in excess of Rs. 25 Lakh subject to a ceiling of Rs. 10000 after completion of Stage I	At the time of registration Rs. 1000 per enterprise for Small Manufacturing Enterprise plus 0.5% of Project Cost in excess of Rs. 25 Lakh after completion of Stage I

- Entrepreneurship Awareness creation among prospective entrepreneurs

- ❖ It is suggested that there should be a provision in the scheme for providing financial support to the UMs for conducting Entrepreneurship Awareness Camps/Programs at District level among unemployed youths, colleges & school students in order to identify serious potential Udyamies & to motivate them. A budget of Rs.25000 per camp/program of one day duration & for about 30 potential Udyamies should be allocated under the scheme.
- ❖ The EDIs/TIs could distribute pamphlets on 'RGUMY' to trainees during Training Programs conducted under MoMSME –ATI Scheme to create greater awareness among them & to highlight the handholding services available under the scheme to interested prospective entrepreneurs for setting up their enterprises.

- UMs Claim Processing by CPAs

Claims processing of UMs and their settlement by CPAs should be in time-bound manner and specific guidelines need to be formulated at MoMSME level in this regard that will motivate the UMs and will help them in sustaining their operations. It is suggested that all UM claims that are submitted to CPA with proper documents should be processed by CPA within a time period of 3 Months.

- Waiver of EM-I filing with DIC as Milestone

- ❖ Since filing of EM-I is not mandatory as per MSMED Act, 2006, the Udyamies are not inclined to do so that delays the release of handholding charges to UMs towards completion of Stage I (Activity 1-h) as per RGUMY guidelines. Hence it is suggested that release of Stage I payments to UMs should not be linked to filing of EM-I. Instead of this, it is proposed that Stage I payments could be released to UMs on sanction of term loan by Banks/FIs [completion of all activities 1 (a) to (g)] as per Guidelines of RGUMY

- Linkage of RGUMY with PMEGP of MoMSME & Banks/FIs

- ❖ Trainees who have attended 2 weeks Training programs & are availing handholding support from empanelled UMs under RGUMY should be provided

preference under PMEGP of MoMSME for availing Credit linked subsidy for setting up of their enterprises. It is suggested that RGUMY representative appointed by MoMSME should also be on the Board of Entrepreneur Selection Committee of PMEGP.

- ❖ There should be guidelines for Banks too regarding the scheme for facilitation of loans to budding Entrepreneurs. Reluctant attitude of Bank/FIs to entertain proposals from Udyamies is one of the major factor for failure of RGUMY scheme. Without Banks/FIs cooperation, RGUMY objectives may not be realized. Targets need to be fixed for Nationalised Banks for advancing loans to candidates trained under ESDP/EDP/SDP/VT and availing Handholding support under RGUMY from empanelled UM with MoMSME.
- RGUMY Website Upgradation
 - ❖ The UMs are facing a lot of operational problems in accessing RGUMY website such as the Website Hangs most of the time; when the Udyami Photo is uploaded sometimes it doesn't get uploaded in the first time and has to be uploaded many times; when the uploaded Form of certain Udyami is to be viewed sometimes it shows another Udyami Form; when the Form is submitted it shows server/application error many times and doesn't open for hours; there is no explanation about the objections in claim forms(there should be a separate column indicating specific objections). Hence it is suggested that MoMSME through NIC should upgrade RGUMY website for efficient implementation of the scheme.
- Reporting Mechanism related to Progress of the Scheme
 - ❖ The reporting mechanism w.r.t Progress on the implementation of RGUMY in different States/UTs by the respective CPAs to MoMSME (RGUMY Cell) needs to be strengthened. It is observed that majority of the CPAs are not filing Quarterly Returns regularly covering progress made in scheme implementation and utilization certificate for handholding charges disbursed to UMs. This system needs to be made online through suitable MIS reporting mechanism to be developed that will also enable MoMSME to monitor and evaluate the progress of the scheme from time to time and take midterm corrective measures.
- Screening Mechanism for potential Category II and III UMs for empanelment with MoMSME
 - ❖ The present mechanism of Screening & proper verification of credentials and capability to provide handholding support to Udyamies of potential category II & III UMs at State/UT Level by DIC & DI/CI is not adequate. Thus it is suggested that an independent agency should be appointed to carry out this function on remuneration basis by MoMSME under the said scheme.
 - ❖ In order to make the process of selection/empanelment of UM transparent and also to hold the applicant UM accountable it is recommended that a dedicated e-

facility should be created in RGUMY website where all potential UMs would file their applications for empanelment online with all their details so that their credentials and working could be made liable to public scrutiny. The public at large could also lodge complaints/grievances & also provide valuable feedback on the standing of UM-Organisation and its functioning.

- Strengthening of CPAs & RGUMY Cell of MoMSME for Effective Implementation of RGUMY
 - ❖ It is observed that the RGUMY Cell of MoMSME at present is under staffed & needs to be strengthened for effective implementation, claim processing & monitoring of RGUMY.
 - ❖ There should be dedicated Manpower at CPA (Apex Institutes under MoMSME, DIs/CIs Office) to handle all activities related to implementation of RGUMY scheme such as claim processing, verifications, monitoring etc for effective implementation and for making it successful.
 - ❖ It is proposed that MoMSME should provide atleast 10% of value of all claims processed by CPA under the scheme to them for meeting their Administrative expenses & smooth functioning.
 - ❖ Computer Training Programs should be organized for CPA officials at regular interval of 6 months so that in case of transfer of officials, new ones could get a chance to become familiar with the scheme.
- Creation of Greater Awareness Regarding RGUMY among other Concerned State/UT Govt. Departments and Public
 - ❖ While implementing RGUMY, UMs face various impediments from other concerned State/UT Government departments e.g. Registrar of Firms/Cos, Electricity, Pollution Control Board, Land Revenue etc, Licensing Authorities, other District Authorities etc. Guidelines on RGUMY should be readily made available by CPAs/MoMSME to these State /UT level Government authorities at an early date so that awareness regarding the scheme could be created and the same may find a smooth journey & proper coordination can be established among all concerned departments w.r.t implementation of the scheme and for ease of operations for Udyamies and UMs in setting up of Enterprises.
 - ❖ Since the scheme is relatively new it needs greater publicity particularly at State/UT level among Govt. Departments and general public. Hence it is suggested that there should be a provision of financial support under the scheme for media campaign every year during the XIIth Five Year plan to cover publicity measures i.e. TV Spots, Radio Spots, Advertisement in National and Local Dailies, advertisements on local cable network, Hoardings etc for which suitable Advertising Agency will have to be selected and appointed by MoMSME.

- Greater Interaction between UMs, CPAs and MoMSME Officials
 - ❖ It is proposed that regular (Quarterly) brainstorming meetings should be organized by MoMSME in State Capitals of 30 State/UTs by turns where representatives from RGUMY Cell of MoMSME, UMs and CPAs could interact with each other on a Common platform on various problems/issues and possible solutions w.r.t implementation of RGUMY and also to share success stories. This would also help MoMSME to monitor the progress of RGUMY in different States/UTs.
- Review of List of Udyami Mitras Empanelled with MoMSME and Capacity Building
 - ❖ MoMSME has empanelled 522 UMs across India as on 31st March, 2011 in 30 States/UTs. In Certain States e.g. UP, Maharashtra, Madhya Pradesh, Assam, Karnataka, Tamil Nadu etc substantial number of UMs already exist and thus no more UMs should be promoted in these States whereas in other States/UT where the number is less i.e. Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand etc applications for empanelment from potential UMs for Categories II & III could be entertained by MoMSME based on merits and through verification of their capabilities, experience of providing handholding to Entrepreneurs by DI/CIs & DICs.
 - ❖ It is observed that out of 522 empanelled UMs hardly 20% or approx 100 are actively implementing RGUMY in 30 States/UTs hence it is suggested that registrations of those UMs who are not active over the last 2 years i.e. who have not provided handholding support to Udyamies & not filed any claims with CPAs should be cancelled after due scrutiny.
 - ❖ It is also observed that certain Category I Udyami Mitras under MoMSME are not seriously implementing RGUMY such as KVIC (focusing primarily on PMEGP implementation), NSIC (focusing more on Technical Trainings & other support services to MSME), Coir Board (focusing on development of Coir Industry) MSME-DIs etc. MoMSME through intervention should motivate & ensure that KVIC, NSIC, MSME-DIs who have excellent branch/office network throughout the country & well experienced in providing support services to MSMEs should aggressively implement RGUMY for the benefit of prospective entrepreneurs.
 - ❖ The Manpower Capability & experience and Infrastructural facility of majority of the UMs for providing handholding support to Udyamies for successful setting up of Enterprises is lacking and capacity building measures through a series of training programs by RGUMY Cell need to be initiated to augment their capacities and capabilities.
 - ❖ The present UM Training Module/Program of 3 Days duration & Rs. 3000 – Rs. 4500 per participant charges is inadequate as only basics(Computer Entry etc.) can be taught to UMs. In order to strengthen the Handholding capacity of UMs being offered to Udyamies it is recommended that the Training Program for UMs should be upgraded to 1 week duration (3 days for basics of RGUMY & balance

4 days for Technical / practical aspects related to enterprise setting) and Rs. 10,000 should be provided to Training Institutes/EDIs per participant under the Scheme. The Standard Training Module for UMs could be developed as a TOT Program and included in the Approved List of MoMSME Training Modules under MoMSME –ATI Scheme.

- ❖ Experienced Professionals i.e. Chartered Engineers, CAs, retired Bank/Govt officials, project & management consultants etc already engaged in providing handholding support to prospective entrepreneurs in setting up of their enterprises should be encouraged to empanel themselves as UMs with MoMSME for implementation of RGUMY.
- Creation of Pool of Experts/Professionals
 - ❖ A pool of Experts/Professionals (Mentors) from Industry, Research & Technical Institutes and Universities needs to be created region wise by MoMSME under RGUMY for providing technology support /back up to Udyamies & augment capacity of UMs. The Database of these experts could be made available on RGUMY website that would be useful for potential entrepreneurs. Alternatively RGUMY website could provide link to other websites e.g. that of CDC, SIDBI etc where such experts are listed.

VII. SUGGESTED PARAMETERS OF AN IDEAL SCHEME OF MENTORING THAT RESULTS IN CREATION OF MICRO ENTERPRISES

- ✪ An ideal Scheme of Mentoring should focus on the following:
 - The scheme should be based on geographical distribution of Mentors & potential Mentees (Udyamies).
 - To create mentor/mentee pairings, there needs to be a reasonably sized pool of mentors from whom a mentee can find a suitable mentor, within same geographical area.
 - Identification of successful Entrepreneurs/Subject Specialists of different sectors – region wise/district wise who can mentor and guide the Udyamies for setting up new enterprise or expansion of existing enterprise.
 - However through E-Mentoring, mentors & Mentees in different parts of the country could also be paired.
 - The scope of Mentoring under RGUMY needs to be redefined in terms of extent of Handholding Support/involvement of Mentors needed. Just by providing advisory services to Udyamies they cannot setup Enterprises. Handholding charges/Remuneration payable to Mentors should be commensurate with the efforts put in by mentors to motivate them.
 - True mentoring is about mentor helping mentee make best use of mentee's skills & talents. It is important to distinguish between 'Coaching & Mentoring'. Coaching is short term program whereas Mentoring is a long term program.

- Mentoring needs Senior, Experienced professionals to head the program at mentor level to imbibe confidence in Mentees and the results should be visible. Effective & Time bound solutions be extended by Mentors to Udyamies.
- Proper Selection of Serious Udyamies who really want to be mentored is an important step for creation of enterprise. Non performers should be identified and dropped.
- Direct Connectivity/online between Mentor and Mentee for trouble free operation & speedy communication.
- Confidentiality of Mentees project details by mentor & cordial Mentor/Mentee relationship is equally important.
- Both Mentors & Mentees will need to be properly trained in order that each one of them performs their functions efficiently.
- Monitoring, evaluation& improvement by mentors and Feedback from Mentees from time to time during setting up of enterprise is important.
- Sharing of Success Stories, problems encountered, lessons learnt between various Mentors & Udyamies (Case Studies Documentation).
- Udyamies may be guided to become members of Entrepreneurs clubs/ Entrepreneurs Associations etc.
- Certain Critical Activities for setting up of Enterprise successfully including Finance from Banks, selection of State-of-the-art manufacturing technology & machinery & marketing Tie-Ups need more emphasis under the scheme.

CHAPTER 3

MAJOR FINDINGS OF EVALUATION STUDY

3.1 STATE/UT WISE DISTRIBUTION OF UMS EMPANELLED WITH MOMSME

MoMSME has empanelled 522 UMs in 30 States/UTs of India as on 31st March, 2011 and their State/UT wise distribution is provided at **Table 3.1**.

TABLE 3.1

STATE/UT WISE DISTRIBUTION OF UMs EMPANNELLED WITH MoMSME

S.No	State/UT	No. of UM Empanelled with MoMSME (As on 31 st March, 2011)
1.	Andhra Pradesh	11
2.	Arunachal Pradesh	02
3.	Assam	23
4.	Bihar	05
5.	Chandigarh UT	03
6.	Chhattisgarh	03
7.	Delhi	04
8.	Goa	02
9.	Gujarat	05

10.	Haryana	07
11.	Himachal Pradesh	08
12.	J&K	07
13.	Jharkhand	04
14.	Karnataka	36
15.	Kerala	06
16.	Madhya Pradesh	54
17.	Maharashtra	51
18.	Manipur	02
19.	Meghalaya	02
20.	Mizoram	04
21.	Nagaland	01
22.	Orissa	11
23.	Punjab	10
24.	Rajasthan	12
25.	Sikkim	01
26.	Tamil Nadu	40
27.	Tripura	04
28.	Uttar Pradesh	176
29.	Uttarakhand	16
30.	West Bengal	12
Total		522

Source: MoMSME

3.2 FEEDBACK/RESPONSES RECEIVED FROM UDYAMI MITRAS (UMS) CONTACTED

The responses received from 35 Udyami Mitras duly empanelled with MoMSME under RGUMY out of 42 as per the list provided by MoMSME that were received through personal contacts and through mail have been summarized in the following tables:

- **Table 3.2** highlights the profile of the Udyami Mitras including their name, UM code, Year of Empanelment with MoMSME, Legal Status, Category, Total Udyami Counts as on date, Overall Handholding capacity for Udyamies at any time and available Key Manpower specifically for implementation of RGUMY.
- **Table 3.3** provides details on performance of Udyami Mitras including Name of CPA, Total Handholding Charges filed with CPA till date, Total Handholding Charges released by CPA till date, major difficulties encountered in obtaining claims, total udyami contribution, no. of Udyamies provided handholding support out of which actual number of enterprises setup, corresponding total investment & estimated employment generation, major reasons for failure of other Udyamies.
- **Table 3.4** provides Udyami Mitra views/Feedback on the success of RGUMY in meeting the overall objectives of the scheme and in creation of new enterprises by 1st Generation/other entrepreneurs. The responses have been obtained as Yes/No/Partially and major reasons & constraints for the scheme not being so successful.
- **Table 3.5** lists various suggestions provided by UMs personally contacted and those who responded through mail w.r.t modifications to be carried in existing RGUMY to make it more effective. The suggestions were obtained with regard to the following:
 - i) Quantum of handholding charges being paid to UMs for setting up of service enterprises; micro manufacturing enterprises& small manufacturing enterprises, their adequacy and suggested changes
 - ii) Adequacy w.r.t Range of Services/Activities being offered by UMs to Udyamies as per RGUMY guidelines and suggested modifications
 - iii) Review of Activities/Services under Stage I, Stage II and Stage III as per RGUMY guidelines and regrouping if necessary.
 - iv) Review of percentage of total handholding charges payable to UMs on completion of Stage I, Stage II, Stage III as per RGUMY Guidelines and any modifications desired.

- v) Udyami Contribution for General Category Udyamies at present and any revision suggested.
- vi) Other procedural changes, any new component to be added in the scheme suggested.

Table 3.2: PROFILE OF UDYAMI MITRAS PERSONALLY CONTACTED AND THOSE WHO RESPONDED THROUGH MAIL

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
1.	IMMS, Cuttack, Odisha	UMOR12000325	2009	Society	III	404	About 100	Total : 06 <ul style="list-style-type: none"> • Sr Consultant – 01, • Consultant-05 Nos • All are experienced with regards to Enterprise set-up, rules, regulations and formalities. 	24 Nos Approx . Lead District Managers, Branch Managers of Commercial Banks and General Managers of DICs etc.	<ul style="list-style-type: none"> • Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME
2.	MISSION, DHENKANAL, Odisha	UMOR143000243	2009	Society	III	58	20	Total: 03 <ul style="list-style-type: none"> • Sr. Consultant – 01 • Prog. Coordinator, EDP Trained - 02 	5 Nos <ul style="list-style-type: none"> • Legal Consultant- 1 • Tax Practitioner -1 • Management Expert – 1 	<ul style="list-style-type: none"> • Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
									<ul style="list-style-type: none"> Finance Expert- 1 Chartered A/c - 1 	
3.	Periyar TBI, Thanjavur, Tamil Nadu	UMTN211000649	31 st March, 2011	Company	I	39	25	05 <ul style="list-style-type: none"> CEO – 1 Nos Project Director (trainings) – 1 Nos Project Associates – 2 Nos Training Coordinator – 1 Nos 	Nil	<ul style="list-style-type: none"> Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME In house experts are trained by Agencies like World Bank, ULO and EDII
4.	WAY SOCIETY, Hyderabad, Andhra Pradesh	UMAP053000374	2009	Society	III	525	20	02	01	<ul style="list-style-type: none"> Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME Since the Key

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
										Functionaries for implementation of RGUMY have more than 20 years of Project Implementation and management experience they do not require any further skill upgradation.
5.	ITCOT, Chennai, Tamil Nadu	UMTN022000203	2009	Company	II	118	30	03		<ul style="list-style-type: none"> As required under RGUMY, two Key Functionaries are trained and in addition they have more than 20 years of technical & project management consultancy experience
6.	MSME-DNC, Amini UT of Lakshdweep	UMLK011000197	2009	Part of MSME DI	I	52	10	01	Nil	<ul style="list-style-type: none"> No specific trained manpower w.r.t RGUMY
7.	Apitco, Bhubaneswar, Odisha	UMOR172000247	2009	Company	III	Nil	12	12	Nil	<ul style="list-style-type: none"> In-house training on Micro enterprise development
8.	Apitco, Hyderabad Andhra Pradesh	UMAP053000375	2009	Company	II	573	900 (through 32	32	Nil	<ul style="list-style-type: none"> In-house training on Micro enterprise development

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
							Project Offices in AP)			
9.	NSIC- Technical Services Centre, Hyderabad AP	UMAP06N00086	2009	Company	I	57	60	01	Nil	Nil
10.	NIESBUD, Noida, Uttar Pradesh	UMUP10N00061	2009	Society	I	800	800 (through 10 SHG)	4	Nil	<ul style="list-style-type: none"> 4 Persons have been trained in house w.r.t RGUMY
11.	Radha Krishna Shikshan Seva Samiti, Mau, UP	UMUP622000301	2009	Society	III	250	25	04	09 (Supervisor-05, diploma holder/B.Tech CA – 1 M.Com Accountant -2 Architect (B. Tech) – 1	<ul style="list-style-type: none"> Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME
12.	Jhunjhunu Zila	UMRA053000437	2010	Society	III	196	30	03	02	<ul style="list-style-type: none"> As per requirement

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
	Paryawaran Sudhar Samiti, Jhunjhunu, Rajasthan									
13.	Guru Harkrishan Educational Society, Yamunanagar, Haryana	UMHR031000412	2010	Society	I	4	10	02	Nil	Nil
14.	Indian Industries Association, Lucknow, UP	UMUP273000189	2009	Association	III	86	25	04		<ul style="list-style-type: none"> Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME and they have more than 15 years of project implementation experience
15.	Gulbarga Industrial Estate Manufacturer's Association, Gulbarga, Karnataka	UMKA 043000442	2010	Association	III	22	06	02	02	

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
16.	Trimurti Rural Development Foundation Trust, Navasari, Gujarat	UMGJ243000414	2010	Trust	III	70	30	02	02	
17.	Salem Productivity Council, Salem, Tamil Nadu	UMTNo.083000455	2010	Society	III	322	20	04	Need Based	<ul style="list-style-type: none"> Under RGUMY, Two Key Functionaries have attended training program for Udyam Mitra
18.	Mizoram Entrepreneurship Network (MEN), Aizawl, Mizoram	UMMZ033000350	2008	Society	III	116	40	06		<ul style="list-style-type: none"> Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME
19.	Information Technology & Consultancy Service (ITCS), Dharmanagar, North Tripura	UMTR041000411	2010	Company	I	1015	100	09	13	<ul style="list-style-type: none"> Two Key Functionaries have been trained on RGUMY Implementation through RGUMY Cell of MoMSME Manpower has more than 20 years of professional technical consultancy experience

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
20.	KAMLA MAHILA HANDICRAFT UDYOG AND VIKAS SOCIETY, Dehradun, Uttarakhand	UMUT053000635	2011	Society	III	38	20	09	02	<ul style="list-style-type: none"> Two Key Functionaries have attended training program for Udyami Mitra organized by RGUMY Cell of MoMSME. Key Professional have more than 15 years experience related to design and manufacturing of garments Through DC Handicrafts/IIE/DI workshop and seminars organized at Dehradun
21.	Indian Institute of Entrepreneurship, Guwahati, Assam	UMAS061000151	2008	Society	I	500	50	02	14	<ul style="list-style-type: none"> Key functionaries are trained inhouse w.r.t RGUMY
22.	Barnarddi Gramya Unnayan Samity, Nalbari, Assam	UMAS073000348	2010	Society	III		25	04	Need based	
23.	Anant Vikas Srott,	UMJH1400315	2009	Society	III	2800	200	12	5	<ul style="list-style-type: none"> Besides training of Key

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
	Ranchi, Jharkhand									Functionaries under RGUMY other measures adopted include Camps /Classes and direct interaction with Trained Key Functionaries
24.	NSIC, Guwahati	UMAS061000235	2008	Company	I	455	120	03	Need Based from KVIC, KVIB, DICC, MSME-DI, Banks/FIs	<ul style="list-style-type: none"> Outstation training, Seminar, Interaction with different Departments and Associations
25.	CED, Gujarat	UMGJ063000431	2010	Society	II	268	50	15	Services such as Online Data Entry, Documentation and various follow-up activities are outsourced	<ul style="list-style-type: none"> All the trainers, Regional Officers located across Gujarat State are given in-house training on RGUMY scheme and its implementation at regular intervals. Also the trainers and Regional Officers are sent for specified training related to various Industrial Opportunities, Entrepreneur Counseling and other subjects. <p><u>Frequency:</u> Once in 6</p>

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
										Months <u>Staff Trained</u> - All
26.	Sewa Ashram Ranchi, Jharkhand	UMJH143000632	2011	Society	III	65	20	04	01	<ul style="list-style-type: none"> • Updation of knowledge through internet and in-house training programs by trainers to other members.
27.	CEDMAP, Bhopal CVTA Project, Bhopal, Madhya Pradesh	UMMP321000751	2010	Society	I	83	33	09	01	<ul style="list-style-type: none"> • Skill development programs/camps/workshop organized regularly for Staff from time to time.
28.	MITCON, Pune, Maharashtra	UMMH253000242	2009	Company	II	1470	100	06	08	<ul style="list-style-type: none"> • Two Key Functionaries have attended training program for Udyami Mitra organized RGUMY Cell of MoMSME • Online / Offline training given to support staff time to time.
29 &	MCED, Aurangabad & Mumbai, Maharashtra	UMMH192000250	2009	Institute	II	625	400	50	Nil	<ul style="list-style-type: none"> • Two Key Functionaries have attended training program for Udyami Mitra organized by

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
30.										RGUMY Cell of MoMSME <ul style="list-style-type: none"> • Training Programs of other personnel by MCED Trainers and review in monthly meetings.
31.	Agnel Entrepreneurship Development Institute, Verna, Goa	UMGO012000370	2009	Society	III	128	10	07	Nil	<ul style="list-style-type: none"> • Two Key Functionaries have attended training program for Udyami Mitra organized by RGUMY Cell of MoMSME • Key personnel involved in RGUMY Scheme are trained in-house under (FDP) programs
32.	Regional Centre for Entrepreneurship Development, Shimla, HP	UMHP112000187	2008	Society	III	117	250	8	Nil	<ul style="list-style-type: none"> • Trained & experienced Staff (8 having more than 15 years experience) members for RGUMY scheme. • RCED organizes the FDP for the faculty members from Science and Technology Institutions at Gurdaspur, Punjab in active association with

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
										Sukdhjinder Group of Institutions. The program is organized to develop the knowledge and counseling skills of the faculty, related to launching and managing small industrial/business ventures.
33.	Regional Centre for Entrepreneurship Development, Chandigarh	UMPB233000188	2008	Society	III	257	200	7	Nil	<ul style="list-style-type: none"> Trained & experienced Staff (8 having more than 15 years experience) members for RGUMY scheme. RCED organizes the FDP for the faculty members from Science and Technology Institutions at Gurdaspur, Punjab in active association with Sukdhjinder Group of Institutions. The program is organized to develop the knowledge and counseling skills of the faculty, related to launching and managing

S. No.	Name	UM Code	Year of Empanelment with MoMSME	Legal Status	Category	Total Udyami Count (Nos)	Overall Handholding to Udyamies - Capacity at any Time	Key Manpower for Implementation of RGUMY (Nos)		
								In-house	Outsourced	Capacity Building of Manpower w.r.t. RGUMY
										small industrial/business ventures.
34.	North Bengal Sukanta Pally Foundation of Global Environment, Darjeeling, West Bengal	UMWB013000216	2009	Society	III	61	10	03 <ul style="list-style-type: none"> Project Incharge: 01 Project Coordinator: 02 	Nil	<ul style="list-style-type: none"> Project Incharge has over 10 years of practical experience in extending handholding support/services to Entrepreneurs Project Coordinators have practical experience of over 6 years on handholding services.
35.	Sivaganga District Small Scale Industries Association, Sivaganga, Tamilnadu	UMTN233000490	2010	Association	III	100	30	9	15	<ul style="list-style-type: none"> As per mandate, two key personnel have attended Training Program w.r.t RGUMY Scheme. Arrange for visits to Industries, Research Institutes & Universities Training of Trainers programs are conducted Refresher Courses for Technical Staff

TABLE 3.3: PERFORMANCE OF UDYAMI MITRAS - PERSONALLY CONTACTED AND THOSE WHO RESPONDED THROUGH MAIL UNDER RGUMY

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
1.	IMMS, Cuttack, Odisha	Directorate of Industries, Cuttack, Govt. of Odisha	5.37	2.92	<ul style="list-style-type: none"> Verification Modalities are not clear to CPA and claims are not settled within reasonable time frame and even it takes more than one year for settlement of claims. 	2.56	404	300	2000	1500	<ul style="list-style-type: none"> Difficulty in obtaining finance from banks, power problems, personal problems of Udyamies.
2.	MISSION, DHENKANAL, Odisha	DI, Cuttack Govt. Odisha	Nil	Nil	<ul style="list-style-type: none"> Lot of paper work 	0.12	24	Nil	Nil	Nil	<ul style="list-style-type: none"> After attending training , majority took wage employment. Bank finance is major hurdle
3.	Periyar TBI, Thanjavur, Tamil Nadu	NiMSME	0.71	Nil	<ul style="list-style-type: none"> Procedural Delays at CPA level due to shortage of manpower for implementation of 	Nil (All women)	39	24	110	100	<ul style="list-style-type: none"> The delay in bank loan processing is main reason for slow pick up

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
					RGUMY						
4.	WAY SOCIETY, Hyderabad, Andhra Pradesh	DI, Hyderabad	4.2	Nil	<ul style="list-style-type: none"> Verification process at CPA level takes substantial time and delays release of claim to UM 	0.52	105	Nil	Nil	Nil	<ul style="list-style-type: none"> Trained Persons interested more in Jobs
5.	ITCOT, Chennai, Tamil Nadu	Dir. of Ind.& Commerce, Chennai, Govt. of Tamil Nadu	3.21	1.26	<ul style="list-style-type: none"> Obtaining Claim from CPA is cumbersome and not time bound 	0.46	118	72	350	400	<ul style="list-style-type: none"> No failure noticed, other projects under various stages of implementation
6.	MSME-DNC, Amini UT of Lakshdweep	DC-MSME	Nil	Nil	NA	Nil (All Women)	15	15 (individual Units)	15	Nil	Rest of the trainees did not turn up after registration. Since Registration is done free it seems all the trainees volunteered to register under RGUMY without serious interest to take up Industrial

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
											Activities.
7.	APITCO, Bhubaneswar Odisha	DI, Cuttack, Govt. of Odisha	Nil	Nil	NA	Nil	Nil	Nil	Nil	Nil	NA
8.	APITCO, Hyderabad Andhra Pradesh	Commissioner of Industries, Hyderabad	8.0	Nil	<ul style="list-style-type: none"> Obtaining Claim from CPA is difficult as no officers is designated for RGUMY scheme No proper procedures and scheme guidelines are being followed by CPA in claim processing IPO at District level (DIC office) do not take interest in verifications of Enterprise for EM- 	2	573	20	100	80	<ul style="list-style-type: none"> Almost 60% of trainees not clear on whether they want to take up wage employment or set up Enterprise Disbursement of Bank Loan to enterprises is a great problem

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamies									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
					2 which leads to delay in claim processing by CPA						
9.	NSIC- Technical Services Centre, Hyderabad AP	NSIC	Nil	Nil	NA	NA	NA	NA	NA	NA	<ul style="list-style-type: none"> Due to shortage of manpower at NSIC- Technical Services Centre, Hyderabad, they could not provide handholding support to registered Udyamies
10.	NIESBUD, Noida, Uttar Pradesh	NIESBUD	5.0	5.0	Nil	Nil	800	98	15	98	<ul style="list-style-type: none"> Other trainees were not interested in setting up of their enterprises
11.	Radha Krishna Shikshan Seva Samiti, Mau, UP	DI of Industries, Govt. of UP	3.98	0.93	<ul style="list-style-type: none"> Obtaining Claim from CPA. They are not well trained for the scheme 	Nil	250	40	200	165	<ul style="list-style-type: none"> Bank is not interested in new Udyami Loan Bank demands additional Guarantee from Udyami even if the project cost is below Rs 10 Lacs. But according to RBI guidelines, for project

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamies									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
											below Rs. 10 lakh hypothecation of project assets is enough.
12.	Jhunjhunu Zila Paryawaran Sudhar Samiti, Jhunjhunu, Rajasthan	Commissioner of Industries, Jaipur, Govt. of Rajasthan	1.81	0.32	<ul style="list-style-type: none"> Procedural delays in claim processing by CPA & DICs 	Nil	196	25	50	75	<ul style="list-style-type: none"> Lack of bank support to Udyamies Lack of awareness regarding RGUMY among officers of other government departments
13.	Guru Harkrishan Educational Society, Yamunanagar, Haryana	NSIC, New Delhi	Nil	Nil	NA	NA	NA	NA	NA	NA	
14.	Indian Industries Association, Lucknow, UP	Commissioner and DI, Govt. of UP, Kanpur	0.99	Nil	<ul style="list-style-type: none"> Non availability of professional training certificates of the candidates 	0.43	20	4	2	4	<ul style="list-style-type: none"> Udyamies do not return to the IIA for support after registration or while in the midst of Stage I

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamias									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamias (Rs. Lacs)	Handholding Support provided to Udyamias (Total Nos)	Actual Enterprises set up by Udyamias (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamias
											& II & even after the enterprise has been setup.
15.	Gulbarga Industrial Estate Manufacturer's Association, Gulbarga, Karnataka	Commissioner for Industrial development & Director of Industries & Commerce, Bangalore, Karnataka	Nil	Nil	NA	Nil	18	08	32	30	<ul style="list-style-type: none"> ▪ Banks are not considering the proposals and want the proposals to be sent/recommended under government sponsored schemes. ▪ Though the loan proposals are sent under government schemes, Banks are reluctant to sanction adequate finance. They want to restrict to the quantum of subsidy under the PMEGP scheme. ▪ Udyamias expect UM to follow up with banks on their behalf.
16.	Trimurti Rural	COMSSINE	1.40	Nil	▪ No Government	0.28	70	45	470	370	▪ Banks negative

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamias									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamias (Rs. Lacs)	Handholding Support provided to Udyamias (Total Nos)	Actual Enterprises set up by Udyamias (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamias
	Development Foundation Trust, Navasari, Gujarat	R OF INDUSTRIES, GOVT. OF Gujarat, Gandhinagar			officer try to understand scheme at CI & DICs offices.						response to Udyamias for loans
17.	Salem Productivity Council, Salem, Tamil Nadu	DI, Chennai, Tamil Nadu	Nil	Nil	NA	0.45	150	NA	NA	NA	
18.	Mizoram Entrepreneurship Network (MEN), Aizawl, Mizoram	DI, Guwahati, Assam	0.80	0.80	None	Nil	100	10	20	20	<ul style="list-style-type: none"> ▪ Lack of support from Banks/FIs ▪ Lack of seriousness and determination in Udyamias
19.	Information Technology & Consultancy Service (ITCS), Dharmanagar,	IIE, Guwahati	11.94	5.39	<ul style="list-style-type: none"> ▪ Delay in claim processing by Accounts section of IIE, and fund Problem 	Nil	1015	107	90	500	<ul style="list-style-type: none"> ▪ Lack of Information, Entrepreneurship Motivation at School & College level, Infrastructure for Research &

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
	North Tripura										Development of Entrepreneurship, Banking Procedure, Govt. Departmental Procedure and Politics in Industrial & Entrepreneurship Development
20.	KAMLA MAHILA HANDICRAFT UDYOG AND VIKAS SOCIETY, Dehradun, Uttarakhand	DI, Govt. of Uttarakhand	0.39	0.39	<ul style="list-style-type: none"> Faced problem w.r.t Online EM-1 Form filing with DIC. Despite Online, the Society was asked to submit the EM Forms manually which took more time than expected and inturn it delayed the registration process 	Nil (All Women)	20	20	10	20	
21.	Indian	IIE	10.11	2.89	<ul style="list-style-type: none"> Shortage of Funds 	Nil	144	144	150	300	<ul style="list-style-type: none"> Lack of Information about

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
	Institute of Entrepreneurship, Guwahati, Assam				for RGUMY in NER						<p>Entrepreneurship Motivation at School & college Level. Banking Procedure, Govt. Departmental Procedure in Entrepreneurship Development</p> <p>▪ Since launching of the RGUMY all responsibilities have been handled by one faculty member without single support of any associate/assistants besides his other normal responsibilities. As a result exercise of RGUMY implementation was not a continuous one at IIE in absence of a Devoted Cell under the supervision of the</p>

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamies									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
											Concerned Faculty Member
22.	Barnarddi Gramya Unnayan Samity, Nalbari, Assam	DI, Guwahati, Assam	Nil	Nil	NA	NA	NA	NA	NA	NA	
23.	Anant Vikas Srott, Ranchi, Jharkhand	SDI, Jharkhand	33	Nil	<ul style="list-style-type: none"> Non cooperating approach of CPA 	4.0	825	Nil	Nil	Nil	<ul style="list-style-type: none"> Since Claim not processed by CPA, the UMs lost interest in further providing handholding support to Udyamies
24.	NSIC, Guwahati	NSIC	Nil	Nil	<ul style="list-style-type: none"> Non submission of claim forms to CPA 	Nil (NER)	455	94	220	470	<ul style="list-style-type: none"> Non availability of finance, getting jobs and marriage in case of women.
25.	CED, Gujarat	Industries Commission er,	2.77	2.47	Nil	0.59	268	44	288	333	<ul style="list-style-type: none"> The remaining udyamies who have not yet started their units can not be

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamies									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
		Gandhinagar , Gujarat									termed as "Failure", as based on our experience many of them are expected to start process in near future. Many others are in pipeline i.e. In the process of establishment of their units
26.	Sewa Ashram Ranchi, Jharkhand	DI, Ranchi, Govt. of Jharkhand	Nil	Nil	<ul style="list-style-type: none"> Non submission of claim forms to CPA 	0.13	65	30	60	60	<ul style="list-style-type: none"> Many candidates could not be successful in interviews conducted by PMEGP Screening Committee hence could not get subsidy and loans from banks
27.	CEDMAP, Bhopal CVTA Project, Bhopal, Madhya Pradesh	NiMSME, Hyderabad	Nil	Nil	<ul style="list-style-type: none"> Could not file claim forms successfully due to problem with RGUMY Website such as hanging of website, frequent 	0.4	83	19	20	83	<ul style="list-style-type: none"> Difficulty in Sanction & disbursement of loans from banks Due to weak documents/papers of the Udyamies, it becomes difficult for

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
					generation of error reports etc.						<p>the Udyami Mitra to help them in completing bank formalities</p> <ul style="list-style-type: none"> Failure of Udyamies in successfully accessing bank loans, obtaining admissible capital subsidy/assistance under various schemes of the Central/State Government and other agencies/organizations/financial Institutions/Banks etc.
28.	MITCON, Pune, Maharashtra	DI, Mumbai, Govt. of Maharashtra	19.44	18.69	<ul style="list-style-type: none"> UM does not receive payment if CPA fails to process claim filed before 10th Day of the Month and 	0.06	1470	679	500	2832	<ul style="list-style-type: none"> Some are in process Some have shown no Interest Some have opted for Wage Employment

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
					this delays the release of claims by a month						
29 & 30	MCED, Aurangabad & Mumbai, Maharashtra	DI, Mumbai, Govt. of Maharashtra	0.39	0.39	<ul style="list-style-type: none"> No Scheduled Claim Processing Training of CPA officials is lacking CPA Officials get transferred from time to time. New Officials are not aware about the Scheme. Despite of filing Claim Forms through online, UMs have to submit in Hard Copies of the same to DI for release of claims which takes a lot of time 	Nil	33	Nil	Nil	Nil	<ul style="list-style-type: none"> After training most of the Udyami turn to jobs Lack of motivation in Udyamies Negative Response from Bank Poor Sustenance Capacity Claim processing takes lot of time that diminishes enthusiasm of UMs and it also affects Udyamies.

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
31.	Agnel Entrepreneurship Development Institute, Verna, Goa	Directorate of Industries Trade & Commerce, Govt. of Goa	5.02	1.12	<ul style="list-style-type: none"> No major issues 	1.28	128	128	540	551	NA
32.	Regional Centre for Entrepreneurship Development, Shimla, HP	DI, HP	1.70	1.15	<ul style="list-style-type: none"> Claim processing by CPA takes a lot of time 	Nil	117	117	85	200	NA
33.	Regional Centre for Entrepreneurship Development, Chandigarh	DI, PB	5.74	Nil	<ul style="list-style-type: none"> Claim processing by CPA takes a lot of time 	0.25	257	257	130	100	NA
34.	North Bengal Sukanta Pally Foundation of	DI, Kolkata, WB	0.50	Nil	<ul style="list-style-type: none"> Claim processing by CPA takes a lot of time 	0.38	61	40	300	120	In progress of Implementation

S. N.	Name of UM	Performance of UM (since empanelment with MoMSME) under RGUMY for rendering Handholding Support to Udyamis									
		Name of CPA	Total Handholding Charges filed with CPA (Rs. Lacs)	Total Handholding Charges Released by CPA (Rs. Lacs)	Major Difficulties Encountered in obtaining Claims	Total Contribution from Udyamies (Rs. Lacs)	Handholding Support provided to Udyamies (Total Nos)	Actual Enterprises set up by Udyamies (Nos)	Total Investment in Enterprises set up (Rs. Lacs)	Total Estimated Employment generation in Enterprises Setup (Nos)	Major Reasons for failure of other Udyamies
	Global Enivronment, Darjeeling, West Bengal										
35.	Sivaganga District Small Scale Industries Association, Sivaganga, Tamilnadu	The Industries Commission er and DI & Commerce Department , Chennai, Tamil nadu	1.19	0.19	<ul style="list-style-type: none"> No major issues 	0.08	100	19	76	80	<ul style="list-style-type: none"> To get the financial Assistance from Banks, Since the existing entrepreneurs have not repaid the loan properly, the bankers are hesitating to sanction loan to new entrepreneurs

TABLE 3.4

VIEWS OF UDYAMI MITRAS - PERSONALLY CONTACTED AND THOSE WHO RESPONDED THROUGH MAIL W.R.T. SUCCESS OF RGUMY

S. N	Name of UM	UM VIEW / FEEDBACK ON SUCCESS OF RGUMY
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		In Meeting the overall Objective(s) of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
1.	IMMS, Cuttack, Odisha	√				√		
2.	MISSION, DHENKANAL, Odisha			√				√
3.	Periyar TBI Thanjavur, TN	√						√
4.	WAY SOCIETY, Hyderabad, Andhra Pradesh			√				√
5.	ITCOT, Chennai, Tamil Nadu	√				√		
6.	MSME-DNC, Amini UT of Lakshdweep		√		<ul style="list-style-type: none"> • RGUMY is not successful in UT of Lakshadweep. • In Lakshadweep the aspirational level of the people is very low. They prefer low risk activities like tailoring, snacks making to high investment projects. They also prefer to operate from homes without bank loans on their own. • Limited Market access, Coastal Zone regulations, lack of administrative support for power intensive and high water consuming projects are other reasons for lack of interest for industrial projects among the people. In this back ground RGUMY is of little use in the area. • Lakshdweep consists of 10 main Islands and Kavaratti is the 		√	

S. N	Name of UM	UM VIEW / FEEDBACK ON SUCCESS OF RGUMY						
		In Meeting the overall Objective(s) of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
					capital. Most of the industry related offices are located at Kavaratti and MSME-DNC is located in Amini Island. There is conveyance constraint between the Islands and so frequent travel to Kavaratti and various islands to carry out RGUMY activities is quite difficult.			
7.	Apitco, Bhubaneswar, Odisha			√				√
8.	Apitco, Hyderabad, Andhra Pradesh			√				√
9.	NSIC- Technical Services Centre, Hyderabad AP		√		<ul style="list-style-type: none"> • Lack of assistance from the banks in providing loans to Udyamies • Getting collateral security is difficult for Udyamies for obtaining either bank loan or grant under PMEGP 		√	
10.	NIESBUD, Noida, Uttar Pradesh		√		<ul style="list-style-type: none"> • Scheme is complicated for Udyami Mitra to implement due to involvement of multiple agencies i.e. DI/CI, DIC etc; low handholding charges being paid to UMs and delay in processing of their claims at State/UT level. 			√
11.	Radha Krishna Shikshan Seva Samiti, Mau, UP		√		<ul style="list-style-type: none"> • Training programs are in English for Udyamies and UMs hence it is difficult for them to follow • In adequate number of training programs and seminars for Udyami Mitras to build their capacities and resolve their problems 			√

S. N	Name of UM	UM VIEW / FEEDBACK ON SUCCESS OF RGUMY						
		In Meeting the overall Objective(s) of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
12.	Jhunjhunu Zila Paryawaran Sudhar Samiti, Jhunjhunu, Rajasthan	√				√		
13.	Guru Harkrishan Educational Society, Yamunanagar, Haryana		√		<ul style="list-style-type: none"> There is no back up Support from the MoMSME even to let UM know about various schemes of central / state Govt. through which new entrepreneurs could be benefited. 		√	
14.	Indian Industries Association, Lucknow, UP		√		<ul style="list-style-type: none"> Though the scheme is well conceptualized and well intentioned yet it has no serious takers in U.P. Initially, when the would-be entrepreneurs approach IIA for registration, Udyamies seem enthusiastic but gradually the enthusiasm wanes and despite constant follow-up from IIA end they hardly ever respond. The role of the State Govt. is crucial in promoting entrepreneurship because an entrepreneur has a lot at stake, s/he has to consider the long term benefits of setting up the enterprise in a particular region and unless the environment is favourable, few would venture into it despite assurances of support from Udyami Mitra, for ultimately, udyamis have to deal with the govt. departments directly for various requirements – it is not a one time thing ! Another observation is that Trained entrepreneurs are not 		√	

S. N	Name of UM	UM VIEW / FEEDBACK ON SUCCESS OF RGUMY						
		In Meeting the overall Objective(s) of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
					approaching IIA while the untrained 'want- to-be entrepreneurs' mostly back out when they are told that training is a prerequisite for availing of the scheme.			
15.	Gulbarga Industrial Estate Manufacturer's Association, Gulbarga, Karnataka			√				√
16.	Trimurti Rural Development Foundation Trust, Navasari, Gujarat	√				√		
17.	Salem Productivity Council, Salem, Tamil Nadu			√				√
18.	Mizoram Entrepreneurship Network (MEN), Aizawl, Mizoram		√		<ul style="list-style-type: none"> Major constraint is non-availability of funding from Banks and FIs. Banks are not aware of the scheme. Even if it is aware at the higher level, officials at the branch level normally are not aware about RGUMY at all. Udyamies generally face frustration and stop contacting the banks. Workshops/Seminars for bank officials should be conducted. The other constraint is lack of information or awareness among the other stakeholder departments. Ministry should inform and create awareness seminars/workshops for Industries dept, Urban Development dept., Labour & Employment Deptt., Commerce Deptt, State KVIC and KVIBs. 		√	

S. N	Name of UM	UM VIEW / FEEDBACK ON SUCCESS OF RGUMY						
		In Meeting the overall Objective(s) of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
19.	Information Technology & Consultancy Service (ITCS), Dharmanagar, Tripura	√				√		
20.	Kamla Mahila Handicraft Udyog and Vikas Society, Dehradun, Uttarakhand	√				√		
21.	Indian Institute of Entrepreneurship, Guwahati, Assam	√				√		
22.	Barnarddi Gramya Unnayan Samity, Nalbari, Assam		√		<ul style="list-style-type: none"> There has been lack of regular monitoring of the scheme by concerned Authorities and lack of online support mechanism 		√	
23.	Anant Vikas Srott, Ranchi, Jharkhand		√		<ul style="list-style-type: none"> Lack of awareness among the government officials and financial institutions about the scheme. 	√		
24.	NSIC, Guwahati		√		<ul style="list-style-type: none"> There is no special status for the RGUMY trainee in Financial Institute, Bank Getting clearance from Pollution Control Board, BIS, FPO is the main bottleneck 	√		

S. N	Name of UM	UM VIEW / FEEDBACK ON SUCCESS OF RGUMY						
		In Meeting the overall Objective(s) of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
25.	CED, Gandhinagar, Gujarat	√				√		
26.	Sewa Ashram Ranchi, Jharkhand	√				√		
27.	CEDMAP, Bhopal CVTA Project, Bhopal, Madhya Pradesh		√		<ul style="list-style-type: none"> Villagers/rural Udyamies do not agree to pay Rs. 1000 as enrollment fees. Difficulty in obtaining loans from banks by Udyamies that results in poor success rate w.r.t Enterprise setting up by them Operational Problems related to RGUMY website 		√	
28.	MITCON, Pune, Maharashtra			√		√		
29 & 30	MCED, Aurangabad & Mumbai, Maharashtra		√		<ul style="list-style-type: none"> Filing Process through Online should be simplified Scheme is new, much awareness about the scheme is needed among prospective Entrepreneurs & Govt. Departments. Various means (TV, Radio, Local Newspaper etc) should be used to spread awareness among the entrepreneurs 			√
31.	Agnel Entrepreneurship Development Institute, Verna, Goa	√				√		
32.	Regional Centre for Entrepreneurship Development,	√				√		

S. N	Name of UM	UM VIEW / FEEDBACK ON SUCCESS OF RGUMY						
		In Meeting the overall Objective(s) of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
	Shimla, HP							
33.	Regional Centre for Entrepreneurship Development, Chandigarh	√				√		
34.	North Bengal Sukanta Pally Foundation of Global Environment, Darjeeling, West Bengal	√						√
35.	Sivaganga District Small Scale Industries Association, Sivaganga, Tamilnadu	√				√		

TABLE 3.5: SUGGESTED MODIFICATIONS BY UM_s (PERSONALLY CONTACTED AND THOSE WHO RESPONDED THROUGH MAIL) IN RGUMY TO MAKE IT MORE EFFECTIVE

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM					Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]	Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions		
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present											
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
										Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM					Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions		
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present															
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present					
												Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
1.	IMMS, Cuttack, Odisha	Rs. 8000		Rs. 12000		Rs. 12000+0.1% of PC in excess of Rs. 25 Lakh	√		√		√	√			Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh	▪ Udyami Contribution should be taken on completion of Stage I because the prospective entrepreneurs are not willing to spend money at initial stages ▪ Generation of claims should not be linked to filing of EM-I and EM-II by Udyamies as these are not mandatory as per MSME D Act.	▪ There should be a provision in the scheme for financial support to the UMs for conducting awareness camps at District level for potential Udyamies to motivate them and it is suggested that a budget of Rs. 20000 per camp should be allocated. ▪ Claims processing of UMs and their settlement by CPAs should be time-bound and specific guidelines need to be formulated at MoMSME level in this regard.		
2.	MISSION DHENKANAL, ODISHA	Rs. 8000		Rs. 12 000		Rs. 12000+0.1% of PC in excess of Rs. 25 Lakh	√		√		Stage I: 50% Stage II: 25% Stage III: 25%	√			Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh				

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM					Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions			
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present														
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present					
												Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes					
3.	Periyar TBI, Thanjavur, Tamil Nadu		Rs. 6000		Rs. 8000		Rs. 9000 + 0.1% of PC in excess of Rs. 25 Lakh	√		√		Stage I: 40% Stage II: 40% Stage III: 20%	√		Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh	▪ Claimed amount should be released early	▪ Trainees who have attended 2 weeks Training programs & availing handholding support under RGUMY should be provided preference under PMEGP of MoMSME for availing Credit linked subsidy for setting up of their enterprises			
4.	WAY SOCIETY, Hyderabad, Andhra Pradesh	√		√		√		√		√				Make it nil for Udyami		Make it nil for Udyami	▪ Handholding Charges to UMs should directly be processed and released by MoMSME instead of CPAs	▪ Business Activity should be included. In addition two service & manufacturing under Scheme		
5.	ITCOT, Chennai, Tamil Nadu		Rs. 8000		Rs.12000		Rs. 12000+0.1% of PC in excess of Rs. 25 Lakh	√		√		Stage I: 50% Stage II: 25% Stage III: 25%	√		Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh	▪ There should be online claim processing by CPA & MoMSME and processing procedures should be simplified				

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		Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes		For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
		Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate		Adequate	Adequate			
6.	MSME-DNC, Amini UT of Lakshdweep	√	√		Rs. 10000+0.1% of PC in excess of Rs. 25 Lakh	√	√	√		√		Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh		A token Udyami contribution is a must for all categories. No free enrolment should be allowed to ensure seriousness of potential Udyamies.
7.	APITCO, Bhubaneswar, Odisha		Rs.6000	Rs.8000	Rs. 10000+0.1% of PC in excess of Rs. 25 Lakh	√	√		Stage I: 40% Stage II: 50 % Stage III: 10%	√		Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh	Greater Coordination between State (CPA, DIC) & Central Govt.(MoMSME) for implementation RGUMY	Entrepreneurship awareness camps should be organized by UMs at district/block level and financial support @ Rs.15000 per camp should be provided under RGUMY.

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												Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
8.	APITCO, Hyderabad,		Rs. 6000		Rs.8000		Rs. 10000+0.1% of PC in excess of Rs. 25 Lakh	√		√		Stage I: 40% Stage II: 50 % Stage III: 10%	√		Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh	▪ Greater Coordination between State (CPA, DIC) & Central Govt.(MoMSME) for RGUMY implementation ▪ There should be a designated officer at CPA office for claim processing of UMs		▪ Entrepreneurship awareness camps should be organized by UMs at district/block level and financial support @ Rs.25000 per camp should be provided under RGUMY. ▪ Claims should be processed by CPA in a time-bound manner so that the UM is kept motivated and is able to sustain its operations ▪ Trainees who have attended 2 weeks Training programs & availing handholding support under RGUMY should be provided preference under PMEGP of MoMSME for availing Credit linked subsidy for setting up of their enterprises ▪ EM 1 & EM 2 filing & verification by CPA & DIC should be waived off as a Milestone in Stage I & II payments released to UMs as these are optional as per MSME Act & Udyamies are not inclined to file the same.	
57 Page MoMSME-Evaluation Study of Ongoing Scheme “ Rajiv Gandhi Udyami Mitra Yojna”																			

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		Adequate	Inadequate & suggested Changes	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Adequate	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
										Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	
9.	NSIC- Technical Services Centre, Hyderabad AP	Rs.8000	Rs.10000	Rs. 10000 +0.1% of PC in excess of Rs. 25 Lakh	√	√	Stage I: 50% Stage II: 25 % Stage III: 25%	√			Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh			Linkage of RGUMY with PMEGP for obtaining finance for Udyamies through Udyami Mitras i.e. under PMEGP preference should be given to those Entrepreneurs who are availing handholding facility from Registered Udyami Mitra with MoMSME under RGUMY.
10.	NIESBUD, Noida, Uttar Pradesh	Rs10000	Rs. 15,000	Rs. 20000 +0.5% of PC in excess of Rs. 25 Lakh	√	√	√	√			Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh			

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															Adequate & suggested Changes	Adequate & suggested Changes		
11.	Radha Krishna Shikshan Seva Samiti, Mau, UP	Rs. 7000	Rs. 10000		Rs. 10000+0.1% of PC in excess of Rs. 25 Lakh	√		√		√		√				Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh		<ul style="list-style-type: none">Training programs are in English for Udyamies, they should be in Hindi tooThe training of Udyami Mitras w.r.t Implementation of RGUMY is inadequate. There should be minimum 5 training programmes & seminars for Udyami Mitras in one year to build their capacities and resolve their problemsUdyami Mitras should also be invited in Industries related meetings or discussions (both at Government and Private levels)
12.	Jhunjhunu Zila Paryawaran Sudhar Samiti, Jhunjhunu, Rajasthan	Rs.10000	Rs. 15000		Rs. 15000+0.1% of PC in excess of Rs. 25 Lakh	√		√		√		√				Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh		

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												Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes			
13.	Guru Harkrishan Educational Society, Yamunanagar, Haryana		Rs.8000		Rs.10000		Rs. 12000+0.1% of PC in excess of Rs. 25 Lakh	√		√		Stage I: 50% Stage II: 25 % Stage III: 25%	√			Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh	Udyami Mitras should be provided with list of Central/State Govt. schemes with also the list of control persons/Nodal Officers	The Concerned officers at CPA and DIC should be asked by the ministry to cooperate with Udyam Mitras

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														Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
14.	Indian Industries Association, Lucknow, UP	√		√		√		√		√		√		√		√					▪ Lot of advocacy /publicity /awareness on the scheme in general & particularly targeted at the various “Training Instts” is required so that the trained entrepreneurs are motivated to approach the Udyami Mitra while the untrained ones are motivated to get the required training. Hence, it is proposed that a component of “IEC Support’ for Udyami Mitra be added under which the Ministry may provide financial support for publishing & distribution of IEC material & conducting awareness programmes for the target audience.

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		Adequate	Adequate	Adequate		Adequate	Adequate	Adequate						
15.	Gulbarga Industrial Estate Manufacturer's Association, GulbargaKarnataka	Rs. 6000	Rs.10000	15000+0.1% of PC in excess of Rs. 25 Lakh	√		√	√				Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh		<ul style="list-style-type: none"> The follow up of proposals for finance under the scheme to be reviewed in DLSWA Targets to be fixed for Banks for advancing loans to candidates trained under ESDP/EDPs and availing Handholding support under RGUMY from registered UM with MoMSME.

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			Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present				
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16.	Trimurti Rural Developme nt Foundation Trust, Navasari, Gujarat		Rs.6000		Rs.8000	√		√		√			Stage I: 30% Stage II: 60 % Stage III: 10%	√		√			▪ Udyami Mitra should have permanent membership in PMEGP TFC ▪ Fees structure of conducting EDP program should be at KVIC Model		
17.	Salem Productivity Council, Salem, TN	√		√		√		√		√			Stage I – Sanction letter from Bank to be deleted and added to Stage II	√		√					

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														Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
18.	Mizoram Entrepreneurship Network (MEN), Aizawl, Mizoram	√		√		√		√		√		√		√		√					<ul style="list-style-type: none">Provision of Venture Capital Fund to UM on a soft-loan basis.The VC shall be distributed to Udyamies as per their seriousness and capacities. So long as Udyamies are depending on banks/FIs RGUMY will not succeed.

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19.	Information Technology & Consultancy Service (ITCS), Dharmanagar, North Tripura		Rs.10000		Rs.15000		Rs.15000+0.1 % of PC in excess of Rs. 25 Lakh	√		√		√		√				Allot Quota for RGUMY in PMEGP and other State Govt. and Central Govt. subsidiary Loan Schemes through KVIC	<ul style="list-style-type: none">Provide funds to active Udyami Mitras directly to organise Entrepreneurship Awareness programmes as per need of Udyami Mirta’s working area.It is suggested that RGUMY representative appointed by MoMSME should also be a Board Member of Selection Committee of PMEGP.Website Modification/Upgradation to remove various problems being faced and it should be made more user friendly.Annual meeting with selected UM and Ministry.Award for UM for encourage UM.CPA (Govt. Organization or Govt. Under Taking Organization) should provide coordination, Assistance, Management, linking with Govt. Dept. and Financial Institutes to Udyami Mitra.	
65 Page MoMSME-Evaluation Study of Ongoing Scheme “ Rajiv Gandhi Udyami Mitra Yojna”																				

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		Adequate	Adequate	Adequate			Adequate	Adequate	Adequate						
20.	KAMLA MAHILA HANDICRAFT UDYOG AND VIKAS SOCIETY, Dehradun, Uttarakhand	Rs. 6000	√	√		√		√	√	For Micro (Service & mfg both) enterprises Udyami Contribution should be waived off.	√				EM 1 & EM 2 filing & verification by CPA & DIC should be waived off as a Milestone in Stage I & II payments released to UMs as these are optional as per MSME Act & Udyamies are not inclined to file the same.

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21.	Indian Institute of Entrepreneurship, Guwahati, Assam		Rs. 12000		Rs. 16000		16000+0.10% of PC in excess of Rs. 25 Lakh	✓		✓		✓		<p>Upgradation of Ministry of MSME (RGUMY) Website. Basically Download & Upload problem should be resolved</p> <ul style="list-style-type: none"> Entrepreneurs availing finance facility under different Govt. Schemes like PMEGP, JSRY etc. should be routed through RGUMY Trainees who have attended 2 weeks Training programs & availing handholding support under RGUMY should be provided preference under PMEGP of MoMSME for availing Credit linked subsidy for setting up of their enterprises The UMs are facing a lot of operational problems in accessing RGUMY website such as The Website Hangs most of the time, Requires re-loading of Udyami Photo many times, shows server/application error many times, doesn't open for hours etc.

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														Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
22.	Barnarddi Gramya Unnayan Samity, Nalbari, Assam	√		√		√		√		√		√		√		√					

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM				Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present															
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present						
												Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
23.	Anant Vikas Srott, Ranchi, Jharkhand		Rs. 10000		Rs. 10000		Rs.10000+0.1 % of PC in excess of Rs. 25 Lakh		√		Stage I: 50% Stage II: 35% Stage III: 15%		Rs. 2500		Rs. 2500+0.1% of PC in excess of Rs. 25 Lakh	▪ Progressing of Claims should be made easier by: A. Direct payment by MoMSME (GoI) to UMs instead of State/UT level CPAs B. Or special MoMSME officials can be made CPAs zone wise C. Adhoc partial payment out of claimed amount by Udyami Mitra should be released every month to them and balance subject to final verification as the schedules are not implemented in letter and spirit by CPA. D. Modifications required in the RGUMY website related software by NIC such as: i) Categorisation of Industries for Service and Manufacturing under MSME to be displayed and uploaded on the website. ii) 1 st Generation Entrepreneur should not be required to have a website or URL as demanded in E&M		▪ MSME Complaints & Grievances Redressal Cell to be functional at State level.	
69 Page MoMSME-Evaluation Study of Ongoing Scheme “Rajiv Gandhi Udyami Mitra Yojna”																			

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]			Udyami Contribution per Enterprise (General Category)			Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present										
		Adequate	Inadequate & suggested Changes	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Adequate	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
										Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	
24.	NSIC, Guwahati	Rs. 6000	Rs.10000	Rs.15000 +0.1% of PC in excess of Rs. 25 Lakh	√	√	Stage I: 50% Stage II: 40% Stage III: 10%	√			Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh			<ul style="list-style-type: none"> Instruction should be given to the Financial Institute/Bank for providing special status to RGUMY Udyamis at the time of Financing Fees for Udyami Mitra should be revised every after two years due to cost escalation. Release of claims by CPA to UMs should be time-bound
25.	CED, Gandhinagar, Gujarat	Rs.6000	Rs.8000	Rs.8000+ 0.10% of PC in excess of Rs. 25 Lacs	√	√		√			Rs. 1000+0.1% of PC in excess of Rs. 25 Lakh			<ul style="list-style-type: none"> Cost of involvement for organizing awareness programme to propagate the scheme among the youth and among the NGOs and young professionals and the amount may be around Rs. 50000/- for a batch of Rs.25 @ 2000/ participant for Sensitisation

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM				Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]	Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions				
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present														
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present							
										Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes					
26.	Sewa Ashram Ranchi, Jharkhand		Rs. 6000		Rs. 8000		Rs. 8000+0.1% of PC in excess of Rs. 25 Lakh	√		√		√		Rs. 2000		Rs. 2000+0.1% of PC in excess of Rs. 25 Lakh		

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM				Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present								For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes		
27.	CEDMAP, Bhopal CVTA Project, Bhopal, Madhya Pradesh		Rs. 15000		Rs.20000		Rs.20000+0.1 % of PC in excess of Rs. 25 Lakh	√		√		√		Rs. 2000		Rs. 2000+0.1% of PC in excess of Rs. 25 Lakh	<div><div>There is no explanation about the objections in claims forms by CPA there should be a separate column for the Explanation of Objection.</div><div>There should be the option of selecting OBC in the Category field of Enrolment form of Udyamies. & such candidate should be included in special category and should be exempted from paying contribution.</div><div>Trainees who have attended 2 weeks Training programs & availing handholding support under RGUMY should be provided preference under PMEGP of MoMSME for availing Credit linked subsidy for setting up of their enterprises.</div></div>
72 Page MoMSME-Evaluation Study of Ongoing Scheme “Rajiv Gandhi Udyami Mitra Yojna”																	
																	<div>EM 1 & EM 2 filing & verification by CPA & DIC should be waived off as a Milestone in Stage I & II payments released to UMs as these are optional as per MSMED Act & Udyamies are not inclined to file the same.</div>

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM					Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present												
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes		For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
												Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes			
28.	MITCON Pune, Maharashtra		Rs. 15000		Rs. 20000		Rs.20000+0.1 % of PC in excess of Rs. 25 Lakh	√		√		Stage I :40% Stage II: 55% Stage III:05%		Rs.2000		Rs. 2000+0.1% of PC in excess of Rs. 25 Lakh	▪ Entire claim processing process should be made ONLINE Linking all concerned i.e. CPA, DIC, MoMSME (RGUMY Cell) for speedy claim processing & greater for speedy claim processing & greater transparency of system	▪ Awareness programs should be organized for Unemployed Youths through various means such as Radio, Television (Local Channel) & Local Newspaper, magazine etc. ▪ Claim processing time frame (1 to 10th day of the Month) from CPA end should be eliminated and it should be throughout the month. ▪ Best performer Udyamies should be awarded to motivate them. ▪ Brainstorming meetings should be organized with UMs, DIs, and Ministry Representatives to discuss the issues and possible solutions w.r.t RGUMY scheme such as Uploading of EM Forms, Claim Processing etc.

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM					Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions		
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present													
			Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		Inadequate & suggested Changes		For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
29 & 30	MCED, Aurangabad & Mumbai, Maharashtra		Rs. 10000		Rs. 10000	✓		✓			Services should be distributed in two Stages only instead of Three		Stage I: 50% Stage II: 50%		It should be waived off		It should be waived off	<div>▪ Udyami Contribution should be waived as Udyami are not willing to pay it during the registration.</div> <div>▪ Funds may be diverted to Udyami Mitra (Category II) directly in advance</div>	<div>▪ Monthly meetings needed between CPAs & UMs to analyze the progress, bottlenecks and possible solutions.</div> <div>▪ Proper Computer training should be given to CPAs, UMs, and other concerned officials (directly involved in the scheme) to get familiar with activities related to claim processing</div> <div>▪ Claim Processing should be time-bound for CPAs</div> <div>▪ Proper Awareness should be created among the Entrepreneurs through various IEC materials</div>

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]	Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present													
		Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	Inadequate & suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present					
		Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate				
31.	Agnel Entrepreneurship Development Institute, Verna, Goa	Rs.6000	√	√	√	√	√	√	It should be divided into 2 stages: • Stage I: Upto sanction of loan • Stage II: Post sanction of loan	Stage I : 50 % Stage II: 50%	It should be waived off		Rs. 1000 for units over investment of Rs. 25 Lakh			<ul style="list-style-type: none">Funds should be allocated separately for providing training & creating awareness about entrepreneurship.There should be guidelines for Financial Institutions/Banks for providing special status to RGUMY Udyamis at the time of FinancingAnnual meeting with UMs and Ministry to discuss various issues related to RGUMY.Award for UM as well as best performer Udyamies to encourage and enhance their efficiency.	

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions		
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present																
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present						
														Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes					
32.	Regional Centre for Entrepreneurship Development, Shimla, HP	√		√		√		√		√		√		This scheme has been more supportive for micro enterprises only. Ideally there should be no charges from them	√							<ul style="list-style-type: none">Awareness programs should be organized among Unemployed Youths through various means such as Local Newspaper, Periodical Newsletter etc.Contribution from unemployed youths under BPL from general category should also be waived off.Claim Processing should be time-bound for CPAs

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present															
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present					
														Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
33.	Regional Centre for Entrepreneurship Development, Chandigarh	√		√		√		√		√		√			This scheme has been more supportive for micro enterprises only. Ideally there should be no charges from them					▪ Awareness programs should be organized among Unemployed Youths through various means such as Local Newspaper, Periodical Newsletter etc. ▪ Contribution from unemployed youths under BPL from general category should also be waived off. ▪ Claim Processing should be time-bound for CPAs	

S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM				Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended		Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present													
		Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present					
												Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes				
34.	North Bengal Sukanta Pally Foundation of Global Environment, Darjeeling, West Bengal	Rs. 6000		Rs. 9000		Rs. 9000+01% of PC in excess of Rs. 25 Lakh max-Rs. 20,000 per enterprise	√		√		<ul style="list-style-type: none">To ensure early release of handholding charges to Udyami Mitras Three Stages may be merged down to Two stages.	√		√		<ul style="list-style-type: none">Care should be taken to lower the time gap for the release of the Handholding charges as far as practicable so that UMs may work smoothly & act no point of time it suffers from financial crisis	<ul style="list-style-type: none">While implementing RGUMY schemes UMs face various impediments from other lines departments e.g. Electricity, Pollution Control Dept, Land Revenue Departments, Licensing Authorities, DIC, KVIC, KVIB, District Authorities etc Guidelines should be sent to these authorities at an early date so that the schemes may find a smooth journey & proper coordination can be established in all sectors.There should be guidelines for Banks too regarding the scheme for facilitation of loans to budding Entrepreneurs. Reluctant attitude of bank authorities to entertain proposals from Udyamies is one of the factors for failure of this scheme. Without Banks/FIs cooperation schemes objectives may not be realized.A single Window Cell under Udyami Mitras should be formed. Function of the cell will be to extend all kinds of help to the beneficiaries, both existing & proposed. The cell may consist of local authorities. Copy regarding formation of the cell should be sent to all concerned including banks.		
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S. N	Name of UM	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Service s being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]	Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/ Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at Present					For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present				
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & suggested Changes	Adequate	Inadequate & suggested Changes		
35.	Sivaganga District Small Scale Industries Association, Sivaganga, Tamilnadu	√		√		√		√		Stages should be reduced to Two instead of Three	Stage I: 60% Stage II: 40%	√		√			Govt. of India & State Govt. any changes or amendments in the policies and Acts related to the MSME sectors should be communicated through email, books & phamphlets to all the Udyami Mitras for ready reference to the entrepreneurs.

3.3 FEEDBACK/RESPONSES RECEIVED FROM CLAIM PROCESSING AUTHORITIES (CPAs) CONTACTED

- The responses received from 15 CPAs (3 National Level EDIs under MoMSME; NSIC Ltd, and 11 State/UT- Director/Commissioner of Industries) that were contacted personally by the consultants have been summarized in the following tables:
 - i) **Table 3.6** contains profile and performance of CPA since launch of RGUMY in terms of Name & Location; Total Number of Applications received from Potential UMs for empanelment and processed; total numbers of UMs empanelled with MoMSME and under their jurisdiction; approximate number of UMs actively implementing RGUMY under their jurisdiction; total claims (amount) received from UMs and processed till date; approx. number of Entrepreneurs benefited under RGUMY & number of Enterprises actually setup.
 - ii) **Table 3.7** provides CPAs views/Feedback on the success of RGUMY in meeting the overall objectives of the scheme and in creation of new enterprises by 1st Generation/other entrepreneurs. The responses have been obtained as Yes/No/Partially and major reasons & constraints for the scheme not being so successful.
 - iii) **Table 3.8** lists various suggestions provided by CPAs personally contacted w.r.t modifications to be carried in existing RGUMY to make it more effective. The suggestions were obtained with regard to the following:
 - i) Quantum of handholding charges being paid to UMs for setting up of service enterprises; micro manufacturing enterprises& small manufacturing enterprises, their adequacy and suggested changes
 - ii) Adequacy w.r.t Range of Services/Activities being offered by UMs to Udyamies as per RGUMY guidelines and suggested modifications
 - iii) Review of Activities/Services under Stage I, Stage II and Stage III as per RGUMY guidelines and regrouping if necessary.
 - iv) Review of percentage of total handholding charges payable to UMs on completion of Stage I, Stage II, Stage III as per RGUMY Guidelines and any modifications desired.
 - v) Udyami Contribution for General Category Udyamies at present and any revision suggested.
 - vi) Other procedural changes, any new component to be added in the scheme suggested.
- In addition, KVIC, Mumbai (HO) was contacted personally by the consultants and it was observed that although it is Category I Udyami Mitra duly empanelled with

MoMSME and CPA for itself, it is not implementing RGUMY aggressively. KVIC currently is engrossed in implementation of PMEGP of MoMSME at national level as it happens to be the Nodal and Sole Agencies for implementation of PMEGP in the country.

- DCMSME, New Delhi was also contacted by the consultants who happens to be Category I Udyami Mitra and CPA as well. DCMSME is implementing RGUMY through MSME DIs located throughout the country and were of the view that various suggestions/recommendations provided by major stakeholders during field contacts should be assessed and incorporated by the consultants while framing final suggestions w.r.t modifications/changes to be carried out in existing RGUMY to MoMSME.
- The other major findings w.r.t existing Infrastructural facilities and manpower specifically for implementation of RGUMY are elaborated below:
 - i) The CPAs (DIs/CIs) at State/UT level do not have dedicated manpower for managing RGUMY and one nodal officer (Assistant Director) and one more assisting staff handles RGUMY in addition to other functions that results in inefficient implementation of RGUMY.
 - ii) At the CPAs office there is no dedicated equipment (Computer etc) for RGUMY and Common equipment are being used that also results in inefficient implementation of RGUMY in terms of delay in claims processing of UMs, maintenance of Accounts & Records etc.
 - iii) Two officials from CPA office to attend the RGUMY Training organized by RGUMY Cell of MoMSME but since these officials are not stationed at CPA office permanently and get transferred often this leaves a huge vacuum & adversely affects implementation of RGUMY. In addition it was also observed that the Trained officials w.r.t RGUMY do not also train other officials/their support staff hence the knowledge & experience gained in RGUMY implementation is also not passed on to others within the organization.

TABLE3.6: PROFILE & PERFORMANCE OF CPAs PERSONALLY CONTACTED

S. No.	Name & Location	Performance – Functioning as CPA since Launch of RGUMY									
		Total Nos of Applications received from potential UMs for Empanelment & processed under your jurisdiction	Total Nos of UMs Empanelled with MoMSME & under your jurisdiction			Approx No. of UMs Actively implementing RGUMY under your jurisdiction	Claims received from UMs & processed under your jurisdiction		Approx Nos. of Entrepreneurs benefitted under RGUMY under your jurisdiction		
			Category				Total Claims Received (Rs. Lacs)	Total Handholding Charges released (Rs. Lacs)	Total Nos	Total Udyami Contribution (Rs. Lacs)	No. of Enterprises Actually Setup
			I	II	III						
1.	Indian Institute of Entrepreneurship , Guwahati	19	19	0	0	03 Plus self	22.50	8.37	1159	0 (NER)	251
2.	NiMSME, Hyderabad, Andhra Pradesh	02	2	0	0	02	0.71	Nil	122	0.40	43
3.	NIESBUD, Noida, Uttar Pradesh	02	0	0	0	Self only	5.0	5.0	800	Nil	98

S. No.	Name & Location	Performance – Functioning as CPA since Launch of RGUMY									
		Total Nos of Applications received from potential UMs for Empanelment & processed under your jurisdiction	Total Nos of UMs Empanelled with MoMSME & under your jurisdiction			Approx No. of UMs Actively implementing RGUMY under your jurisdiction	Claims received from UMs & processed under your jurisdiction		Approx Nos. of Entrepreneurs benefitted under RGUMY under your jurisdiction		
			Category				Total Claims Received (Rs. Lacs)	Total Handholding Charges released (Rs. Lacs)	Total Nos	Total Udyami Contribution (Rs. Lacs)	No. of Enterprises Actually Setup
			I	II	III						
4.	NSIC, New Delhi	04	4	0	0	04 plus self	Nil	Nil			
5.	Directorate of Industries, Trade & Commerce, Govt. of Goa	02	0		02	01	5.02	1.12	128	1.28	128
6.	Directorate of Industries, Mumbai, Govt of Maharashtra	46	0	36	10	07	19.84	19.09	1503	0.06	679

S. No.	Name & Location	Performance – Functioning as CPA since Launch of RGUMY									
		Total Nos of Applications received from potential UMs for Empanelment & processed under your jurisdiction	Total Nos of UMs Empanelled with MoMSME & under your jurisdiction			Approx No. of UMs Actively implementing RGUMY under your jurisdiction	Claims received from UMs & processed under your jurisdiction		Approx Nos. of Entrepreneurs benefitted under RGUMY under your jurisdiction		
			Category				Total Claims Received (Rs. Lacs)	Total Handholding Charges released (Rs. Lacs)	Total Nos	Total Udyami Contribution (Rs. Lacs)	No. of Enterprises Actually Setup
			I	II	III						
7.	Directorate of Industries, Chandigarh, Govt. of Punjab	05	0	03	02	01	5.74	Nil	257	0.25	257
8.	District Industries Centre, Chandigarh, UT of Chandigarh	01	0		01	01	0	0	0	0	0
9.	Office of the	07	0	02	05	02	1.81	0.32	196	Nil	25

S. No.	Name & Location	Performance – Functioning as CPA since Launch of RGUMY									
		Total Nos of Applications received from potential UMs for Empanelment & processed under your jurisdiction	Total Nos of UMs Empanelled with MoMSME & under your jurisdiction			Approx No. of UMs Actively implementing RGUMY under your jurisdiction	Claims received from UMs & processed under your jurisdiction		Approx Nos. of Entrepreneurs benefitted under RGUMY under your jurisdiction		
			Category				Total Claims Received (Rs. Lacs)	Total Handholding Charges released (Rs. Lacs)	Total Nos	Total Udyami Contribution (Rs. Lacs)	No. of Enterprises Actually Setup
			I	II	III						
	Commissioner of Industries, Jaipur, Govt. of Rajasthan										
10.	Dept. of Industries, Ranchi, Jharkhand	03	0	0	03	02	33	0	890	4.13	30
11.	Director of Industries, Chennai , Tamilnadu	43	0	2	24	5	4.78	1.84	409	1.05	91

S. No.	Name & Location	Performance – Functioning as CPA since Launch of RGUMY									
		Total Nos of Applications received from potential UMs for Empanelment & processed under your jurisdiction	Total Nos of UMs Empanelled with MoMSME & under your jurisdiction			Approx No. of UMs Actively implementing RGUMY under your jurisdiction	Claims received from UMs & processed under your jurisdiction		Approx Nos. of Entrepreneurs benefitted under RGUMY under your jurisdiction		
			Category				Total Claims Received (Rs. Lacs)	Total Handholding Charges released (Rs. Lacs)	Total Nos	Total Udyami Contribution (Rs. Lacs)	No. of Enterprises Actually Setup
			I	II	III						
12.	Directorate of Industries, Dehradun, Uttarakhand	13	0	0	11	03	1.02	1.02	66	0.16	25
13.	Directorate of Industries, Cuttack Odisha	11	0	3	5	01	5.37	2.92	404	2.56	300
14.	Industries Commissioner,	03	0	1	2	1	2.77	2.47	268	0.59	44

S. No.	Name & Location	Performance – Functioning as CPA since Launch of RGUMY									
		Total Nos of Applications received from potential UMs for Empanelment & processed under your jurisdiction	Total Nos of UMs Empanelled with MoMSME & under your jurisdiction			Approx No. of UMs Actively implementing RGUMY under your jurisdiction	Claims received from UMs & processed under your jurisdiction		Approx Nos. of Entrepreneurs benefitted under RGUMY under your jurisdiction		
			Category				Total Claims Received (Rs. Lacs)	Total Handholding Charges released (Rs. Lacs)	Total Nos	Total Udyami Contribution (Rs. Lacs)	No. of Enterprises Actually Setup
			I	II	III						
	Gandhinagar, Gujarat										
15.	Directorate of Industries, Kanpur, Uttar Pradesh	500	0	0	159	22		11.32			

TABLE 3.7**VIEWS OF CPAs - PERSONALLY CONTACTED W.R.T. SUCCESS OF RGUMY**

S. No.	Name of CPA	CPA View / Feedback on success of RGUMY						
		In Meeting the overall Objective of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
1)	Indian Institute of Entrepreneurship , Guwahati	√				√		
2)	NiMSME, Hyderabad		√		<ul style="list-style-type: none"> • Lack of Trained Manpower at NiMSME w.r.t RGUMY • Elaborate procedure for processing of Claims of UMS • Collection of Rs. 1000 from Entrepreneur (General category is a great problem for UM) 			√
3)	NIESBUD, Noida		√		<ul style="list-style-type: none"> • Scheme is complicated for Udyami Mitra to implement due to involvement of multiple agencies i.e. DI/CI, DIC; low handholding charges being paid to UMs and delay in processing of their claims at State/UT level. • The Capacity & Capability of UMs to provide handholding Support to Udyamies efficiently is limited 			√

S. No.	Name of CPA	CPA View / Feedback on success of RGUMY						
		In Meeting the overall Objective of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
4)	NSIC, New Delhi		√		<ul style="list-style-type: none"> • Absence of a tailor made hands on training programme • Entrepreneur's contribution of Rs.1000 for General Category was found to be discouraging for the applicants for enrollment. • Hand holding charges not commensurate with the level of effort required by Udyami Mitra • Implementation of PMEGP scheme by KVIC only and not other organization under Ministry of MSME 		√	
5)	Directorate of Industries, Trade & Commerce, Goa	√				√		
6)	Directorate of Industries, Mumbai, Govt of Maharashtra			√		√		
7)	Directorate of Industries, Chandigarh, Govt. of Punjab		√		<ul style="list-style-type: none"> ▪ Bank negative response to finance loans to Udyamies ▪ Claim Processing is too lengthy particularly for Stage II ▪ Lack of training to CPA officials w.r.t RGUMY scheme 			√
8)	District Industries Centre, Chandigarh, UT of Chandigarh		√		<ul style="list-style-type: none"> ▪ Lack of awareness about the RGUMY scheme among the unemployed Youths ▪ Lack of interest among the youths towards setting up own enterprises and they are often interested to grab jobs . 			√

S. No.	Name of CPA	CPA View / Feedback on success of RGUMY						
		In Meeting the overall Objective of the Scheme				Creation of New Enterprises by first generation/other entrepreneurs		
		Yes	No	Partially	If No Kindly Provide reasons & constraints	Yes	No	Partially
9)	Office of the Commissioner of Industries, Jaipur, Govt. of Rajasthan	√				√		
10)	Dept. of Industries, Ranchi, Jharkhand		√		<ul style="list-style-type: none"> Lack of interest taken by empanelled UMs due to low Handholding charges Lack of understanding /knowledge of RGUMY scheme by UMs & Udyamies 		√	
11)	Director of Industries, Chennai , Tamilnadu			√				√
12)	Directorate of Industries, Dehradun, Uttarakhand			√				√
13)	Directorate of Industries, Cuttack Odisha			√				√
14)	Industries Commissioner, Gandhinagar, Gujarat	√				√		
15)	Directorate of Industries, Kanpur, Uttar Pradesh	√				√		

TABLE 3.8 SUGGESTED MODIFICATIONS BY CPAs CONTACTED PERSONALLY IN RGUMY TO MAKE IT MORE EFFECTIVE

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present										
		Adequate	Inadequate & and suggested Changes	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
											Adequate	Inadequate & and suggested Changes		

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]	Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present					For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present				
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes				
												Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
1.	Indian Institute of Entrepreneurship , Guwahati		Rs. 12000		Rs. 16000		Rs. 16000+0.10 % of PC in excess of Rs. 25 Lakh	√		√		√		√		▪ Upgradation of Ministry of MSME (RGUMY) Website. Basically Download & Upload problem should be resolved	▪ Entrepreneurs availing finance facility under different Govt. Schemes like PMEGP, SJSRY etc. should be routed through RGUMY ▪ Trainees who have attended 2 weeks Training programs & availing handholding support under RGUMY should be provided preference under PMEGP of MoMSME for availing Credit linked subsidy for setting up of their enterprises ▪ Parameters for an ideal scheme of Mentoring that effectively results in creation of substantial Micro & Small Enterprises can be: a) Identification of successful Entrepreneurs/subject Specialist of different sectors –region wise/district wise who can mentor and guide the upcoming Udyamies for expansion in the future growth.
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S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]	Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present			(I, II, III)								
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
												Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
																	b) Udyamies may be guided to become members of Entrepreneurs clubs/ Entrepreneurs Associations/Trade Associations etc. c) Handholding charges payable to UMs are inadequate & need upward revision

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present													
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
														Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
2	NiMSME, Hyderabad , Andhra Pradesh		Rs. 8000		Rs. 12000		2.5% of PC in excess of Rs. 25 Lakh	√		√		Stage I: 50% Stage II: 25% Stage III: 25%		Rs. 250 for service Enterprise		1% of PC in excess of Rs. 25 Lacs		▪ Mentors (professional/ Successful Entrepreneurs/ Academician) to be identified. Substantive honorarium to be paid to attract good mentors. Alloting funds for creating awareness. More programmes for understanding claim procedures.	

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present									
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
3	NIESBUD, Noida, Uttar Pradesh	Rs.1 0,000	Rs. 15,000	Rs. 20,000 +0.5% of PC in excess of Rs. 25 Lakh	√	√		√		√	Rs. 1000+0.1 % of PC in excess of Rs. 25 Lakh		

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present								
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present	
										Adequate	Inadequate & and suggested Changes	
4	NSIC, New Delhi	Rs. 20000		Rs. 25000	Rs. 25000+0.1% of project cost	√	Filing of EM-1 with DIC may be removed from Stage I and transferred to Stage II	Stage I: 50% Stage II: 35% Stage III: 15%	Should be waived off	Should be waived off		Parameters for an ideal scheme of Mentoring that effectively results in creation of substantial Micro & Small Enterprises can be: <ol style="list-style-type: none"> Selection process of potential entrepreneurs: The success of any enterprise establishment programme largely depends on the selection of right participants having enough potential to start their enterprise Individual monitoring of enrolled entrepreneurs by Udyami Mitra: Various identified stages/milestones should be made time bound as set by Udyami Mitra in consultation with entrepreneurs.

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present									
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
										Adequate	Inadequate & and suggested Changes		
													c) Special attention on the entrepreneurs not adhering to time frame. d) Review for fast track of delayed activities e) Drop out the non performers.

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]	Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present					For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present				
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
5	Directorate of Industries Trade & Commerce , Goa		Rs.6 000	√		√		√		√		√		√		▪ RGUMY should be included in PMEGP Scheme in the inner phase	▪ More Awareness Programs should be introduced among Udyamies through UMs to implement RGUMY scheme more effectively. ▪ Claim Processing Activity should be simplified and made totally online & if possible integrating CPAs, DIC (Verification Authorities) & RGUMY Cell (MoMSME)

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions		
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present													
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present					
												Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes				
6	Directorate of Industries, Mumbai, Govt of Maharashtra	√		√		√		√			Stages should be merged into two stages		Stage I: 25 Stage II: 75		Udyami Contribution should be waived off		Udyami Contribution should be waived off	<div>▪UMs activities should be distributed in two stages. Services under First stage should be kept same while services under Stage II and III can be combined together to Stage II.</div> <div>▪Contribution from Udyamies should be waived off for</div>	<div>▪Dedicated Manpower at CPA DIs/CIs Office should be provided to handle all activities related to RGUMY scheme such as claim processing, verifications, monitoring etc for effective implementation and for making it successful. Some provisions should be made under the scheme to reimburse cost incurred by CPAs & DICs in claim processing of UMs so that these agencies take interest.</div> <div>▪Computer Training Program should be organized for CPA officials at regular interval of 6 months so that in case of transfer of officials, New ones could get chance to become familiar with the scheme</div>
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S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines		Grouping of services in various stages		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present								For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present			
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes			Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
7	Directorate of Industries, Chandigarh, Govt. of Punjab	√		√		√		√		√			Stage I: 25% Stage II: 25% Stage II: 50%	√		√		None	<ul style="list-style-type: none">▪ Separate Office Infrastructure & Manpower (2 People) should be provided to CPA to handle activities related to RGUMY Scheme effectively.▪ Training & Capacity building to CPA officials should be provided periodically.▪ RGUMY website should be more user-friendly and online Troubleshooting should be provided to sort out the website related problems.

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM						Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions		
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)		For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present								For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently		For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present				
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes							
														Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes			
8	District Industries Centre, Chandigarh, UT of Chandigarh	√		√		√		√		√		√		√		√		None	▪ Awareness programs should be organized through various means (print or electronic media) to attract youths. ▪ UMs should play more active role in Chandigarh in identification of Udyamies	

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM					Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present													
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present				
												Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
9	Office of the Commissioner of Industries, Jaipur, Govt. of Rajasthan	Rs. 6000	√		√		√		√		Stage I: 25% Stage I: 50% Stage III: 25%	Should be increased	Should be increased			<ul style="list-style-type: none"> CPA Officials should also be included in the Training program held for UMs w.r.t RGUMY scheme Funds should be allocated to State Govt. from MoMSME, Govt. of India for creation of awareness at State Level among unemployed youths. Handholding charges provided to UMs should be revised BPL should also be waived off from Udyami Contribution charges 	<ul style="list-style-type: none"> Lack of bank support to Udyamies has emerged one of the major factors of failure of this scheme. There should be a guideline for banks/Fls also for facilitating loans to Udyamies who have availed handholding support under RGUMY.

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present									
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
										Adequate	Inadequate & and suggested Changes		
10	Dept. of Industries, Ranchi, Jharkhand	May be increased by 10% annually	May be increased by 10% annually	May be increased by 10% annually	√	√	√	√	√	√	√		<ul style="list-style-type: none"> UMs should interact with CPA more often and seek guidance /assistance before filing claims. Only Udyamies Trained by Govt. recognized Institutions/PSU/EDI should be entertained under RGUMY

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present								
		Adequate	Inadequate & and suggested Changes	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
									Adequate	Inadequate & and suggested Changes		
11	Director of Industries, Chennai , Tamilnadu	Rs. 1000 0	Rs. 15000	Rs. 20 000 +0.1% of PC in excess of Rs. 25 Lakh	√	√				It should be reduced as getting Rs. 1000 from Udyamies is a problem		<ul style="list-style-type: none"> Awareness among Prospective Entrepreneurs about the scheme should be increased. MoMSME should provide atleast 10% of value of all claims processed by CPA under the scheme in order to meet Administrative expenses & smooth functioning. Handholding charges to UMs should be enhanced as indicated. The Targets as provided by MoMSME for UMs are not clear. A target of 100 Udyamies per UM should be per district basis and not on entire state basis.

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM					Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions	
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present											
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present				
										Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
12	Directorate of Industries, Dehradun, Uttarakhand		Rs.6000		Rs. 6000	√		√		√			Udyami Contribution for Micro Enterprises (Mfg or Services) should be waived Off	√	<div>▪ Micro Enterprise should be exclusively provided handholding support by Category III UMs only.</div> <div>▪ Entry on Software should be made by CPA not by UM since UM is anyway submitting the hardcopies to CPA</div> <div>▪ EDPs should be conducted by Category II & III UMs or State DI and not by IIE (BO, Uttarakhand) a national level EDI in addition to being category –I UM.</div> <div>▪ Refresher courses/workshops etc. should be held annually for Category -2&3 UMs.</div> <div>▪ Proper & Regular Information flow/channeling from RGUMY Cell</div> <div>▪ Major Parameters for an Ideal Scheme of ‘Mentoring’ that effectively results in creation of substantial Micro & Small Enterprises :</div> <div>a) Direct Connectivity /online with Mentor</div> <div>b) Effective & time bound solutions be extended by mentor to Udyamies</div>
87 Page MoMSME-Evaluation Study of Ongoing Scheme “ Rajiv Gandhi Udyami Mitra Yojna”															

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present						For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes				
										Adequate	Inadequate & and suggested Changes		
13	Directorate of Industries, Cuttack Odisha	No comments	No comments	No comments	√	√	√	√	√	√	√	<ul style="list-style-type: none"> ▪ Basis for approval/ rejection/ pending may be a part of the guidelines. ▪ Present provision of Udyami Contribution may be retained with a provision that the same may be paid to the Udyami Mitra after completion of Stage I and II in equal installments. 	<ul style="list-style-type: none"> ▪ As per MSMED Act, 2006, EM I/EM II are not mandatory for MSEs. But these are critical activities during the stage I & II of RGUMY so also important from MSE perspective. Hence, at least EM II may be made mandatory for Micro & Small Enterprises. Since handholding/counseling is needed even after setting up the unit, mechanism may be provided and paid for such continuous support. ▪ Parameters of an Ideal Scheme of “Mentoring” that effectively results in creation of substantial Micro & Small Enterprise: <ul style="list-style-type: none"> i) Empanelled Udyami Mitras may be associated in Entrepreneurship Development Programmes conducted by Ministries like MSME, Food Processing Industries etc.

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)		Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)		Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present									
		Adequate	Inadequate & and suggested Changes	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
		Adequate	Inadequate & and suggested Changes	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
													<ul style="list-style-type: none"> iii) Provision for uploading copy of loan sanction may be incorporated in the existing web-based software by UM for implementation of RGUMY. iv) As a part of handholding support to first generation entrepreneur, marketing facilitation may be brought within the scope of RGUMY schematic guidelines v) RGUMY may be linked with Government sponsored employment generation programmes for better implementation (e.g. PMEGP). vi) UMs may play an advisory role while selecting Udyamies under Government sponsored

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM				Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages (I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise (General Category)				Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present								For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes		
14	Industries Commissioner, Gandhinagar, Gujarat		Rs. 6000		Rs. 8000		Rs. 8000+0.1 % of PC in excess of Rs. 25 Lakh	√		√		√			<ul style="list-style-type: none"> ▪ Training at regular intervals for UMs and CPAs ▪ Award may be awarded to outstanding UM. ▪ Parameters of an ideal scheme of 'mentoring that effectively results in creation of substantial Micro & Small enterprise <ul style="list-style-type: none"> - Publicity Campaigns - Advertisements in local news papers - Interaction meetings with NGOs for increasing their involvement - TV advertisement for promotion of the scheme - Entrepreneurial awareness camps for propagating the idea of RGUMY.
90 Page MoMSME-Evaluation Study of Ongoing Scheme “Rajiv Gandhi Udyami Mitra Yojna”															

S. N	Name of CPA	Quantum of Total Handholding Charges being Paid to UM			Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines	Grouping of services in various stages		(I, II, III)	Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		Udyami Contribution per Enterprise		(General Category)	Other procedural changes in the Scheme recommended	Any New Component to be added in the Scheme for benefit of MSMEs / Any other suggestions
		For Setting up of Service Enterprise (@ Rs. 4000 per enterprise at present)	For Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)	Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present											
		Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	Adequate	Inadequate & and suggested Changes	For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently	For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
15	Directorate of Industries, Kanpur, Uttar Pradesh	√		√		√		√		√		√			<ul style="list-style-type: none"> Training at regular intervals for UMs and CPAs Award may be awarded to outstanding UM. Parameters of an ideal scheme of 'mentoring that effectively results in creation of substantial Micro & Small enterprise <ul style="list-style-type: none"> Publicity Campaigns Advertisements in local news papers Interaction meetings with NGOs for increasing their involvement TV advertisement for promotion of the scheme Entrepreneurial awareness camps for propagating the idea of RGUMY.

3.4 FEEDBACK/RESPONSES RECEIVED FROM BENEFICIARIES CONTACTED (UDYAMIES PROVIDED HANDHOLDING SUPPORT BY UMs UNDER RGUMY)

- As directed by MoMSME the consultants requested 42 Udyami Mitras as per the list provided by MoMSME to provide list of Udyamies to whom they have extended handholding support under RGUMY. Based on details provided by UMs following approach was adopted to contact Udyamies:
- Number of UM that provided list of Udyamies to whom they have provided handholding support as per the format provided by the consultants (Udyami Name, Registration No, Contact Phone No, Nature of enterprises set up / being set up & stage reached I/II/III as per Guidelines of RGUMY): 29 Nos.
 - List of Udyamies received from UMs that included all requested details of Udyamies including their contact Mob/Land Line No which was extremely necessary for telephonic Interviews = 690 Total Nos.
 - Out of the 690 Udyamies that were telephonically contacted by the consultants the outcome is as follows:
 - ❖ 199 Nos were not related / relevant to RGUMY due to various reasons i.e. Wrong Phone nos, not connected with RGUMY (have not availed any handholding facility from any of the empanelled MoMSME Udyami Mitra under the said scheme, are not even setting up any enterprise at all etc).
 - ❖ Out of the remaining about 127 Nos that were telephonically contacted were found to be only registered Udyamies with UM & no further handholding support was provided to them by UM. Hence they were unable to provide any valuable feedback on benefits accrued to them under RGUMY.
 - ❖ Balance 364 Nos of Udyamies that have reached Stage I, II or III were telephonically interviewed by consultants in 14 batches & their batch wise details such as List of UMs covered, number of Udyamies interviewed (Stage Wise), Classification of Udyamies (Category, Gender Wise & according to Educational Qualifications), Type of Training Program attended, major objectives of Udyamies for undergoing training, Status of Udyamies at the time of registration with UM and details of Enterprise set up / being set up by the udyamies have been provided at [Annexure 3.1](#).
- The views expressed by Udyamies Interviewed on various aspects related to RGUMY are provided as under:
- On need of Various Services from UMs as per guidelines of RGUMY

Need for Services from UMs	Udyamies Responses	
	Yes (%)	No (%)

a) Awareness regarding important aspect of Entrepreneurship & setting up of MSMEs	95	5
b) Information on & procedures for availing benefits under various promotional & developmental Govt. Schemes	100	0
c) Guidance on Sources of Easy Finance for Term & Working Capital Loans	85	15
d) Actual Project Implementation		
i) Identification of suitable project/product/enterprise and preparation of bankable project report for the same	90	10
ii) Creation of the proprietorship firm/partnership firm/Company/Society/Self Help Group (SHG) etc	50	50
iii) Filing of Memorandum Part –I (as prescribed under MSMED Act 2006) with DIC (EM 1)	80	20
iv) Accessing bank loans, admissible capital subsidy/assistance under various schemes of the Central/State Government and other agencies/organizations/financial institutions/Banks etc. by networking with respective agencies	95	5
v) Assistance and support in establishment of work shed/office	40	60
vi) Sanction of Power load/connection	45	55
vii) Selection of appropriate technology and installation of plant and machinery/office equipment etc	70	30
viii) Obtaining various registrations/licences/clearances/No Objection Certificates (NOCs) etc. from the concerned regulatory agencies/Government departments/local bodies/Municipal authorities etc	80	20
ix) Allotment of Income Tax Permanent Account Number (PAN) and Service Tax/Sales Tax/VAT registration etc	60	40
x) Sanction of working capital loan from the banks;	70	30
xi) Arranging tie up with raw material suppliers	45	55

xii) Preparation and implementation of marketing strategy for the product/service and market development	50	50
xiii) Establishing linkage with a mentor for providing guidance in future	70	30
xiv) Creation of web page and email address	35	65
xv) Filing of Memorandum (Part II) with DIC [EM 2]	55	45
e) Managing Your Enterprise (Streamlining operations) after successful set up (for minimum 6 Months period)	90	10

- On the efficacy of “handholding support” services provided by UMs to them

Services provided efficiently by UMs	Udyamies Response	
	Yes (%)	No (%)
a) Awareness regarding important aspect of Entrepreneurship & setting up of MSMEs	85	15
b) Information on & procedures for availing benefits under various promotional & developmental Govt. Schemes	80	20
c) Guidance on Sources of Easy Finance for Term & Working Capital Loans	70	30
d) Actual Project Implementation	75	25
e) Managing Your Enterprise (Streamlining operations) after successful set up (for minimum 6 Months period)	50	50

- Range of Professional Fees that they are willing to pay to Professionals for availing all the services as per RGUMY guidelines for setting up their enterprises.
 - ❖ For setting up of Service Enterprises: Majority of the Udyamies have indicated that total charges for all services should be in the range of Rs.9000-10000 per enterprise

- ❖ For setting up of Micro Manufacturing Enterprises: Majority of the Udyamies have indicated that total charges for all services should be in the range of Rs.14000 to15000 per enterprise
- ❖ For setting up of Small Manufacturing Enterprises: Majority of the Udyamies have indicated that total charges for all services should be approximately 0.5 percent of the Project Cost per enterprise.



Enterprise set up under RGUMY in Food Processing



Imitation Jewellery manufactured by Enterprise set up under RGUMY

3.5 Comments & Suggestions received by MoMSME from few Stakeholders

MoMSME had received suggestions from the following stakeholders that were further discussed personally by the consultants with these stakeholders w.r.t modifications/amendments to be carried in RGUMY. The final suggestions from Stakeholders are elaborated below:

a) NIESBUD, Noida

I. Related to modifications in Scheme Guidelines

- A. The Category - I of Udyami Mitras consisting of the three National level EDIs, (i.e. NIESBUD, NOIDA; IIE, Guwahati and NIMSME, Hyderabad), MSME-DIs/Branch MSME-DIs, KVIC, NSIC, Coir Board etc., should be reviewed and only those institutions should find place in the Category which are, experienced, willing, have necessary wherewithal and adequate manpower for undertaking the work under the Scheme.
- B. A new category of Udyami Mitras consisting of individuals, professionals, Industry officials, consultants etc. which have considerable experience in development of entrepreneurs may be included.
- C. The list of duties/responsibilities of Udyami Mitras being quite vast and exhaustive and the scale of assistance available to Udyami Mitras under the

Scheme needs to be suitably revised upwards for all the categories of enterprises as suggested below:

- For Service Enterprises it should be Rs. 10,000 per Enterprise.
- For Micro Manufacturing Enterprise it should be Rs. 15,000 per enterprise.
- The handholding charges for manufacturing enterprises having investment in Plant and Machinery more than Rs. 25 lakh, the handholding charges may be Rs. 20,000/- plus 0.5% of project cost in excess of Rs 25 lakh. The additional charges shall be payable by the beneficiary only.

D. A recommended regrouping of milestones is provided below:

- a) The milestones should be grouped in four stages instead of the present three stages. 40%, 30%, 20% and 10% handholding charges should be paid to Udyami Mitras on completion of these stages.
- b) Stage I would include Activities 1 (a) to 1 (g) as per Scheme Guidelines and Clause No. 8.2.1
- c) Filing of EM-I should be moved from stage I (existing) to Stage –II (new).
- d) Stage-II (new) should just include filing of EM-I, Identification and Selection of appropriate technology, plant and machinery/ office equipment etc. and release of Term Loan / Bank credit. Accordingly all other milestones of Stage-II (existing) should be moved away to Stage-III(new) i.e. from 2 (C) to 2 (S).
- e) Filing of EM-II should not be required for Service Enterprises and for manufacturing enterprises the same should be part of Stage-III (new).
- f) Stage-III (existing) should be renamed as Stage-IV without any changes in the milestones.

II. Related to modifications in Implementation of Scheme

- i) The verification of credentials and assessment of capabilities of probable Udyami Mitras (Category II & III) to be done at the level of Director/Commissioner of Industries – State / UT Govt & District Industries Centres (DICs) is required to be undertaken in a careful and effective manner so as to ensure that the Scheme does not become a “*parking lot*” for agencies/persons who don’t have any other business in hand and come over to the Scheme only for *survival*.
- ii) The Refresher Training as distinct from the basic training for Udyami Mitras should be organized at field level at regular intervals which inter-alia would provide a platform for discussing the problem areas/difficulties encountered by the Udyami Mitras in providing the required assistance during the intervening period and discussing ways and means of overcoming the same. It is advisable that the representatives of the Banks and support organizations should also be associated with such exercise.

- iii) The UM Training Module/Program of 3 Days duration & Rs. 3000 – Rs. 4500 per participant charges is inadequate as only basic can be taught to UMs. In order to build the capacity of UMs which is not upto the mark at present it is recommended that the Training Program for UMs should be upgraded to 1 week duration (3 days for basic of RGUMY Scheme & balance 4 days for Technical / practical aspects related to enterprise setting) and Rs. 10,000 should be provided to Training Institute / EDI per participant under the Scheme.
- iv) The provision of training should also be made for the officials of District Industries Centres (DICs) and the concerned officials of the Office of Director/Commissioner of Industries of the States/UTs. This would provide the requisite orientation and motivation to the concerned officials towards effective implementation of the Scheme.
- v) Despite completion of formalities and rendering all the required assistance pertaining to a particular stage, further work is held up owing to non-receipt of approval/clearances from the concerned agencies. This is specially so in case of stages like grant of term loan by the banks, power connection, pollution clearance, registration under different statutes etc.
- vi) Prompt and Hassle Free Release of Financial Assistance to Udyami Mitras: The claims of Udyami Mitras for the release of hand-holding charges also need to be processed in a prompt, positive and time-bound manner so that they are not discouraged from continuing working under the Scheme. In this regard, proper orientation/sensitization needs to be provided to the Claim Processing Authorities/Agencies.
- vii) Adequate Publicity of the Scheme: The Scheme may be given more aggressive publicity so that increasing number of prospective beneficiaries may avail the services of empanelled Udyami Mitras.
- viii) Technical glitches in registration procedure of Udyami Mitras should be promptly removed.
- ix) Organizations showing excellent performance in registration of Udyami Mitras and Udyami Mitras showing such performance should be publically honoured.
- x) A District level Committee for reviewing the progress of the Scheme at regular intervals, may be formed.

b) NSIC Ltd, New Delhi

- i) Currently KVIC is the sole nodal agency for implementing Prime Minister's Employment Generation Programme (PMEGP) which provides subsidized rates of interest on term loans. The PMEGP Scheme should be allowed to be implemented by the other premier organizations of the Ministry of MSME. This will enable the enrolled candidates in these organizations to be preferred for financial assistance under PMEGP scheme.
 - ii) The handholding charges are not commensurate with the level of effort required to be put in by the Udyami Mitra for establishment of a successful enterprise for the 1st Generation Udyami. The amount of handholding charges should at least be the following to make the implementation of the scheme more attractive for the Udyami Mitra:
 - a) For setting up of Service Enterprises : Rs. 20,000/-
 - b) For setting up Micro Manufacturing Enterprises: Rs. 25,000/-
 - c) For setting up of Small Manufacturing Enterprises: Rs. 25,000 + 0.1% of PC.
 - iii) Milestones should be rationalized to award the efforts of the Udyami Mitra for key milestones completed e.g. the first installment of 50% of handholding charge should be given on completion of Stage I; 35% on Stage II and balance 15% on Stage III.
 - iv) It should be mandatory on the agencies (such as DIC office, KVIC and related financial institutions, tax authorities, etc.) involved in completion of RGUMY milestones to accept and respond to application of RGUMY enrolled Udyamis, within stipulated time period.
- c) O/o DC (MSME), New Delhi
- i) Rates of financial assistance to the Udyami Mitras in the form of Handholding charges should be suitably enhanced.
 - ii) Procedural requirement for release of funds should be simplified for which suggestions should be invited from Udyami Mitras, Director /Commissioner of Industries of State Governments and other organizations which are working at the grass root level.
 - iii) Targets should be assigned for MSME - DIs as they are imparting training on EDPs/ESDPs/BSDPs to prospective entrepreneurs. Tracking system (follow up) has to be developed by them thereby leading to handholding under RGUMY.
- d) Director of Industries, U.P
- Director of Industries, UP has suggested creation of a dedicated RGUMY Cell at the CPA level and provision under the scheme for meeting the administrative expenses of the CPA. An amount of such expenses may be restricted to a certain percentage (say 10%) of the actual amount disbursed, as handholding charges to Udyami Mitras, by the CPA.

Annexure 2.1

QUESTIONNAIRE FOR CLAIM PROCESSING AUTHORITIES (CPAs) Under the Scheme “Rajiv Gandhi Udyami Mitra Yojana”

1.	CPA Contact Details			
	NAME <input type="text"/>	ADDRESS	<input type="text"/>	
	Ph: <input type="text"/>			
	Email ID <input type="text"/>	WEBSITE	<input type="text"/>	
2.	Name & Designation of Respondent			
3.	Total Number of Empanelled Udyami Mitras (UMs) (category wise)	Category I <input type="text"/>	Category II <input type="text"/>	Category III <input type="text"/>
4.	Please provide details on mechanism being adopted w.r.t implementation & monitoring of RGUMY:			
	a) Processing of Applications from Potential UMs for Empanelment with MoMSME			
	b) Maintaining Accounts & Records			
	c) Claim Processing of UMs			
5.	Kindly provide details on Key Manpower & facilities specifically for managing of RGUMY			
	▪ List of Major Equipment			
	▪ Linkage with MoMSME - RGUMY Cell			
	▪ Key Manpower for various functions			
	(a) In-house (Designation, Nos, Background, Experience)			

	(b) Outsourced (Designation, Nos, Background, Experience)			
(c) Major Capacity Building /Training Measures adopted for implementation of RGUMY				
Kindly provide following details w.r.t your functioning related to implementation of RGUMY in your area of jurisdiction since the launch of the scheme:				
Total Nos of Applications received from potential UMs for Empanelment & processed	Total Nos of UMs Empanelled with MoMSME	Approx No. of UMs Actively implementing RGUMY	Claims received from UMs & processed	Approx Nos. of Entrepreneurs benefitted under RGUMY
	a) Category I <input type="text"/>		a) Total Nos <input type="text"/>	a) Total Nos <input type="text"/>
	b) Category II <input type="text"/>		b) Total Claims received (Rs. Lacs) <input type="text"/>	b) Total Udyami Contribution (Rs. Lacs) <input type="text"/>
	c) Category III <input type="text"/>		c) Total Handholding Charges released (Rs. Lacs) <input type="text"/>	c) No. of Enterprises Actually Setup <input type="text"/>
7.	According to you has RGUMY been successful in :			
	a) Meeting the overall objectives of the Scheme (Tick)	Yes	No	Partially
	If No, Kindly specify reasons & constraints for the same			
	b) Creation of New Enterprises by first generation/other entrepreneurs	Yes	No	Partially
8.	In your view what changes/modifications could be carried out in RGUMY to make it more effective & useful for prospective Entrepreneurs in setting enterprises & lucrative for Udyami Mitras related to:			
		Adequate	Inadequate & Suggested Changes	
	a) Quantum of total Handholding charges being paid to Udyami Mitras			

	(i) Setting up of Service Enterprises (@Rs. 4000 per enterprise at present)		
	(ii) Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		
	(iii) Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present		
	b) Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines		
	c) Grouping of services in various stages (I, II, III)		
	d) Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		
	e) Udyami Contribution per Enterprise (General Category) (i) For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently (ii) For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
	f) Other procedural changes in the Scheme		
	g) Any New Component to be added in the Scheme for benefit of MSMEs		
9.	Can you based on your long experience in Entrepreneurship Development, suggest major Parameters of an ideal Scheme of “MENTORING” that effectively results in creation of substantial Micro & Small Enterprises		

QUESTIONNAIRE FOR EMPANELLED UDYAMI MITRAS

(Supported by MoMSME under the Scheme “Rajiv Gandhi Udyami Mitra Yojana”)

1.	Name of the Udyami Mitra	Address	UM Code
2.	Contact Details		
	Ph: <input type="text"/> Email ID: <input type="text"/> Website <input type="text"/>		
3.	Name & Designation of the Respondent	Dsd sadsd asds sds dsd	
4.	Year of Establishment & Empanelment as Udyami Mitra with MoMSME		
5.	Name of Head of Organisation		
6.	Legal Status (Please tick)	<input type="checkbox"/> Company <input type="checkbox"/> Firm <input type="checkbox"/> Society <input type="checkbox"/> Association <input type="checkbox"/> Trust <input type="checkbox"/> Other	
7.	Category of Udyami Mitra (Please tick)	<input type="checkbox"/> I <input type="checkbox"/> II <input type="checkbox"/> III	
8.	Total Udyamies Registered till date (Nos)		
9.	Major Objectives of Setting up the organisation & present Activities related to Entrepreneurship development (Training & Handholding support services being provided to Entrepreneurs for		

	setting up Enterprises)	
10.	Kindly provide details on available Manpower & Infrastructural facilities related to Udyami Mitra Activity only	
	<ul style="list-style-type: none"> Overall Handholding capacity (Nos of Entrepreneurs that can be supported) at any given time 	
	<ul style="list-style-type: none"> Key Manpower for providing Handholding Services to Entrepreneurs 	
	(a) In-house (Designation, Nos, Background)	
	(b) Outsourced (Designation, Nos, Background)	

	(c) Major Capacity Building /Training Measures adopted for implementation of RGUMY	
11.	Since Inception, have you availed of any financial Assistance from M/o MSME under RGUMY for rendering handholding Support to Udyamies in setting up of their Enterprises. If yes provide details:	
a)	Name of CPA	
b)	Total Handholding Charges claimed from CPA (Rs. Lacs)	
c)	Total Handholding Charges Released by CPA (Rs. Lacs)	
d)	Major Difficulties Encountered in obtaining Claims	
e)	Total Contribution from Udyamies (Rs. Lacs)	
f)	Handholding Support provided to Udyamies (Nos)	
g)	Actual Enterprises set up by Udyamies (Nos)	
h)	Total Approx. Capital Investment in Enterprises set up by Udyamies (Rs. Lacs)	
i)	Total Estimated Employment generation in Enterprises Setup (Nos)	
j)	Major Reasons for failure of other Udyamies	

12.	According to you has RGUMY been successful in :		
	a) Meeting the overall objectives of the Scheme	Yes	No Partially
	If No, Kindly specify reasons & constraints for the same		
	b) Creation of New Enterprises by first generation/other entrepreneurs	Yes	No Partially
13.	In your view what changes/modifications could be carried out in RGUMY to make it more effective & useful for prospective Entrepreneurs in setting enterprises & lucrative for Udyami Mitras related to:		
		Adequate	Inadequate & Suggested Changes
	a) Quantum of total Handholding charges being paid to Udyami Mitras		
	(i) Setting up of Service Enterprises (@Rs. 4000 per enterprise at present)		

	(ii) Setting up of Micro Manufacturing Enterprises (@ Rs. 6000/Enterprise at present)		
	(iii) Setting up of Small Manufacturing Enterprises (@ Rs. 6000 plus 0.1% of project cost in excess of Rs. 25 Lacs - Max Rs. 10,000) per Enterprise at present		
	b) Range of Activities/Services being offered by Udyami Mitras as per Scheme guidelines		
	c) Grouping of services in various stages (I, II, III)		
	d) Stages of release of Handholding charges to Udyami Mitras [At present completion of Stage I (25%); Stage II (60%) and Stage III (15%)]		
	e) Udyami Contribution per Enterprise (General Category) (i) For service & micro manufacturing enterprises (@ Rs. 1000/Enterprise) presently (ii) For Small manufacturing enterprises (@Rs. 1000 plus 0.1% of project cost in excess of Rs. 25 Lacs – Max Rs 10,000) per enterprise at present		
	f) Other procedural changes in the Scheme		

	g) Any New Component to be added in the Scheme for benefit of MSMEs		

QUESTIONNAIRE FOR BENEFICIARIES (UDYAMIES)

(Registered Entrepreneurs who have availed Handholding Support from Udyami Mitras to set up their Enterprises) under MoMSME Scheme (RGUMY)

1.	Name (Mr/Ms/Mrs)	
2.	Enterprise Name (If any)	
3.	Contact Details	
	Address	
	Ph	Email ID
4.	Category (Please Mark)	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> PH <input type="checkbox"/> NER
5.	Educational Qualifications (Please Tick)	Upto 8 th <input type="checkbox"/> 10 th <input type="checkbox"/> 12 th <input type="checkbox"/> Graduation & Above <input type="checkbox"/>
6.	Details of the Training Program Attended (EDP,SDP, ESDP, VT)	
	a) Name of Training Program/Course	
	b) Year & Total Duration (Weeks)	
	c) Name & Location of Training Institute	
	d) Major Reasons/Objectives of Training	
7.	Name of Udyami Mitra enrolled with & your registration No	
8.	Status at the time of registration with Udyami Mitra (Please Mark)	Wage Employed <input type="checkbox"/> Self Employed <input type="checkbox"/>

		Unemployed <input type="checkbox"/>			
9.	Kindly provide details on the Enterprise being set up/already set up by you:				
	a) Location				
	b) Is it a Service or Manufacturing Enterprise				
	c) Nature of major Services/Products				
	d) Total project Cost (Approx) Rs. Lacs				
	e) Own Contribution (Rs. Lacs)				
	f) Stage Completed as per RGUMY Guidelines (Tick) & time taken to reach (month <input type="text"/>)	I <input type="checkbox"/>	II <input type="checkbox"/>	III <input type="checkbox"/>	
	g) Manpower employed/to be employed (Nos)				
10.	Kindly provide your views on: a) Efficacy of "Handholding Support" services provided by Udyami Mitra in setting & managing your enterprise as per guidelines of RGUMY and b) Need of these services (Please mark appropriate option)				
		Need for Service		Services provided efficiently by UM	
		Yes	No	Yes	No
	f) Awareness regarding important aspect of Entrepreneurship & setting up of MSMEs				
	g) Information on & procedures for availing benefits under various promotional & developmental Govt. Schemes				
	h) Guidance on Sources of Easy Finance for Term & Working Capital Loans				
	i) Actual Project Implementation				
	xvi) Identification of suitable project/product/enterprise and preparation of bankable project report for the same				
	xvii) Creation of the proprietorship firm/partnership firm/Company/Society/Self Help Group (SHG) etc				
	xviii) Filing of Memorandum Part –I (as prescribed under MSMED Act 2006) with DIC (EM 1)				

	xix) Accessing bank loans, admissible capital subsidy/assistance under various schemes of the Central/State Government and other agencies/organizations/financial institutions/Banks etc. by networking with respective agencies					
	xx) Assistance and support in establishment of work shed/office					
	xxi) Sanction of Power load/connection					
	xxii) Selection of appropriate technology and installation of plant and machinery/office equipment etc					
	xxiii) Obtaining various registrations/licences/clearances/No Objection Certificates (NOCs) etc. from the concerned regulatory agencies/Government departments/local bodies/Municipal authorities etc					
	xxiv) Allotment of Income Tax Permanent Account Number (PAN) and Service Tax/Sales Tax/VAT registration etc					
	xxv) Sanction of working capital loan from the banks;					
	xxvi) Arranging tie up with raw material suppliers					
	xxvii) Preparation and implementation of marketing strategy for the product/service and market development					
	xxviii) Establishing linkage with a mentor for providing guidance in future					
	xxix) Creation of web page and email address					
	xxx) Filing of Memorandum (Part II) with DIC [EM 2]					
	j) Managing Your Enterprise (Streamlining operations) after successful set up (for minimum 6 Months period)					
11.	Did you benefit from the “Handholding Support” extended by Udyami Mitra under RGUMY			Yes	No	Partially
12.	Did you also use Udyami Helpline	Y/N	If Yes, Did you found it useful?	Yes	No	Partially
13.	Is there a need to add any critical services to the above range of services ?					

14.	According to you for the services listed in Q 10 to be provided efficiently to Udyamies what should be the appropriate <input type="text"/> and suggested Stages of its payment	

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**Summary of responses received from Udyamies interviewed telephonically who have availed of
Handholding Support from UMs under MoMSME-RGUMY**

1. List of UMs covered: (Name, Location, State)
 - (i) North Bengal Sukanta Pally Foundation of Global Environment, Siliguri, West Bengal
 - (ii) National Institute for Entrepreneurship & Small Business Development (NIESBUD), Noida, Uttar Pradesh
 - (iii) Jhunjhunu Zila Paryavarn Sudhar Samiti, Jhunjhunu, Rajasthan
 - (iv) Kamla Mahila Handicrafts Udyog & Vikas Society, Dehradun, Uttrakhand

2. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 41 **Nos** (Total)

b) Stage I : 10Nos

c) Stage II : 11Nos

d) Stage III : 20Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 75 %

b) SC/ST : 25 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 60 %

b) Female : 40 %

5. Educational Qualifications of Udyamies interviewed :

- Stage II : 12 Months
 - Stage III : 18 Months
- e) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 02 to 04 Nos.
 - Mfg. Enterprise : 05 to 10 Nos.
- f) Typical means of finance as% of project cost
- Own Contribution : 10 %
 - Govt. Subsidy : 25 %
 - Loan from Banks/FIs : 65 %

**Summary of responses received from Udyamies interviewed telephonically who have availed of
Handholding Support from UMs under MoMSME-RGUMY**

3. List of UMs covered: (Name, Location, State)

(v) Indian Industries Association, Lucknow, U.P.

(vi) MCED, Aurangabad, Mumbai, Maharashtra

(vii) CEDMAP Bhopal CVTA Project, Bhopal, M.P.

4. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 24 **Nos** (Total)

b) Stage I : 07Nos

c) Stage II : 16Nos

d) Stage III : 01Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 20 %

b) SC/ST : 80 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 35 %

b) Female : 65 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 10 %

b) 10th : 15 %

- | | | | |
|----|--------------------|---|------|
| c) | 12 th | : | 30 % |
| d) | Graduation & Above | : | 45 % |

6. Type of Training programme attended by Udyamies :

- | | | | |
|----|---------------|---|------|
| a) | EDP | : | 50 % |
| b) | Any SDP/ ESDP | : | 50 % |
| c) | VT | : | 00 % |

7. Major objectives of Udyamies for undergoing training :

- | | | | |
|----|-------------------|--|------|
| a) | Skill Development | | 35 % |
| b) | Enter. Dev. | | 65 % |

8. Status of Udyamies at the time of Registration with UM :

- | | | | |
|----|---|---|------|
| a) | Wage Employed | : | 30 % |
| b) | Self Employed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) | : | 40 % |
| c) | Unemployed | : | 30 % |

9. Nature of Enterprises set up / being set up by Udyamies interviewed

- | | | |
|----|---|---------------------|
| a) | Service 90 % | Mfg. 10 % |
| b) | Micro 100 % | Small 0 %Medium 0 % |
| c) | Range of total Project Cost : | |
| | • Rs. 10 to 25 lacs | 00 % |
| | • Rs. 05 to 10 lacs | 20 % |
| | • Rs. 25000 to 2.5 lacs | 80 % |
| g) | Typical time taken to reach from start date : | |
| | • Stage I | : 6 Months |
| | • Stage II | : 12 Months |
| | • Stage III | : 18 Months |

- h) Typical range of manpower employed / to be employed per enterprise :
 - Service Enterprise: 01 to 02 Nos.
 - Mfg. Enterprise : 02 to 05 Nos.
- i) Typical means of finance as% of project cost
 - Own Contribution : 70 %
 - Govt. Subsidy : 15 %
 - Loan from Banks/FIs : 15 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

5. List of UMs covered: (Name, Location, State)
- (viii) Radha Krishan Shikhan Seva Samiti, Mau, Uttar Pradesh.
- (ix) The Center for Entrepreneur Development, Gandhi Nagar, Gujarat
- (x) Jumko Consultancy Services, Papum Pare, Arunachal Pradesh.

6. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 21 **Nos** (Total)

b) Stage I : 00Nos

c) Stage II : 08Nos

d) Stage III : 13Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 24 %

b) SC/ST : 34 %

c) PH : 02 %

d) NER : 40 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 80 %

b) Female : 20 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 10 %

b) 10th : 20 %

- | | | | |
|----|--------------------|---|------|
| c) | 12 th | : | 40 % |
| d) | Graduation & Above | : | 30 % |

6. Type of Training programme attended by Udyamies :

- | | | | |
|----|---------------|---|------|
| a) | EDP | : | 35 % |
| b) | Any SDP/ ESDP | : | 30 % |
| c) | VT | : | 35 % |

7. Major objectives of Udyamies for undergoing training:

- | | | | |
|----|-------------------|--|------|
| a) | Skill Development | | 30 % |
| b) | Enter. Dev. | | 70 % |

8. Status of Udyamies at the time of Registration with UM :

- | | | | |
|----|--|---|------|
| a) | Wage Employed | : | 25 % |
| b) | Self Employed | : | 30 % |
| c) | Unemployed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) | : | 45 % |

9. Nature of Enterprises set up / being set up by Udyamies interviewed (only among of those who have completed any stage)

- | | | |
|----|---|----------------------|
| a) | Service 80 % | Mfg. 20 % |
| b) | Micro 95 % | Small 05 %Medium 0 % |
| c) | Range of total Project Cost : | |
| | • Rs. 10 to 25 lacs | 20 % |
| | • Rs. 05 to10 lacs | 80% % |
| j) | Typical time taken to reach from start date : | |
| | • Stage I | : 6 Months |

- Stage II : 12 Months
 - Stage III : 18 Months
- k) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 3 to 5 Nos.
 - Mfg. Enterprise : 05 to 10 Nos.
- l) Typical means of finance as% of project cost
- Own Contribution : 50 %
 - Govt. Subsidy : 0 %
 - Loan from Banks/FIs : 50 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

7. List of UMs covered: (Name, Location, State)
- (xi) Gulbarga Industrial Estate Manufactures Association, Gulbarga, Karnataka
 - (xii) Information Technology & Consultancy Services, Dharmnagar, Tripura
 - (xiii) Institute of Management & Marketing studies, Cuttack, Orissa

8. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 49 **Nos** (Total)

b) Stage I : 09Nos

c) Stage II : 10Nos

d) Stage III : 30Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 50 %

b) SC/ST : 08 %

c) PH : 02 %

d) NER : 40 %

4. Classification of Udyamies interviewed as per Gender:

a) Male : 60 %

b) Female : 40 %

5. Educational Qualifications of Udyamies interviewed:

a) Upto 8th : 8 %

- | | | | |
|----|--------------------|---|------|
| b) | 10 th | : | 44 % |
| c) | 12 th | : | 28 % |
| d) | Graduation & Above | : | 20 % |

6. Type of Training programme attended by Udyamies:

- | | | | |
|----|-----------------|---|------|
| a) | EDP | : | 65 % |
| b) | Any SDP/ ESDP : | | 20 % |
| c) | VT | : | 15 % |

7. Major objectives of Udyamies for undergoing training :

- | | | | |
|----|-------------------|--|------|
| a) | Skill Development | | 40 % |
| b) | Enter. Dev. | | 60 % |

8. Status of Udyamies at the time of Registration with UM :

- | | | | |
|----|---|---|------|
| a) | Wage Employed | : | 05 % |
| b) | Self Employed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) | : | 45 % |
| c) | Unemployed | : | 50 % |

9. Nature of Enterprises set up / being set up by Udyamies interviewed

- | | | |
|----|-------------------------------|----------------------|
| a) | Service 40 % | Mfg. 60 % |
| b) | Micro 90 % | Small 10 %Medium 0 % |
| c) | Range of total Project Cost : | |
| | • Rs. 10 to 25 lacs | 10 % |
| | • Rs. 05 to10 lacs | 50% |

- Rs 25000 to 2.5 lacs 40 %
- m) Typical time taken to reach from start date :
 - Stage I : 6 Months
 - Stage II : 12 Months
 - Stage III : 18 Months
- n) Typical range of manpower employed / to be employed per enterprise :
 - Service Enterprise: 02 to 05 Nos.
 - Mfg. Enterprise : 05 to 10 Nos.
- o) Typical means of finance as% of project cost
 - Own Contribution : 10 %
 - Govt. Subsidy : 25 %
 - Loan from Banks/FIs : 65 %

**Summary of responses received from Udyamies interviewed telephonically who have availed of
Handholding Support from UMs under MoMSME-RGUMY**

9. List of UMs covered: (Name, Location, State)
- i) Mizoram Entrepreneurship Network (MEN), Aizwal, Mizoram
 - ii) ICM Prashikshan Sanshan, Jaipur, Rajasthan
 - iii) RCED, Punjab
 - iv) RCED, Himachal Pradesh
10. Udyamies interviewed & their stage as per guidelines of RGUMY :
- a) **50 Nos** (Total)
 - b) Stage I : 09Nos
 - c) Stage II : 01Nos
 - d) Stage III : 40Nos
3. Classification of Udyamies interviewed as per their category :
- a) General : 18 %
 - b) SC/ST : 72 %
 - c) PH : 00%
 - d) NER : 10 %
4. Classification of Udyamies interviewed as per Gender :
- a) Male : 80 %
 - b) Female : 20 %
5. Educational Qualifications of Udyamies interviewed :
- a) Upto 8th : 52 %
 - b) 10th : 28 %

- | | | | |
|----|--------------------|---|------|
| c) | 12 th | : | 16 % |
| d) | Graduation & Above | : | 04 % |

6. Type of Training programme attended by Udyamies :

- | | | | |
|----|---------------|---|------|
| a) | EDP | : | 90 % |
| b) | Any SDP/ ESDP | : | 10 % |

7. Major objectives of Udyamies for undergoing training :

- | | | | |
|----|-------------------|--|------|
| a) | Skill Development | | 14 % |
| b) | Enter. Dev. | | 82 % |
| c) | VT | | 04 % |

8. Status of Udyamies at the time of Registration with UM :

- | | | | |
|----|---|---|------|
| a) | Wage Employed | : | 30 % |
| b) | Self Employed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) | : | 40 % |
| c) | Unemployed | : | 30 % |

9. Nature of Enterprises set up / being set up by Udyamies interviewed

- | | | |
|----|---|---------------------|
| a) | Service 25 % | Mfg. 75 % |
| b) | Micro 100 % | Small 0 %Medium 0 % |
| c) | Range of total Project Cost : | |
| | <ul style="list-style-type: none"> • Rs. 1.25 to 05 lacs 60% • Rs 25000 to 1.25 lacs 40 % | |
| p) | Typical time taken to reach from start date : | |
| | <ul style="list-style-type: none"> • Stage I : 06 Months • Stage II : 12 Months | |

- Stage III : 18 Months
- q) Typical range of manpower employed / to be employed per enterprise :
 - Service Enterprise: 01 to 02 Nos.
 - Mfg. Enterprise : 02 to 05 Nos.
- r) Typical means of finance as% of project cost
 - Own Contribution : 10 %
 - Govt. Subsidy : 25 %
 - Loan from Banks/FIs : 65 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

11. List of UMs covered: (Name, Location, State)

i) Agnel Entrepreneurship Development Institute, North Goa, Goa

12. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) **20 Nos** (Total)

b) Stage I : 00Nos

c) Stage II : 17Nos

d) Stage III : 03Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 20 %

b) SC/ST : 80 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 00 %

b) Female : 100 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 15 %

b) 10th : 30%

- | | | | |
|----|--------------------|---|------|
| c) | 12 th | : | 40 % |
| d) | Graduation & Above | : | 15 % |

6. Type of Training programme attended by Udyamies :

- | | | | |
|----|---------------|---|-------|
| a) | EDP | : | 100 % |
| b) | Any SDP/ ESDP | : | 00 % |
| c) | VT | : | 00 % |

7. Major objectives of Udyamies for undergoing training :

- | | | | |
|----|-------------------|--|------|
| a) | Skill Development | | 20 % |
| b) | Enter. Dev. | | 80 % |

8. Status of Udyamies at the time of Registration with UM :

- | | | | |
|----|---|---|------|
| a) | Wage Employed | : | 15 % |
| b) | Self Employed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) | : | 25 % |
| c) | Unemployed | : | 60 % |

9. Nature of Enterprises set up / being set up by Udyamies interviewed

- | | | |
|----|-------------------------------|----------------------|
| a) | Service 40 % | Mfg. 60 % |
| b) | Micro 100 % | Small 0 % Medium 0 % |
| c) | Range of total Project Cost : | |
| | • Rs. 10 to 25 lacs | 15 % |
| | • Rs. 05 to 10 lacs | 70 % |

- Rs 25000 to 2.5 lacs 15 %
- s) Typical time taken to reach from start date :
 - Stage I : 6 Months
 - Stage II : 12 Months
 - Stage III : 18 Months
- t) Typical range of manpower employed / to be employed per enterprise :
 - Service Enterprise: 02 to 05 Nos.
 - Mfg. Enterprise : 03 to 10 Nos.
- u) Typical means of finance as% of project cost
 - Own Contribution : 10 %
 - Govt. Subsidy : 25 %
 - Loan from Banks/FIs : 65 %

**Summary of responses received from Udyamies interviewed telephonically who have availed of
Handholding Support from UMs under MoMSME-RGUMY**

13. List of UMs covered: (Name, Location, State)
- i) MITCON Consultancy Services Ltd., Pune, Maharashtra
 - ii) NSIC, Guwahati, Assam
 - iii) Sewa Ashram, Ranchi, Jharkhand
14. Udyamies interviewed & their stage as per guidelines of RGUMY :
- a) **50 Nos** (Total)
 - b) Stage I : 18Nos
 - c) Stage II : 30Nos
 - d) Stage III : 02Nos

3. Classification of Udyamies interviewed as per their category :

- a) General : 02 %
- b) SC/ST : 68 %
- c) PH : 00 %
- d) NER : 30 %

4. Classification of Udyamies interviewed as per Gender :

- a) Male : 46 %
- b) Female : 54 %

5. Educational Qualifications of Udyamies interviewed :

- a) Upto 8th : 22 %
- b) 10th : 14 %
- c) 12th : 32 %

d) Graduation & Above : 32 %

6. Type of Training programme attended by Udyamies :

a) EDP : 45 %

b) Any SDP/ ESDP : 35 %

c) VT : 20 %

7. Major objectives of Udyamies for undergoing training :

a) Skill Development 35 %

b) Enter. Dev. 55 %

c) Wage employment 10 %

8. Status of Udyamies at the time of Registration with UM :

a) Wage Employed : 20 %

b) Self Employed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) : 30 %

c) Unemployed : 50 %

9. Nature of Enterprises set up / being set up by Udyamies interviewed

a) Service 70 % Mfg. 30 %

b) Micro 100 % Small 0 % Medium 0 %

c) Range of total Project Cost :

- Rs. 10 to 25 lacs 02 %
- Rs. 05 to 10 lacs 04 %
- Rs. 25000 to 05 lacs 94 %

v) Typical time taken to reach from start date :

- Stage I : 06 Months
 - Stage II : 12 Months
 - Stage III : 18 Months
- w) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 01 to 03 Nos.
 - Mfg. Enterprise : 03 to 05 Nos.
- x) Typical means of finance as% of project cost
- Own Contribution : 90 %
 - Govt. Subsidy : 5%
 - Loan from Banks/FI : 5%

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

15. List of UMs covered: (Name, Location, State) : Periyar TBI, Thanjavur, Tamil Nadu

16. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 18 **Nos** (Total)

b) Stage I : 7 Nos

c) Stage II : 8 Nos

d) Stage III : 3 Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 94 %

b) SC/ST : 6 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 11 %

b) Female : 89 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 12 %

b) 10th : 14 %

c) 12th : 17 %

d) Graduation & Above : 57 %

6. Type of Training programme attended by Udyamies :

a) EDP : 67 %

b) Any SDP/ ESDP : 33 %

c) VT : 0 %

7. Major objectives of Udyamies for undergoing training :

a) Development of
Entrepreneurial Skills : 67 %

b) Skill Development : 33 %

8. Status of Udyamies at the time of Registration with UM :

a) Wage Employed : 10 %

b) Self Employed (those who had some enterprise but
wish to diversify i.e. set up some other enterprise)
: 45 %

c) Unemployed : 45 %

9. Nature of Enterprises set up / being set up by Udyamies interviewed

a) Service 0 % Mfg.100 %

b) Micro 90% Small 10 %Medium 0 %

c) Range of total Project Cost :

- Upto Rs. 10 lacs 90 %
- Rs. 10 to 25 lacs 10%

y) Typical time taken to reach from start date :

- Stage I : 06 Months
- Stage II : 12 Months
- Stage III : 18 Months

- z) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 04 to 06 Nos.
 - Mfg. Enterprise : 05 to 08 Nos.
- aa) Typical means of finance as% of project cost
- Own Contribution : 40 %
 - Govt. Subsidy : 15 %
 - Loan from Banks/FIs : 45 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

17. List of UMs covered: (Name, Location, State) : TRDF, Navsari, Gujarat

18. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 20 **Nos** (Total)

b) Stage I : 3 Nos

c) Stage II : 11 Nos

d) Stage III : 6 Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 55 %

b) SC/ST : 45 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 80 %

b) Female : 20 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 10 %

b) 10th : 25 %

c) 12th : 30 %

d) Graduation & Above : 35 %

6. Type of Training programme attended by Udyamies :

a) EDP : 85 %

b) Any SDP/ ESDP : 5 %

c) VT : 10 %

7. Major objectives of Udyamies for undergoing training :

a) Development of
Entrepreneurial Skills : 80 %

b) Skill Development : 20 %

8. Status of Udyamies at the time of Registration with UM :

a) Wage Employed : 25 %

b) Self Employed (those who had some enterprise but
wish to diversify i.e. set up some other enterprise)
: 30 %

c) Unemployed : 45 %

9. Nature of Enterprises set up / being set up by Udyamies interviewed

a) Service 50 % Mfg.50 %

b) Micro 65% Small 35 % Medium 0 %

c) Range of total Project Cost :

- Upto Rs. 10 lacs 70 %
- Rs. 10 to 25 lacs 30%

bb) Typical time taken to reach from start date :

- Stage I : 06 Months
- Stage II : 12 Months
- Stage III : 18 Months

- cc) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 03 to 05 Nos.
 - Mfg. Enterprise : 04 to 08 Nos.
- dd) Typical means of finance as% of project cost
- Own Contribution : 30 %
 - Govt. Subsidy : 15 %
 - Loan from Banks/FIs : 55 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

19. List of UMs covered: (Name, Location, State) : SIDISSIA, Distt. Sivaganga, Tamil Nadu

20. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 6 **Nos** (Total)

b) Stage I : 3 Nos

c) Stage II : 3 Nos

d) Stage III : 0 Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 50 %

b) SC/ST : 50 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 50 %

b) Female : 50 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 33 %

b) 10th : 17 %

c) 12th : 17 %

d) Graduation & Above : 33 %

6. Type of Training programme attended by Udyamies :

a) EDP : 100 %

b) Any SDP/ ESDP : 0 %

c) VT : 0 %

7. Major objectives of Udyamies for undergoing training :

a) Development of Entrepreneurial Skills : 100 %

b) Skill Development : 0 %

8. Status of Udyamies at the time of Registration with UM :

a) Wage Employed : 33 %

b) Self Employed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) : 0 %

c) Unemployed : 67 %

9. Nature of Enterprises set up / being set up by Udyamies interviewed

a) Service 33 % Mfg. 67 %

b) Micro 67% Small 33 % Medium 0 %

c) Range of total Project Cost :

- Upto Rs. 10 lacs 67 %
- Rs. 10 to 25 lacs 33%

ee) Typical time taken to reach from start date :

- Stage I : 04 Months
- Stage II : 12 Months
- Stage III : 18 Months

- ff) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 02 to 04 Nos.
 - Mfg. Enterprise : 05 to 10 Nos.
- gg) Typical means of finance as% of project cost
- Own Contribution : 35 %
 - Govt. Subsidy : 10 %
 - Loan from Banks/FIs : 55 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

21. List of UMs covered: (Name, Location, State) : IIE, Guwahati, Assam

22. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 10 **Nos** (Total)

b) Stage I : 6 Nos

c) Stage II : 0 Nos

d) Stage III : 4 Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 0 %

b) SC/ST : 0 %

c) PH : 0 %

d) NER : 100 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 60 %

b) Female : 40 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 20 %

b) 10th : 40 %

c) 12th : 20 %

d) Graduation & Above : 20 %

6. Type of Training programme attended by Udyamies :

a) EDP : 50 %

b) Any SDP/ ESDP : 50 %

c) VT : 0 %

7. Major objectives of Udyamies for undergoing training :

a) Development of
Entrepreneurial Skills : 50 %

b) Skill Development : 50 %

8. Status of Udyamies at the time of Registration with UM :

a) Wage Employed : 30 %

b) Self Employed (those who had some enterprise but
wish to diversify i.e. set up some other enterprise)
: 50 %

c) Unemployed : 20 %

9. Nature of Enterprises set up / being set up by Udyamies interviewed

a) Service 70 % Mfg. 30 %

b) Micro 100% Small 0 % Medium 0 %

c) Range of total Project Cost :

- Upto Rs. 10 lacs 100 %
- Rs. 10 to 25 lacs 0%

hh) Typical time taken to reach from start date :

- Stage I : 04 Months
- Stage II : 12 Months
- Stage III : 18 Months

- ii) Typical range of manpower employed / to be employed per enterprise :
 - Service Enterprise: 02 to 05 Nos.
 - Mfg. Enterprise : 05 to 08 Nos.
- jj) Typical means of finance as% of project cost
 - Own Contribution : 25 %
 - Govt. Subsidy : 15 %
 - Loan from Banks/FIs : 60 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

23. List of UMs covered: (Name, Location, State) : Salem Productivity Council, Salem, Tamil Nadu

24. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 10 **Nos** (Total)

b) Stage I : 8 Nos

c) Stage II : 2 Nos

d) Stage III : 0 Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 70 %

b) SC/ST : 30 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 70 %

b) Female : 30 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 10 %

b) 10th : 30 %

c) 12th : 30 %

d) Graduation & Above : 30 %

6. Type of Training programme attended by Udyamies :

a) EDP : 80 %

b) Any SDP/ ESDP : 20 %

c) VT : 0 %

7. Major objectives of Udyamies for undergoing training :

a) Development of
Entrepreneurial Skills : 100 %

b) Skill Development : 0 %

8. Status of Udyamies at the time of Registration with UM :

a) Wage Employed : 40 %

b) Self Employed (those who had some enterprise but
wish to diversify i.e. set up some other enterprise)
: 0 %

c) Unemployed : 60 %

9. Nature of Enterprises set up / being set up by Udyamies interviewed

a) Service 40 % Mfg. 60 %

b) Micro 90% Small 10 % Medium 0 %

c) Range of total Project Cost :

- Upto Rs. 10 lacs 90 %
- Rs. 10 to 25 lacs 10%

kk) Typical time taken to reach from start date :

- Stage I : 06 Months
- Stage II : 12 Months
- Stage III : 18 Months

- II) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 02 to 05 Nos.
 - Mfg. Enterprise : 05 to 08 Nos.
- mm) Typical means of finance as% of project cost
- Own Contribution : 45 %
 - Govt. Subsidy : 15 %
 - Loan from Banks/FIs : 40 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

25. List of UMs covered: (Name, Location, State) :

- (i) APITCO, Hyderabad, AP
- (ii) Anant Vikas Srott, Ranchi, Jharkhand

26. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 25 **Nos** (Total)

- b) Stage I : 6 Nos
- c) Stage II : 8 Nos
- d) Stage III : 11 Nos

3. Classification of Udyamies interviewed as per their category :

- a) General : 72 %
- b) SC/ST : 24 %
- c) PH : 4 %
- d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

- a) Male : 60 %
- b) Female : 40 %

5. Educational Qualifications of Udyamies interviewed :

- a) Upto 8th : 32 %
- b) 10th : 16 %

- | | | | |
|----|--------------------|---|------|
| c) | 12 th | : | 8 % |
| d) | Graduation & Above | : | 44 % |

6. Type of Training programme attended by Udyamies :

- | | | | |
|----|---------------|---|------|
| a) | EDP | : | 84 % |
| b) | Any SDP/ ESDP | : | 16 % |
| c) | VT | : | 0 % |

7. Major objectives of Udyamies for undergoing training :

- | | | | |
|----|--|---|------|
| a) | Development of
Entrepreneurial Skills | : | 84 % |
| b) | Skill Development | : | 16 % |

8. Status of Udyamies at the time of Registration with UM :

- | | | | |
|----|---|---|------|
| a) | Wage Employed | : | 28 % |
| b) | Self Employed (those who had some enterprise but wish to diversify i.e. set up some other enterprise) | : | 40 % |
| c) | Unemployed | : | 32 % |

9. Nature of Enterprises set up / being set up by Udyamies interviewed

- | | |
|----|--|
| a) | Service 36 % Mfg. 64 % |
| b) | Micro 76% Small 24 % Medium 0 % |
| c) | Range of total Project Cost : |
| | <ul style="list-style-type: none"> • Upto Rs. 10 lacs 76 % • Rs. 10 to 25 lacs 24% |

- nn) Typical time taken to reach from start date :
 - Stage I : 06 Months
 - Stage II : 12 Months
 - Stage III : 18 Months
- oo) Typical range of manpower employed / to be employed per enterprise :
 - Service Enterprise: 03 to 05 Nos.
 - Mfg. Enterprise : 04 to 08 Nos.
- pp) Typical means of finance as% of project cost
 - Own Contribution : 35 %
 - Govt. Subsidy : 20 %
 - Loan from Banks/FIs : 45 %

Summary of responses received from Udyamies interviewed telephonically who have availed of Handholding Support from UMs under MoMSME-RGUMY

27. List of UMs covered: (Name, Location, State) : ITCOT, Chennai

28. Udyamies interviewed & their stage as per guidelines of RGUMY :

a) 20 **Nos** (Total)

b) Stage I : 1 Nos

c) Stage II : 0 Nos

d) Stage III : 19 Nos

3. Classification of Udyamies interviewed as per their category :

a) General : 90 %

b) SC/ST : 10 %

c) PH : 0 %

d) NER : 0 %

4. Classification of Udyamies interviewed as per Gender :

a) Male : 65 %

b) Female : 35 %

5. Educational Qualifications of Udyamies interviewed :

a) Upto 8th : 5 %

b) 10th : 45 %

c) 12th : 0 %

d) Graduation & Above : 50 %

6. Type of Training programme attended by Udyamies :

a) EDP : 90 %

b) Any SDP/ ESDP : 10 %

c) VT : 0 %

7. Major objectives of Udyamies for undergoing training :

a) Development of
Entrepreneurial Skills : 90 %

b) Skill Development : 10 %

8. Status of Udyamies at the time of Registration with UM :

a) Wage Employed : 45 %

b) Self Employed (those who had some enterprise but
wish to diversify i.e. set up some other enterprise)
: 20 %

c) Unemployed : 35 %

9. Nature of Enterprises set up / being set up by Udyamies interviewed

a) Service 10 % Mfg. 90 %

b) Micro 55% Small 45 % Medium 0 %

c) Range of total Project Cost :

- Upto Rs. 10 lacs 55 %
- Rs. 10 to 25 lacs 45%

qq) Typical time taken to reach from start date :

- Stage I : 05 Months

- Stage II : 12 Months
 - Stage III : 18 Months
- rr) Typical range of manpower employed / to be employed per enterprise :
- Service Enterprise: 02 to 04 Nos.
 - Mfg. Enterprise : 04 to 08 Nos.
- ss) Typical means of finance as% of project cost
- Own Contribution : 15 %
 - Govt. Subsidy : 25 %
 - Loan from Banks/FIs : 60 %