

Progress Report

SIDBI – PMU-Gujarat

Period – March & April, 2023

Activities by Gujarat PMU during March - April 2023

Details of activities carried out	
Policy Advocacy	
<ul style="list-style-type: none"> PMU Team submitted the final draft of “International Quality Certification for MSMEs (specific to CE, IATF, PED, and FSSC)” to Commissioner MSME, Jt. Commissioner as per specific direction from Commissioner, MSME. Final feedback and advice awaited. PMU Team also provided support to MSME Commissionerate for conceptual understanding on CGTMSE (Central Guarantee Trust Fund for Micro and Small Enterprises). PMU shared a PPTs on the same with the department. PMU Team had discussions with CGTMSE – Mumbai HO to make a presentation to Commissioner MSME regarding State specific scheme on CGTMSE. Meeting was planned with MSME Commissioner, but got postponed due to transfer of MSME Commissioner in April 1st week. PMU to reinstate the discussion with the new Commissioner to take this forward. On directions of MSME Commissioner, SIDBI PMU team revisited State Mini Cluster Development Scheme, which was facilitated by PMU in FY 2020-21. PMU team reworked on scheme guideline as per feedback from department and now same under the consideration of Addl. Commissioner. 	
Enhancing Credit Flow to MSMEs	
<ul style="list-style-type: none"> Access of Working Capital Finance for AEMA's Raw Material Bank: PMU Team interacted with AEMA (Ahmedabad Engineering Manufacturer's Association) to help them access finance for WC requirement of Raw Material Bank, an initiative earlier supported by PMU. Discussions held with AEMA to consider various options for financing RMB requirements. Facilitated meetings with HDFC bank, SIDBI for the same. SIDBI-GT-PMU facilitated a MoU between RATNAA Finance a NBFC and AEMA for Working Capital Financing for Raw Material Bank to AEMA members – an Engineering Cluster based at Ahmedabad with more than 1500 members . 	
Strengthening Infrastructure for MSMEs	
<ul style="list-style-type: none"> PMU Team is facilitating preparation of DPR for GIDC's Lanva Project (Patan District) under MSECDP – Infrastructure Development grant for developing “Industrial Estate for MSMEs”. PMU team working along with GT Central Team and GIDC- Patan and HO team to facilitate preparation of DPR which is under progress. PMU team facilitating SEWA Federation run Agri Co-operative with more than 1000 women members for developing linkages on Agri Input Bank with leading manufacturers (BDS providers). Meeting held with UPL and GT FPO Team with SEWA Agri Cooperative to take this forward. 	
SCDF	
<ul style="list-style-type: none"> PMU facilitated Signing of Master Agreement on SIDBI Cluster Development Fund (SCDF) between SIDBI and State Govt, GoG (Finance Department). Earlier PMU facilitated preparation of final Master-Agreement on SCDF in discussion with SIDBI ROAH & State Finance Department. The master agreement is expected to support funding of MSME Infrastructure project in the State undertaken by various department. State has made prov of Rs. 2000 crore in the FY 2023-24 in its budget for MSME Infrastructure funding under SCDF. PMU team also facilitated with SIDBI RO & State Govt (CS Office & State Finance Department) with regard to seeking nomination of state Govt Officials for SIDBI'S National workshop on SCDF at Goa, which was attended by Director Institutional Finance, GoG PMU team followed up rigorously on the 650 Crore Loan proposal from GETCO (Energy & Petrochem Dept) (project Cost 803 crore) under SCDF and now the same has been received for In- Principal approval at SIDBI. The proposal is approved by State Finance Department and now under consideration of SIDBI for In-Principal Approval. Follow-up with State Finance Department of UT of Dadra, Nagar, Daman & Diu with regard to SCDF workshop planned by SIDBI HO at Goa. 	
Entrepreneurship Development (Rural & Urban) and employment generation	
<p>SIDBI's Micro Enterprise Promotion Program (MEPP) program.</p> <ul style="list-style-type: none"> To provide thrust and impetus for development of Entrepreneurs with proper linkages and hand holding support SIDBI RO is planning to undertake MEPP program which is being facilitated by PMU Team PMU is supporting SIDBI ROAH to identify the potential partners in implementation of proposed MEPP. PMU held discussions with Director, NEISBUD and facilitated Teams meet with SIDBI RO; a proposal for the implementation of MEPP has been received from NIESBUD. PMU held discussions with Ambuja Foundation (Gujarat Head and his team) and facilitated Teams meet with SIDBI RO; a proposal for the implementation of MEPP has been received from Ambuja Foundation as well <p>Udyam Registration Drive for EDP Entrepreneurs:</p> <ul style="list-style-type: none"> PMU Team is undertaking Udyam drive (URC) to help potential and existing entrepreneurs to formalise their business and can get access to various Govt Schemes. A session for EDP Entrepreneurs was done at CED, Naroda Campus. Similar programmes planned year ahead. 	

Institutional strengthening of stakeholders

- PMU is facilitated a strategic intervention by a private BDS provider (Singhania and Co.LLP) to support SEWA Federation (Lok Swasthya Sewa Cooperative) in preparation of DPR for an Ayurvedic medicines expansion project and to raise finance (TL) for the same. The MSMEs are being linked with various BDS providers to get quality Services for developing their business.
- PMU Team also facilitating a leather Cluster CFC with 100% SC community members and more than 50% Women members under State Mini Cluster Development Scheme. Formation of SPV (under Sec 8 Company) is in progress.

Cluster Development through Convergence -Twinning with Gol schemes MSME

- PMU Team is facilitating GIDC's Lanva Project for **developing "Industrial Estate for MSMEs under MSECDP – Infrastructure Development** under Cluster Development project grant by Central Govt.
- PMU Team also facilitating another Cluster Development project for a leather Cluster with 100% SC community members for developing CFC

Others:

Support to SIDBI's Promotion and Development activities for State MSMEs

- PMU Team **organised an Exposure Visit of 35 MSME units from Garment and Fabrics sector** representing Cloth Manufacturing Association of India of the Gujarat Chapter from Surat to Large Enterprise (Creative Garments) at Daman.
- The visit was a combination of Technical Training on garment manufacturing and Soft skills.
- PMU team prepared and submitted the report on the Swavlamban Mela organised at Ahmedabad Haat for 120 Artisans and Micro Entrepreneurs in Feb-2022.
- Udyam Registration of Artisan and Micro Entrepreneurs: PMU team facilitated Udyam registrations of few informal BUs and Artisanal units as mandated by SIDBI. On behalf of SIDBI RO, a UDYAM registration session was also undertaken by PMU-lead at Center for Entrepreneurship Development (CED), Naroda.

Snapshots of PMU activities:

MoU for Access to WC Finance for Raw Material Bank run by AEMA (an Engineering Cluster) by RATNAA FINANCE

RATNAAFIN HAS COLLABORATED WITH THE AHMEDABAD ENGINEERING MANUFACTURERS ASSOCIATION

CUSTOMISED PIG IRON PROCUREMENT FUNDING PROGRAM

BENEFITS TO MEMBERS

- ✓ DISCOUNT IN PIG IRON PURCHASE UP TO ₹1000 PER MT
- ✓ COLLATERAL FREE FINANCING
- ✓ QUICK PROCESSING
- ✓ LOW INTEREST RATES
- ✓ DEDICATED RELATIONSHIP MANAGER

MAIN FEATURES OF PROGRAM

- ✓ LOAN AMOUNT UP TO ₹50 LACS
- ✓ ROI - 12% to 14%
- ✓ USAGE PERIOD - UP TO 90 DAYS
- ✓ DIRECT PAYMENT TO ASSOCIATION

*T&C Apply

Signing of Master Agreement on SCDF between SIDBI and Govt of Gujarat (Finance Department)



Exposure Visit of 35 MSME units from Garment and Fabrics sector from Surat to Creative Garment, Daman



Session on Udyam (URC) and SIDBI Schemes by PMU Team at CED, Naroda Campus for EDP Entrepreneurs



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Small Industries Development Bank of India (SIDBI), established under an Act of Parliament in 1990, acts as the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities. In the context of the changing MSME lending landscape, the role of SIDBI has been realigned through adoption of SIDBI Vision 2.0 which envisages an integrated credit and development support role of the Bank by being a thought leader, adopting a credit-plus approach, creating a multiplier effect and serving as an aggregator in MSME space.



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