

भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
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Master Direction FIDD.MSME & NFS.12/06.02.31/2017-18

July 24, 2017

(Updated as on December 28, 2023)

(Updated as on July 29, 2022)

(Updated as on April 25, 2018)

The Chairman / Managing Director / Chief Executive Officer

All Scheduled Commercial Banks

(excluding Regional Rural Banks)

Madam/Dear Sir,

**Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector**

The Reserve Bank of India has, from time to time, issued a number of instructions / guidelines to banks relating to lending to the Micro, Small and Medium Enterprises Sector. The [Master Direction](#) enclosed incorporates the updated instructions / guidelines on the subject. The list of circulars consolidated in this Master Direction is indicated in the [Appendix](#).

Yours faithfully

(R Giridharan)

Chief General Manager

## **Master Direction – Reserve Bank of India [Lending to Micro, Small & Medium Enterprises (MSME) Sector] - Directions, 2017**

In exercise of the powers conferred by Sections 21 and 35 A of the Banking Regulation Act, 1949, the Reserve Bank of India, being satisfied that it is necessary and expedient in the public interest to do so, hereby, issues the Directions hereinafter specified.

### **CHAPTER – I**

#### **PRELIMINARY**

##### **1.1 Short Title and Commencement**

- a) These Directions shall be called the Reserve Bank of India [Lending to Micro, Small & Medium Enterprises (MSME) Sector] Directions, 2017.
- b) These Directions shall come into effect on the day they are placed on the official website of the Reserve Bank of India.

##### **1.2 Applicability**

The provisions of these Directions shall apply to all Scheduled Commercial Banks (excluding Regional Rural Banks RRBs).

##### **1.3 Definitions/ Clarifications**

In these Directions, unless the context otherwise requires, the terms herein shall bear the meanings assigned to them as below:

- a) The MSMED Act, 2006 means ‘Micro, Small and Medium Enterprises Development (MSMED) Act, 2006’ as notified by the Government of India on June 16, 2006 and the amendments, if any, carried out therein by the Government of India from time to time.
- b) ‘Micro, Small and Medium Enterprises’ mean the enterprises as defined in the MSMED Act, 2006 and the amendments, if any, carried out therein by the Government of India from time to time.
- c) ‘Priority Sector’ means the sectors specified in the Master Direction on Priority Sector Lending (PSL) – Targets and Classification dated September 4, 2020 as updated from time to time.
- d) ‘Adjusted Net Bank Credit (ANBC)’ shall have the same meaning as given in the Master Direction on Priority Sector Lending (PSL) – Targets and Classification dated September 4, 2020 as updated from time to time.

## CHAPTER – II

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

2.1 In terms of Gazette Notification S.O. 2119 (E) dated June 26, 2020, an enterprise shall be classified as a micro, small or medium enterprise on the basis of the following criteria viz.,

- i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed ₹1 crore and turnover does not exceed ₹5 crore;
- ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ₹10 crore and turnover does not exceed ₹50 crore; and
- iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed ₹50 crore and turnover does not exceed ₹250 crore.

2.2 All the above enterprises are required to register online on the Udyam Registration portal and obtain 'Udyam Registration Certificate'. For PSL purposes banks shall be guided by the classification recorded in the Udyam Registration Certificate (URC).

2.3 Retail and Wholesale trade are included as MSMEs for the limited purpose of priority sector lending and are allowed to be registered on Udyam Registration Portal.

2.4 The certificate issued on Udyam Assist Portal (UAP) to Informal Micro Enterprises (IMEs) shall be treated at par with Udyam Registration Certificate for the purpose of availing Priority Sector Lending benefits. IMEs with an Udyam Assist Certificate shall be treated as micro enterprises for the purpose of PSL classification.

## CHAPTER - III

### 3. Targets / sub-targets for lending to MSME sector

#### 3.1 Priority Sector Guidelines for MSME sector

Scheduled Commercial Banks shall adhere to the targets/sub-targets for lending to the MSME sector and related aspects as laid down in the Master Direction on Priority Sector Lending (PSL) – Targets and Classification dated September 4, 2020 as updated from time to time.

3.2 In terms of the recommendations of the Prime Minister's Task Force on MSMEs, banks are advised to achieve:

- i) 20 per cent year-on-year growth in credit to micro and small enterprises,
- ii) 10 per cent annual growth in the number of micro enterprise accounts and
- iii) 60 per cent of total lending to MSE sector as of the corresponding quarter of the previous year to micro enterprises.

## CHAPTER - IV

### 4. Common guidelines/Instructions for lending to MSME sector

#### 4.1 Issue of Acknowledgement of Loan Applications to MSME borrowers

Banks are advised to mandatorily acknowledge all loan applications, submitted manually or online, by their MSME borrowers and ensure that a running serial number is recorded on the application form as well as on the acknowledgement receipt. Banks are further advised to put in place a system of Central Registration of loan applications, online submission of loan applications and a system of e-tracking of MSE loan applications.

#### 4.2 Collateral

Banks are mandated not to accept collateral security in the case of loans up to ₹10 lakh extended to units in the MSE sector. Banks are also advised to extend collateral-free loans up to ₹10 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC. Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to dispense with the collateral requirement for loans up to ₹25 lakh (with the approval of the appropriate authority). Banks are advised to strongly encourage their branch level functionaries to avail of the Credit Guarantee Scheme cover, including making performance in this regard a criterion in the evaluation of their field staff.

#### 4.3 Composite loan

A composite loan limit of ₹1 crore can be sanctioned by banks to enable the MSE entrepreneurs to avail of their working capital and term loan requirement through Single Window.

#### 4.4 General Credit Card (GCC) Facility

Banks which are eligible to issue credit cards under the Master Direction -Credit Card and Debit card- Issuance and Conduct Directions, dated April 21, 2022 (as updated from time to time), may issue General Credit Cards to individuals/entities sanctioned working capital facilities for non-farm entrepreneurial activities which are eligible for classification under the priority sector guidelines. The terms and conditions of the credit facilities extended in the form of GCC shall be as per the Board approved policies of the banks, within the overall framework laid down by Reserve Bank. Guidelines on collateral free lending for micro and small units issued from time to time shall apply. Banks shall adhere to the instructions on reporting GCC data as issued by RBI from time to time.

#### **4.5 Streamlining flow of credit to Micro and Small Enterprises (MSEs) for facilitating timely and adequate credit flow during their 'Life Cycle'**

In order to provide timely financial support to Micro and Small enterprises facing financial difficulties during their 'Life Cycle', guidelines were issued to banks vide [circular FIDD.MSME & NFS.BC.No.60/06.02.31/2015-16 dated August 27, 2015](#) on the captioned subject. Banks are advised to review and tune their existing lending policies to the MSE sector by incorporating therein the following provisions so as to facilitate timely and adequate availability of credit to viable MSE borrowers especially during the need of funds in unforeseen circumstances:

- i) To extend standby credit facility in case of term loans
- ii) Additional working capital to meet with emergent needs of MSE units
- iii) Mid-term review of the regular working capital limits, where banks are convinced that changes in the demand pattern of MSE borrowers require increasing the existing credit limits of the MSMEs, every year based on the actual sales of the previous year.
- iv) Timelines for Credit Decisions

#### **4.6 Debt Restructuring Mechanism for MSMEs**

- i) Banks are advised to follow the guidelines/instructions on debt restructuring pertaining to MSMEs contained in the '[Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances](#)' as updated from time to time.
- ii) All commercial banks are also advised in terms of our [circular RPCD.SME&NFS.BC.No.102/06.04.01/2008-09 dated May 4, 2009](#) to do the following:
  - a) put in place loan policies governing extension of credit facilities, Restructuring/Rehabilitation policy for revival of potentially viable sick units / enterprises (now read with guidelines on [Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises issued on March 17, 2016](#)) and non- discretionary One Time Settlement scheme for recovery of non-performing loans for the MSE sector, with the approval of the Board of Directors and
  - b) give wide publicity to the One-Time settlement scheme implemented by them, by placing it on the bank's website and through other possible modes of dissemination. They may allow reasonable time to the borrowers to submit the

application and also make payment of the dues in order to extend the benefits of the scheme to eligible borrowers.

- c) implement recommendations with regard to timely and adequate flow of credit to the MSE sector.

#### **4.7 Framework for Revival and Rehabilitation of MSMEs**

The Ministry of Micro, Small and Medium Enterprises, Government of India, vide their Gazette Notification dated May 29, 2015 had notified a 'Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises' to provide a simpler and faster mechanism to address the stress in the accounts of MSMEs and to facilitate the promotion and development of MSMEs. After carrying out certain changes in the captioned Framework in consultation with the Government of India, Ministry of MSME so as to make it compatible with the existing regulatory guidelines on 'Income Recognition, Asset Classification and Provisioning pertaining to Advances' issued to banks by RBI, the guidelines on the captioned Framework along with operating instructions were issued to banks on March 17, 2016. The revival and rehabilitation of MSME units having loan limits up to ₹25 crore would be undertaken under this Framework. The revised Framework supersedes our earlier Guidelines on Rehabilitation of Sick Micro and Small Enterprises issued vide our [circular RPCD.CO.MSME& NFS.BC.40/06.02.31/2012-2013 dated November 1, 2012](#), except those relating to Reliefs and Concessions for Rehabilitation of Potentially Viable Units and One Time Settlement, mentioned in the said circular.

The salient features of the Framework are as under:

- i) Before a loan account of an MSME turns into a Non-Performing Asset (NPA), banks or creditors should identify incipient stress in the account by creating three sub-categories under the Special Mention Account (SMA) category as given in the Framework
- ii) Any MSME borrower may also voluntarily initiate proceedings under this Framework
- iii) Committee approach to be adopted for deciding corrective action plan
- iv) Timelines have been fixed for taking various decisions under the Framework

#### **4.8 Structured Mechanism for monitoring the credit growth to the MSE sector**

In view of the concerns emerging from the deceleration in credit growth to the MSE sector, an Indian Banking Association (IBA)-led Sub-Committee (Chairman: Shri K.R. Kamath) was set up to suggest a structured mechanism to be put in place by banks to monitor the entire gamut of credit related issues pertaining to the sector. Based on the recommendations of the Committee, banks are advised to:

- strengthen their existing systems of monitoring credit growth to the sector and put in place a system-driven comprehensive performance management information system (MIS) at every supervisory level (branch, region, zone, head office) which should be critically evaluated on a regular basis;
- put in place a system of e-tracking of MSE loan applications and monitor the loan application disposal process in banks, giving branch-wise, region-wise, zone-wise and State-wise positions. The position in this regard is to be displayed by banks on their websites.

Detailed guidelines were issued to the scheduled commercial banks vide our [circular RPCD, MSME&NFS.BC.No.74/06.02.31/2012-13 dated May 9, 2013](#).

## **Chapter - V**

### **5 Institutional arrangements**

#### **5.1 Specialised MSME branches**

Public sector banks are advised to open at least one specialised branch in each district. Further, banks have been permitted to categorise their general banking branches having 60% or more of their advances to MSME sector as specialized MSME branches in order to encourage them to open more specialised MSME branches for providing better service to this sector as a whole. As per the policy package announced by the Government of India for stepping up credit to MSME sector, the public sector banks would ensure specialized MSME branches in identified clusters/centres with preponderance of small enterprises to enable the entrepreneurs to have easy access to the bank credit and to equip bank personnel to develop requisite expertise. Though their core competence will be utilized for extending finance and other services to MSME sector, they will have operational flexibility to extend finance/render other services to other sectors/borrowers. Banks may take care to train the officials posted in such branches appropriately.

#### **5.2 Empowered Committee on MSMEs**

As part of the announcement made by the Union Finance Minister, Empowered Committees on MSMEs are constituted at the Regional Offices of Reserve Bank of India, under the Chairmanship of the Regional Directors with the representatives of SLBC Convenor, senior level officers from two banks having predominant share in MSME financing in the state, representative of SIDBI Regional Office, the Director of MSME or Industries of the State Government, one or two senior level representatives from the MSME Associations in the state, and a senior level officer from SFC/SIDC as members. The Committee would meet periodically and review the progress in MSME financing as also revival and rehabilitation of stressed Micro,

Small and Medium units. It would also coordinate with other banks/financial institutions and the state government in removing bottlenecks, if any, to ensure smooth flow of credit to the sector. The committees may decide the need to have similar committees at cluster/district levels.

### **5.3 Banking Codes and Standards Board of India (BCSBI)**

BCSBI in collaboration with the Indian Banks' Association (IBA), Reserve Bank of India (RBI) and member banks had evolved the 'Code of Bank's Commitment to Micro and Small Enterprises' - which set minimum standards of banking practices for member banks to follow when they are dealing with Micro and Small Enterprises. The objective of the Code is to promote good banking practices, setting minimum standards for the adherents, increasing transparency, achieving higher operating standards and above all, promoting a cordial banker-customer relationship which would foster confidence in the banking system. The Code lays great emphasis on transparency and providing full information to the customer before a product or service is sold to him/her. Above all, member banks of BCSBI have voluntarily adopted the Code for implementation. While BCSBI has initiated the process of its dissolution, banks may continue to follow their commitments as hitherto under the Code of Bank's Commitment to Micro and Small Enterprises.

### **5.4 Micro and Small Enterprises Sector – The imperative of Financial Literacy and consultancy support**

Keeping in view the high extent of financial exclusion in the MSME sector, it is imperative for banks that the excluded units are brought within the fold of the formal banking sector. The lack of financial literacy, operational skills, including accounting and finance, business planning etc. represent formidable challenge for MSE borrowers underscoring the need for facilitation by banks in these critical financial areas. Moreover, MSE enterprises are further handicapped in this regard by absence of scale and size. To effectively and decisively address these handicaps, scheduled commercial banks were advised vide our [circular RPCD.MSME & NFS.BC.No.20/06.02.31/2012-13 dated August 1, 2012](#) that they could either separately set up special cells at their branches, or vertically integrate this function in the Financial Literacy Centres (FLCs) set up by them, as per their comparative advantage. The bank staff should also be trained through customised training programs to meet the specific needs of the sector. Further, Financial Literacy Centres operated by Scheduled commercial Banks have been advised vide our [circular FIDD.FLC.BC.No.22/12.01.018/2016-17 dated March 2, 2017](#) to conduct target specific financial literacy camps, where one of the target groups is small entrepreneurs.



## 5.5 Cluster Approach

All SLBC Convenor banks are advised to incorporate in their Annual Credit Plans, the credit requirement in the clusters identified by the Ministry of Micro, Small and Medium Enterprises, Government of India. They are also encouraged to extend banking services in such clusters / agglomerations which have come up and identified subsequently by SLBC / DCC members.

- i) As per Ganguly Committee recommendations (September 4, 2004), banks are advised that a full- service approach to cater to the diverse needs of the SSI sector (now MSE sector) may be achieved through extending banking services to recognized MSE clusters by adopting a 4-C approach namely, Customer focus, Cost control, Cross sell and Contain risk. A cluster-based approach to lending may be more beneficial:
  - a) in dealing with well-defined and recognized groups;
  - b) for making available of appropriate information for risk assessment; and
  - c) for monitoring by the lending institutions.

Clusters may be identified based on factors such as trade record, competitiveness and growth prospects and/or other cluster specific data.

- ii) All SLBC Convenor banks were advised vide letter RPCD.PLNFS.No.10416/06.02.31/2006-07 dated May 8, 2007 to review their institutional arrangements for delivering credit to the MSME sector, especially in 388 clusters identified by United Nations Industrial Development Organisation (UNIDO) spread over 21 states in various parts of the country. A list of SME clusters as identified by UNIDO has been furnished in [Annex I](#).
- iii) The Ministry of Micro, Small and Medium Enterprises has approved a list of clusters under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) and Micro and Small Enterprises Cluster Development Programme (MSE-CDP) located in 121 Minority Concentration Districts. Accordingly, appropriate measures have been taken to improve the credit flow to the identified clusters of micro and small entrepreneurs from the Minority Communities residing in the minority concentrated districts of the country.
- iv) In terms of recommendations of the Prime Minister's Task Force on MSMEs, banks should open more MSE focused branch offices at different MSE clusters which can also act as Counselling Centres for MSEs. Each lead bank of a district may adopt at least one MSE cluster.

## **5.6 Delayed Payment**

In the Micro, Small and Medium Enterprises Development (MSMED), Act 2006, the provisions of The Interest on Delayed Payment to Small Scale and Ancillary Industrial Undertakings Act, 1998, have been strengthened as under:

- i) The buyer has to make payment to the supplier on or before the date agreed upon between him and the supplier in writing or, in case of no agreement, before the appointed day. The period agreed upon between the supplier and the buyer shall not exceed forty-five days from the date of acceptance or the day of deemed acceptance.
- ii) In case the buyer fails to make payment of the amount to the supplier, he shall be liable to pay compound interest with monthly rests to the supplier on the amount from the appointed day or, on the date agreed on, at three times of the Bank Rate notified by Reserve Bank.
- iii) For any goods supplied or services rendered by the supplier, the buyer shall be liable to pay the interest as advised at (ii) above.
- iv) In case of dispute with regard to any amount due, a reference shall be made to the Micro and Small Enterprises Facilitation Council, constituted by the respective State Government.

Further, banks are advised to fix sub-limits within the overall working capital limits to the large borrowers specifically for meeting the payment obligation in respect of purchases from MSMEs.

## **CHAPTER - VI**

### **6 Committees on flow of Credit to MSE sector**

Scheduled Commercial Banks may be guided by the contents of the following circulars while extending credit to MSE sector:

#### **6.1 Report of the High Level Committee on Credit to SSI (now MSE) (Kapur Committee)**

All scheduled commercial banks were advised vide our circular RPCD. No. PLNFS.BC.22/06.02.31/98- 99 dated August 28, 1998 to implement the Kapur Committee Recommendations.

## **6.2 Report of the Committee to Examine the Adequacy of Institutional Credit to SSI Sector (now MSE) and Related Aspects (Nayak Committee)**

All scheduled commercial banks were advised vide our circular RPCD.PLNFS.BC.No. 61/06.0262/2000-01 dated March 2, 2001 to implement the Nayak Committee Recommendations.

## **6.3 Report of the Working Group on Flow of Credit to SSI (now MSE) Sector (Ganguly Committee)**

The recommendations of the Committee were communicated to banks for implementation vide [circular RPCD.PLNFS.BC.28/06.02.31\(WG\)/2004-05 dated September 4, 2004](#).

## **6.4 Working Group on Rehabilitation of Sick SMEs (Chairman: Dr. K.C. Chakrabarty)**

Banks were advised vide [circular dated RPCD.SME&NFS.BC.No.102/06.04.01/2008-09 dated May 4, 2009](#) to consider implementation of the recommendations, inter alia, that lending in case of all advances upto ₹2 crores may be done on the basis of scoring model.

## **6.5 Prime Minister's Task Force on Micro, Small and Medium Enterprises**

A High-Level Task Force was constituted by the Government of India (Chairman: Shri T K A Nair), in January 2010, to consider various issues raised by Micro, Small and Medium Enterprises (MSMEs). The Task Force recommended several measures having a bearing on the functioning of MSMEs, viz., credit, marketing, labour, exit policy, infrastructure/technology/skill development and taxation. The comprehensive recommendations cover measures that need immediate action as well as medium term institutional measures along with legal and regulatory structures and recommendations for North- Eastern States and Jammu & Kashmir.

Banks are urged to keep in view the recommendations made by the Task Force and take effective steps to increase the flow of credit to the MSE sector, particularly to the micro enterprises. A circular was issued to all scheduled commercial banks vide [RPCD.SME&NFS BC.No.90/06.02.31/2009-10 dated June 29, 2010](#) advising implementation of the recommendations of the Prime Minister's Task Force on MSMEs.

## **6.6 Working Group to Review the Credit Guarantee Scheme for Micro and Small Enterprises**

A Working Group was constituted by the Reserve Bank of India under the Chairmanship of Shri V.K. Sharma, Executive Director, to review the working of the Credit Guarantee Scheme (CGS) of CGTMSE and suggest measures to enhance its usage and facilitate increased flow

of collateral free loans to MSEs. The recommendations of the Working Group included, inter alia, mandatory doubling of the limit for collateral free loans to micro and small enterprises (MSEs) sector from ₹5 lakh to ₹10 lakh and enjoining upon the Chief Executive Officers of banks to strongly encourage the branch level functionaries to avail of the CGS cover and making performance in this regard a criterion in the evaluation of their field staff, etc. have been advised to all banks. A circular to this effect was issued to all scheduled commercial banks vide [RPCD.SME&NFS.BC.No.79/06.02.31/2009-10 dated May 6, 2010](#).

List of MSME Clusters in India (identified by UNIDO)				
Sl. No.	State	District	Location	Product
1	Andhra Pradesh	Anantpur	Rayadurg	Readymade Garments
2	Andhra Pradesh	Anantpur	Chitradurg	Jeans Garments
3	Andhra Pradesh	Chittoor	Nagari	Powerloom
4	Andhra Pradesh	Chittoor	Ventimalta, Srikalahasti, Chundur	Brass Utensils
5	Andhra Pradesh	East Godavari	East Godavari	Rice Mills
6	Andhra Pradesh	East Godavari	Rajahmundry	Graphite Crucibles
7	Andhra Pradesh	East Godavari	East Godavari	Coir & Coir Products
8	Andhra Pradesh	East Godavari	Rajahmundry	Aluminium Utensils
9	Andhra Pradesh	East Godavari & West Godavari	East Godavari (EG) & West Godavari	Refractory Products
10	Andhra Pradesh	Guntur	Guntur	Powerloom
11	Andhra Pradesh	Guntur	Guntur	Lime Calcination
12	Andhra Pradesh	Guntur	Macherla	Wooden Furniture
13	Andhra Pradesh	Hyderabad	Hyderabad	Ceiling Fan
14	Andhra Pradesh	Hyderabad	Hyderabad	Electronic Goods
15	Andhra Pradesh	Hyderabad	Hyderabad	Pharmaceuticals- Bulk Drugs
16	Andhra Pradesh	Hyderabad	Musheerabad	Leather Tanning
17	Andhra Pradesh	Hyderabad	Hyderabad	Hand Pumpsets
18	Andhra Pradesh	Hyderabad	Hyderabad	Foundry
19	Andhra Pradesh	Karimnagar	Sirsilla	Powerloom
20	Andhra Pradesh	Krishna	Machilipatnam	Gold Plating & Imitation Jewellery
21	Andhra Pradesh	Krishna	Vijayawada	Rice Mills
22	Andhra Pradesh	Krishna	Chundur, Kavadiguda, Charminar, Vijayawada	Steel Furniture
23	Andhra Pradesh	Kurnool	Adoni	Oil Mills
24	Andhra Pradesh	Kurnool	Kurnool	Artificial Diamonds
25	Andhra Pradesh	Kurnool, Cuddapah	Kurnool (Banaganapalle, Bethamcheria, Kolimigundla) Cuddapah	Polished Slabs
26	Andhra Pradesh	Prakasam	Markapuram	Stone Slate
27	Andhra Pradesh	Ranga Reddy	Balanagar, Jeedimetla & Kukatpally	Machine Tools
28	Andhra Pradesh	Srikakulam	Palasa	Cashew Processing
29	Andhra Pradesh	Visakhapatnam, East Godavari	Visakhapatnam, Kakinada	Marine Foods
30	Andhra Pradesh	Warangal	Warangal	Powerloom
31	Andhra Pradesh	Warangal	Warangal	Brassware
32	Andhra Pradesh	West Godavari	West Godavari	Rice Mills
33	Bihar	Begusarai	Barauni	Engineering & Fabrication
34	Bihar	Muzzafarpur	Muzzafarpur	Food Products

35	Bihar	Patna	Patna	Brass and German Silver Utensils
36	Chhattisgarh	Durg, Rajnandgaon, Raipur	Durg, Rajnandgaon, Raipur	Steel Re-rolling
37	Chhattisgarh	Durg, Raipur	Durg, Raipur	Castings & Metal Fabrication
38	Delhi	North West Delhi	Wazirpur, Badli	Stainless Steel Utensils & Cutlery
39	Delhi	South & West Delhi	Okhla, Mayapuri	Chemicals
40	Delhi	West & South	Naraina & Okhla	Electrical Engineering Equipment
41	Delhi	West & South	Naraina & Okhla	Electronic Goods
42	Delhi	North Delhi	Lawrence Road	Food Products
43	Delhi	South Delhi	Okhla, Wazirpur Flatted Factories Complex	Leather Products
44	Delhi	South, West Delhi	Okhla, Mayapuri, Anand Parbat	Mechanical Engineering Equipment
45	Delhi	West, South, East Delhi	Naraina, Okhla, Patparganj	Packaging Material
46	Delhi	West & South	Naraina & Okhla	Paper Products
47	Delhi	West & South	Naraina Udyog Nagar & Okhla	Plastic Products
48	Delhi	West, South, North West	Naraina, Okhla, Shivaji Marg, Najafgarh Road	Rubber Products
49	Delhi	North East Delhi	Shahdara & Vishwasnagar	Wire Drawing
50	Delhi	West & North West	Mayapuri & Wazirpur	Metal Fabrication
51	Delhi	West & North East	Kirtinagar & Tilak Nagar	Furniture
52	Delhi	North West Delhi	Wazirpur	Electro Plating
53	Delhi	South, West, North West & North West	Okhla, Mayapuri, Naraina, Wazirpur Badli & G.T. Karnal Road	Auto Components
54	Delhi	North East Delhi, East Delhi & South	Shahdara, Gandhinagar, Okhla & Maidangari	Hosiery
55	Delhi	South & North East	Okhla & Shahdara	Readymade Garments
56	Delhi	South Delhi	Okhla	Sanitary Fittings
57	Gujarat	Ahmedabad	Ahmedabad	Pharmaceuticals
58	Gujarat	Ahmedabad	Ahmedabad	Dyes & Intermediates
59	Gujarat	Ahmedabad	Ahmedabad	Moulded Plastic Products

60	Gujarat	Ahmedabad	Ahmedabad	Readymade Garments
61	Gujarat	Ahmedabad	Ahmedabad	Textile Machinery Parts
62	Gujarat	Ahmedabad	Ahmedabad, Dhanduka	Diamond Processing
63	Gujarat	Ahmedabad	Ahmedabad	Machine Tools
64	Gujarat	Ahmedabad	Ahmedabad	Castings & Forging
65	Gujarat	Ahmedabad	Ahmedabad	Steel Utensils
66	Gujarat	Ahmedabad	Ahmedabad	Wood Product & Furniture
67	Gujarat	Ahmedabad	Ahmedabad	Paper Products
68	Gujarat	Ahmedabad	Ahmedabad	Leather Footware
69	Gujarat	Ahmedabad	Ahmedabad	Washing Powder & Soap
70	Gujarat	Ahmedabad	Ahmedabad	Marble Slabs
71	Gujarat	Ahmedabad	Ahmedabad	Power Driven Pumps
72	Gujarat	Ahmedabad	Ahmedabad	Electronic Goods
73	Gujarat	Ahmedabad	Ahmedabad	Auto Parts
74	Gujarat	Amreli	Savarkundla	Weights & Measures
75	Gujarat	Amreli, Juna Garh, Rajkot	Amreli Juna Garh Rajkot belt	Oil Mills Machinery
76	Gujarat	Bhavnagar	Alang	Ship Breaking
77	Gujarat	Bhavnagar	Bhavnagar	Steel Re-rolling
78	Gujarat	Bhavnagar	Bhavnagar	Machine Tools
79	Gujarat	Bhavnagar	Bhavnagar	Plastic Processing
80	Gujarat	Bhavnagar	Bhavnagar	Diamond Processing
81	Gujarat	Gandhinagar	Kalol	Powerloom
82	Gujarat	Jamnagar	Jamnagar	Brass Parts
83	Gujarat	Jamnagar	Jamnagar	Wood Product & Furniture
84	Gujarat	Mahesana	Vijapur	Cotton Cloth Weaving
85	Gujarat	Rajkot	Dhoraji, Gondal, Rajkot	Oil Mills
86	Gujarat	Rajkot	Jetpur	Textile Printing
87	Gujarat	Rajkot	Morvi & Wankaner	Flooring Tiles(Clay)
88	Gujarat	Rajkot	Morvi	Wall Clocks
89	Gujarat	Rajkot	Rajkot	Diesel Engines
90	Gujarat	Rajkot	Rajkot	Electric Motors
91	Gujarat	Rajkot	Rajkot	Castings & Forging
92	Gujarat	Rajkot	Rajkot	Machine Tools
93	Gujarat	Rajkot	Rajkot	Diamond Processing
94	Gujarat	Surat	Surat, Choryasi	Diamond Processing
95	Gujarat	Surat	Surat	Powerloom
96	Gujarat	Surat	Surat	Wood Product & Furniture
97	Gujarat	Surat	Surat	Textile Machinery
98	Gujarat	Surendranagar	Surendranagar & Thangadh	Ceramics
99	Gujarat	Surendranagar	Chotila	Sanitary Fittings
100	Gujarat	Vadodara	Vadodara	Pharmaceuticals- Bulk Drugs
101	Gujarat	Vadodara	Vadodara	Plastic Processing

102	Gujarat	Vadodara	Vadodara	Wood Product & Furniture
103	Gujarat	Valsad	Pardi	Dyes & Intermediates
104	Gujarat	Valsad/Bharuch	Vapi/Ankleshwar	Chemicals
105	Gujarat	Valsad/Bharuch	Vapi/Ankleshwar	Pharmaceuticals- Bulk Drugs
106	Goa	South Goa	Margao	Pharmaceutical
107	Haryana	Ambala	Ambala	Mixies & Grinders
108	Haryana	Ambala	Ambala	Scientific Instruments
109	Haryana	Bhiwani	Bhiwani	Powerloom
110	Haryana	Bhiwani	Bhiwani	Stone Crushing
111	Haryana	Faridabad	Faridabad	Auto Components
112	Haryana	Faridabad	Faridabad	Engineering Cluster
113	Haryana	Faridabad	Faridabad	Stone Crushing
114	Haryana	Gurgaon	Gurgaon	Auto Components
115	Haryana	Gurgaon	Gurgaon	Electronic Goods
116	Haryana	Gurgaon	Gurgaon	Electrical Engineering Equipment
117	Haryana	Gurgaon	Gurgaon	Readymade Garments
118	Haryana	Gurgaon	Gurgaon	Mechanical Engineering Equipment
119	Haryana	Kaithal	Kaithal	Rice Mills
120	Haryana	Karnal	Karnal	Agricultural Implements
121	Haryana	Karnal, Kurukshetra, Panipat	Karnal, Kurukshetra, Panipat	Rice Mills
122	Haryana	Panchkula	Pinjore	Engineering Equipment
123	Haryana	Panchkula	Panchkula	Stone Crushing
124	Haryana	Panipat	Panipat	Powerloom
125	Haryana	Panipat	Panipat	Shoddy Yarn
126	Haryana	Panipat	Samalkha	Foundry
127	Haryana	Panipat	Panipat	Cotton Spinning
128	Haryana	Rohtak	Rohtak	Nuts/ Bolts
129	Haryana	Yamuna Nagar	Yamuna Nagar	Plywood/Board/Blackboard
130	Haryana	Yamunanagar	Jagadhri	Utensils
131	Himachal Pradesh	Kullu & Sirmaur	Kullu & Sirmaur	Food Processing
132	Himachal Pradesh	Kangra	Damtal	Stone Crushing
133	Himachal Pradesh	Solan	Parwanoo	Engineering Equipment
134	Jammu & Kashmir	Anantnag	Anantnag	Cricket Bat
135	Jammu & Kashmir	Jammu	Jammu	Steel Re-rolling
136	Jammu & Kashmir	Jammu/ Kathua	Jammu/ Kathua	Oil Mills
137	Jammu & Kashmir	Jammu/ Kathua	Jammu/ Kathua	Rice Mills
138	Jammu & Kashmir	Srinagar	Srinagar	Timber Joinery/ Furniture



139	Jharkhand	Sarikela-Kharsawan	Adityapur	Auto Components
140	Jharkhand	East Singhbhum	Jamshedpur	Engineering & Fabrication
141	Jharkhand	Bokaro	Bokaro	Engineering & Fabrication
142	Karnataka	Bangalore	Bangalore	Machine Tools
143	Karnataka	Bangalore	Bangalore	Powerloom
144	Karnataka	Bangalore	Bangalore	Electronic Goods
145	Karnataka	Bangalore	Bangalore	Readymade Garments
146	Karnataka	Bangalore	Bangalore	Light Engineering
147	Karnataka	Bangalore	Bangalore	Leather Products
148	Karnataka	Belgaum	Belgaum	Foundry
149	Karnataka	Belgaum	Belgaum	Powerloom
150	Karnataka	Bellary	Bellary	Jeans Garments
151	Karnataka	Bijapur	Bijapur	Oil Mills
152	Karnataka	Dharwad	Hubli, Dharwad	Agriculture Implements and Tractor Trailer
153	Karnataka	Gadag	Gadag Betgeri	Powerloom
154	Karnataka	Gulburga	Gulburga Gadagh belt	Dal Mills
155	Karnataka	Hassan	Arasikara	Coir & Coir Products
156	Karnataka	Mysore	Mysore	Food Products
157	Karnataka	Mysore	Mysore	Silk
158	Karnataka	Raichur	Raichur	Leather Products
159	Karnataka	Shimoga	Shimoga	Rice Mills
160	Karnataka	South Kannada	Mangalore	Food Products
161	Kerala	Alappuzha	Alappuzha	Coir & Coir Products
162	Kerala	Ernakulam	Ernakulam	Rubber Products
163	Kerala	Ernakulam	Ernakulam	Powerloom
164	Kerala	Ernakulam	Kochi	Sea Food Processing
165	Kerala	Kannur	Kannur	Powerloom
166	Kerala	Kollam	Kollam	Coir & Coir Products
167	Kerala	Kottayam	Kottayam	Rubber Products
168	Kerala	Mallappuram	Mallappuram	Powerloom
169	Kerala	Palakkad	Palakkad	Powerloom
170	Kerala		Faizlure	Powerloom
171	Maharashtra	Ahmednagar	Ahmednagar	Auto Components
172	Maharashtra	Akola	Akola	Oil Mills (Cotton seed)
173	Maharashtra	Akola	Akola	Dal Mills
174	Maharashtra	Aurangabad	Aurangabad	Auto Components
175	Maharashtra	Aurangabad	Aurangabad	Pharmaceuticals- Bulk Drugs
176	Maharashtra	Bhandara	Bhandara	Rice Mills
177	Maharashtra	Chandrapur	Chandrapur	Roofing Tiles
178	Maharashtra	Chandrapur	Chandrapur	Rice Mills
179	Maharashtra	Dhule	Dhule	Chilly Powder
180	Maharashtra	Gadchiroli	Gadchiroli	Castings & Forging
181	Maharashtra	Gadchiroli	Gadchiroli	Rice Mills
182	Maharashtra	Gondia	Gondiya	Rice Mills
183	Maharashtra	Jalgaon	Jalgaon	Dal Mills
184	Maharashtra	Jalgaon	Jalgaon	Agriculture Implements
185	Maharashtra	Jalna	Jalna	Engineering Equipment

186	Maharashtra	Kolhapur	Kolhapur	Diesel Engines
187	Maharashtra	Kolhapur	Kolhapur	Foundry
188	Maharashtra	Kolhapur	Ichalkaranji	Powerloom
189	Maharashtra	Mumbai	Mumbai	Electronic Goods
190	Maharashtra	Mumbai	Mumbai	Pharmaceutical - Basic Drugs
191	Maharashtra	Mumbai	Mumbai	Toys (Plastic)
192	Maharashtra	Mumbai	Mumbai	Readymade Garments
193	Maharashtra	Mumbai	Mumbai	Hosiery
194	Maharashtra	Mumbai	Mumbai	Machine Tools
195	Maharashtra	Mumbai	Mumbai	Engineering Equipment
196	Maharashtra	Mumbai	Mumbai	Chemicals
197	Maharashtra	Mumbai	Mumbai	Packaging Material
198	Maharashtra	Mumbai	Mumbai	Handtools
199	Maharashtra	Mumbai	Mumbai	Plastic Products
200	Maharashtra	Nagpur	Nagpur	Powerloom
201	Maharashtra	Nagpur	Nagpur	Engineering & Fabrication
202	Maharashtra	Nagpur	Nagpur	Steel Furniture
203	Maharashtra	Nagpur	Nagpur (Butibori)	Readymade Garments
204	Maharashtra	Nagpur	Nagpur	Handtools
205	Maharashtra	Nagpur	Nagpur	Food Processing
206	Maharashtra	Nanded	Nanded	Dal Mills
207	Maharashtra	Nashik	Malegaon	Powerloom
208	Maharashtra	Nashik	Nashik	Steel Furniture
209	Maharashtra	Pune	Pune	Auto Components
210	Maharashtra	Pune	Pune	Electronic Goods
211	Maharashtra	Pune	Pune	Food Products
212	Maharashtra	Pune	Pune	Readymade Garments
213	Maharashtra	Pune	Pune	Pharmaceuticals- Bulk Drugs
214	Maharashtra	Pune	Pune	Fibre Glass
215	Maharashtra	Ratnagiri	Ratnagiri	Canned & Processed Fish
216	Maharashtra	Sangli	Sangli	M S Rods
217	Maharashtra	Sangli	Madhavanagar	Powerloom
218	Maharashtra	Satara	Satara	Leather Tanning
219	Maharashtra	Sholapur	Sholapur	Powerloom
220	Maharashtra	Sindhudurg	Sindhudurg	Cashew Processing
221	Maharashtra	Sindhudurg	Sindhudurg	Copper Coated Wires
222	Maharashtra	Thane	Bhiwandi	Powerloom
223	Maharashtra	Thane	Kalyan	Confectionery
224	Maharashtra	Thane	Vashind	Chemicals
225	Maharashtra	Thane	Tarapur, Thane-Belapur	Pharmaceuticals- Bulk Drugs
226	Maharashtra	Thane	Thane	Sea Food
227	Maharashtra	Wardha	Wardha	Solvent Oil
228	Maharashtra	Yavatmal	Yavatmal	Dal Mills
229	Madhya Pradesh	Bhopal	Bhopal	Engineering Equipment
230	Madhya Pradesh	Dewas	Dewas	Electrical Goods
231	Madhya Pradesh	East Nimar	Burhanpur	Powerloom
232	Madhya Pradesh	Indore	Indore	Pharmaceuticals-Bulk Drugs

233	Madhya Pradesh	Indore	Indore	Readymade Garments
234	Madhya Pradesh	Indore	Indore	Food Processing
235	Madhya Pradesh	Indore	Pithampur	Auto Components
236	Madhya Pradesh	Jabalpur	Jabalpur	Readymade Garments
237	Madhya Pradesh	Jabalpur	Jabalpur	Powerloom
238	Madhya Pradesh	Ujjain	Ujjain	Powerloom
239	Orissa	Balangir	Balangir	Rice Mills
240	Orissa	Balasore	Balasore	Rice Mills
241	Orissa	Balasore	Balasore	Powerloom
242	Orissa	Cuttack	Cuttack	Rice Mills
243	Orissa	Cuttack	Cuttack	Chemicals & Pharmaceuticals
244	Orissa	Cuttack	Cuttack (Jagatpur)	Engineering & Fabrication
245	Orissa	Cuttack	Cuttack	Spices
246	Orissa	Dhenkanal	Dhenkanal	Powerloom
247	Orissa	Ganjam	Ganjam	Powerloom
248	Orissa	Ganjam	Ganjam	Rice Mills
249	Orissa	Koraput	Koraput	Rice Mills
250	Orissa	Puri	Puri	Rice Mills
251	Orissa	Sambhalpur	Sambhalpur	Rice Mills
252	Punjab	Amritsar	Amritsar	Rice Mills
253	Punjab	Amritsar	Amritsar	Shoddy Yarn
254	Punjab	Amritsar	Amritsar	Powerloom
255	Punjab	Fatehgarh Sahib	Mandi Govindgarh	Steel Re-rolling
256	Punjab	Gurdaspur	Batala	Machine Tools
257	Punjab	Gurdaspur	Batala, Gurdaspur	Rice Mills
258	Punjab	Gurdaspur	Batala	Castings & Forging
259	Punjab	Jalandhar	Jalandhar	Sports Goods
260	Punjab	Jalandhar	Jalandhar	Agricultural Implements
261	Punjab	Jalandhar	Jalandhar	Handtools
262	Punjab	Jalandhar	Jalandhar	Rubber Goods
263	Punjab	Jalandhar	Kartarpur	Wooden Furniture
264	Punjab	Jalandhar	Jalandhar	Leather Tanning
265	Punjab	Jalandhar	Jalandhar	Leather Footwear
266	Punjab	Jalandhar	Jalandhar	Surgical Instruments
267	Punjab	Kapurthala	Kapurthala	Rice Mills
268	Punjab	Kapurthala	Phagwara	Diesel Engines
269	Punjab	Ludhiana	Ludhiana	Auto Components
270	Punjab	Ludhiana	Ludhiana	Bicycle Parts
271	Punjab	Ludhiana	Ludhiana	Hosiery
272	Punjab	Ludhiana	Ludhiana	Sewing M/C Components
273	Punjab	Ludhiana	Ludhiana	Industrial Fastners
274	Punjab	Ludhiana	Ludhiana	Handtools
275	Punjab	Ludhiana	Ludhiana	Machine Tools
276	Punjab	Ludhiana	Ludhiana	Forging
277	Punjab	Ludhiana	Ludhiana	Electroplating
278	Punjab	Moga	Moga	Wheat Threshers
279	Punjab	Patiala	Patiala	Agricultural Implements
280	Punjab	Patiala	Patiala	Cutting Tools

281	Punjab	Sangrur	Sangrur	Rice Mills
282	Rajasthan	Alwar, S. Madhopur, Bharatpur	Alwar, S. Madhopur Bharatpur belt	Oil Mills
283	Rajasthan	Ajmer	Kishangarh	Marbe Slabs
284	Rajasthan	Ajmer	Kishangarh	Powerloom
285	Rajasthan	Alwar	Alwar	Chemicals
286	Rajasthan	Bikaner	Bikaner	Papad Mangodi, Namkin
287	Rajasthan	Bikaner	Bikaner	Plaster of Paris
288	Rajasthan	Dausa	Mahuwa	Sand Stone
289	Rajasthan	Gaganagar	Ganganagar	Food Processing
290	Rajasthan	Jaipur	Jaipur	Gems & Jewellery
291	Rajasthan	Jaipur	Jaipur	Ball Bearing
292	Rajasthan	Jaipur	Jaipur	Electrical Engineering Equipment
293	Rajasthan	Jaipur	Jaipur	Food Products
294	Rajasthan	Jaipur	Jaipur	Garments
295	Rajasthan	Jaipur	Jaipur	Lime
296	Rajasthan	Jaipur	Jaipur	Mechanical Engineering Equipment
297	Rajasthan	Jhalawar	Jhalawar	Marble Slabs
298	Rajasthan	Nagaur	Nagaur	Handtools
299	Rajasthan	Sikar	Shikhawati	Wooden Furniture
300	Rajasthan	Sirohi	Sirohi	Marble Slabs
301	Rajasthan	Udaipur	Udaipur	Marble Slabs
302	Tamil Nadu	Chennai	Chennai	Auto components
303	Tamil Nadu	Chennai	Chennai	Leather Products
304	Tamil Nadu	Chennai	Chennai	Electroplating
305	Tamil Nadu	Coimbatore	Coimbatore	Diesel Engines
306	Tamil Nadu	Coimbatore	Coimbatore	Agricultural Implements
307	Tamil Nadu	Coimbatore	Tirupur	Hosiery
308	Tamil Nadu	Coimbatore	Coimbatore	Machine Tools
309	Tamil Nadu	Coimbatore	Coimbatore	Castings & Forging
310	Tamil Nadu	Coimbatore	Coimbatore, Palladam, Kannam Palayam	Powerloom
311	Tamil Nadu	Coimbatore	Coimbatore	Wet Grinding Machines
312	Tamil Nadu	Erode	Surampatti	Powerloom
313	Tamil Nadu	Karur	Karur	Powerloom
314	Tamil Nadu	Madurai	Madurai	Readymade Garments
315	Tamil Nadu	Madurai	Madurai	Rice Mills
316	Tamil Nadu	Madurai	Madurai	Dal Mills
317	Tamil Nadu	Namakkal	Thiruchengode	Rigs
318	Tamil Nadu	Salem	Salem	Readymade Garments
319	Tamil Nadu	Salem	Salem	Starch & Sago
320	Tamil Nadu	Thanjavur	Thanjavur	Rice Mills
321	Tamil Nadu	Tiruchirappalli	Tiruchirappalli	Engineering Equipment
322	Tamil Nadu	Tiruchirappalli	Tiruchirappalli (Rural)	Artificial Diamonds
323	Tamil Nadu	Tuticorin	Kovilpathi	Safety Matches
324	Tamil Nadu	Vellore	Ambur, Vaniyambadi, Pallar Valley	Leather Tanning
325	Tamil Nadu	Virdhunagar	Rajapalayam	Cotton Mills(Gauge Cloth)

326	Tamil Nadu	Virudhunagar	Virudhunagar	Tin Container
327	Tamil Nadu	Virudhunagar	Sivakasi	Printing
328	Tamil Nadu	Virudhunagar	Sivakasi	Safety Matches & Fire Works
329	Tamil Nadu	Virudhunagar	Srivilliputhur	Toilet Soap
330	Uttar Pradesh	Agra	Agra	Foundry
331	Uttar Pradesh	Agra	Agra	Leather Footwear
332	Uttar Pradesh	Agra	Agra	Mechanical Engineering Equipment
333	Uttar Pradesh	Aligarh	Aligarh	Brass & Gunmetal Statues
334	Uttar Pradesh	Aligarh	Aligarh	Locks
335	Uttar Pradesh	Aligarh	Aligarh	Building Hardware
336	Uttar Pradesh	Allahabad	Mau	Powerloom
337	Uttar Pradesh	Allahabad	Mau Aima	Leather Products
338	Uttar Pradesh	Banda	Banda	Powerloom
339	Uttar Pradesh	Bulandshahr	Khurja	Ceramics
340	Uttar Pradesh	Firozabad	Firozabad	Glass Products
341	Uttar Pradesh	Gautam Buddha Nagar	Noida	Electronic Goods
342	Uttar Pradesh	Gautam Buddha Nagar	Noida	Toys
343	Uttar Pradesh	Gautam Buddha Nagar	Noida	Chemicals
344	Uttar Pradesh	Gautam Buddha Nagar	Noida	Electrical Engineering Equipment
345	Uttar Pradesh	Gautam Buddha Nagar	Noida	Garments
346	Uttar Pradesh	Gautam Buddha Nagar	Noida	Mechanical Engineering Equipment
347	Uttar Pradesh	Gautam Buddha Nagar	Noida	Packaging Material
348	Uttar Pradesh	Gautam Buddha Nagar	Noida	Plastic Products
349	Uttar Pradesh	Ghaziabad	Ghaziabad	Chemicals
350	Uttar Pradesh	Ghaziabad	Ghaziabad	Mechanical Engineering Equipment
351	Uttar Pradesh	Ghaziabad	Ghaziabad	Packaging Material
352	Uttar Pradesh	Gorakhpur	Gorakhpur	Powerloom
353	Uttar Pradesh	Hathras	Hathras	Sheetwork (Globe, Lamp)
354	Uttar Pradesh	Jhansi	Jhansi	Powerloom
355	Uttar Pradesh	Kannauj	Kannauj	Perfumery & Essential Oils
356	Uttar Pradesh	Kanpur	Kanpur	Saddlery
357	Uttar Pradesh	Kanpur	Kanpur	Cotton Hosiery
358	Uttar Pradesh	Kanpur	Kanpur	Leather Products
359	Uttar Pradesh	Meerut	Meerut	Sports Goods
360	Uttar Pradesh	Meerut	Meerut	Scissors
361	Uttar Pradesh	Moradabad	Moradabad	Brassware
362	Uttar Pradesh	Muzaffarnagar	Muzaffarnagar	Rice Mills
363	Uttar Pradesh	Saharanpur	Saharanpur	Rice Mills
364	Uttar Pradesh	Saharanpur	Saharanpur	Woodwork

365	Uttar Pradesh	Varanasi	Varanasi	Sheetwork (Globe, Lamp)
366	Uttar Pradesh	Varanasi	Varanasi	Powerloom
367	Uttar Pradesh	Varanasi	Varanasi	Agricultural Implements
368	Uttar Pradesh	Varanasi	Varanasi	Electric Fan
369	Uttaranchal	Dehradun	Dehradun	Miniature Vacuum Bulb
370	Uttaranchal	Haridwar	Roorkee	Survey Instruments
371	Uttaranchal	Udham Singh Nagar	Rudrapur	Rice Mills
372	West Bengal	Bankura	Barjora	Fishing Hooks(Information awaited)
373	West Bengal	HMC & Bally Municipal area	Howrah	Foundry
374	West Bengal	Howrah	Bargachia, Mansinghapur, Hantal, Sahadatpur & Jagatballavpur	Locks
375	West Bengal	Howrah	HMC & Bally Municipal area Sevok Rd	Steel Re-rolling
376	West Bengal	Howrah	Domjur	Artificial & Real Jewellery
377	West Bengal	Cooch Bihar	Cooch Bihar-I, Tufanganj, Mathabangha, Mekhliganj	Sitalpati/ Furniture
378	West Bengal	Kolkata	Wellington, Khanpur	Electric Fans
379	West Bengal	Kolkata	Sovabazar, Cossipur	Hosiery
380	West Bengal	Kolkata	Metiaburuj Ward No. 138 to 141	Readymade Garments
381	West Bengal	Kolkata	Tiljala, Topsia, Phoolbagan	Leather Goods
382	West Bengal	Kolkata	Daspara(Ultadanga), Ahiritola	Dal Mills
383	West Bengal	Kolkata	Taltala, Lenin, Sarani	Mechanical Engineering Equipment
384	West Bengal	Kolkata	Bowbazar, Kalighat	Wood Products
385	West Bengal	Nadia	Matiary, Dharmada, Nabadwip	Bell/Metal Utensils
386	West Bengal	Nadia	Ranaghat	Powerloom
387	West Bengal	Purulia	Jhalda Proper, Purulia, Begunkodar & Tanasi	Handtools
388	West Bengal	South 24 Parganas	Kalyanpur, Purandarpur, Dhopagachi	Surgical Instruments

## List of Circulars consolidated by the Master Direction

Sl. No.	Circular No.	Date	Subject	Paragraph No.
1	<a href="#">FIDD.MSME &amp; NFS.BC.No.13/06.02.31/2023-24</a>	December 28, 2023	Classification of MSMEs	2.2
2	<a href="#">FIDD.MSME &amp; NFS.BC.No.09/06.02.31/2023-24</a>	May 09, 2023	Formalisation of Informal Micro Enterprises on Udyam Assist Platform	2.4
3	<a href="#">FIDD.MSME &amp; NFS.BC.No.06/06.02.31/2023-24</a>	April 25, 2023	General Credit Card (GCC) Facility – Review	4.4
4	<a href="#">FIDD.MSME &amp; NFS.BC.No.13/06.02.31/2021-22</a>	July 7, 2021	New Definition of Micro, Small and Medium Enterprises - Addition of Retail and Wholesale Trade	2.3
5	<a href="#">FIDD.CO.Plan.BC.5/04.09.01/2020-21</a>	September 4, 2020	Priority Sector Lending - Targets and Classification	3.1
6	<a href="#">FIDD.MSME &amp; NFS. BC. No. 4/06.02.31/2020-21</a>	August 21, 2020	New Definition of Micro, Small and Medium Enterprises – clarifications	2.1-2.2 2.4-2.7
7	<a href="#">FIDD.MSME &amp; NFS.BC.No.3/06.02.31/2020-21</a>	July 2, 2020	Credit flow to Micro, Small and Medium Enterprises Sector	
8	<a href="#">FIDD.MSME &amp; NFS. BC. No. 10/06.02.31/2017-18</a>	July 13, 2017	Investment in plant and machinery for the purpose of classification as Micro, Small and Medium Enterprises – documents to be relied upon	2.1
9	<a href="#">FIDD.FLC.BC.No.22/12.01.018/2016-17</a>	March 2, 2017	Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review	5.4
10	<a href="#">FIDD.MSME&amp;NFS.BC.No. 21/06.02.31/2015-16</a>	March 17, 2016	Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs)	4.7
11	<a href="#">FIDD.MSME&amp;NFS.BC.No. 60/06.02.31/2015-16</a>	August 27, 2015	Streamlining flow of credit to Micro and Small Enterprises (MSEs) for facilitating timely and adequate credit flow during their 'Life Cycle'	4.5
12	<a href="#">RPCD.MSME&amp;NFS.BC.No. 74/06.02.31/2012-13</a>	May 9, 2013	Structured Mechanism for monitoring the credit growth to the MSE sector	4.1, 4.8
13	<a href="#">RPCD.CO.MSME&amp;NFS.BC.40/06.02.31/2012-2013</a>	November 1, 2012	Guidelines for Rehabilitation of Sick Micro and Small Enterprises	4.7

14	<a href="#">RPCD.MSME&amp;NFS.BC.No.20/06.02.31/2012-13</a>	August 1, 2012	Micro and Small Enterprises Sector – The imperative of Financial Literacy and consultancy support	5.4
15	<a href="#">RPCD.MSME&amp;NFS.BC.No.53/06.02.31/2011-12</a>	January 4, 2012	Issue of Acknowledgement of Loan Applications to MSME borrowers	4.1
16	<a href="#">RPCD.SME&amp;NFS.No.90/06.02.31/2009-10</a>	June 29, 2010	Recommendations of the Prime Minister's High Level Task Force on MSMEs	3.2, 6.5
17	<a href="#">RPCD.SME&amp;NFS.BC.No.79/06.02.31/2009-10</a>	May 6, 2010	Working Group to Review the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) - Collateral free loans to MSEs	6.6
18	RPCD.SME&NFS.No.9470/06.02.31 (P)/2009-10	March 11, 2010	Sanction of Composite Loans to the Micro and Small Enterprises (MSE) sector	4.3
19	RPCD.SME&NFS.No.13657/06.02.31(P)/2008-09	June 18, 2009	Collateral free loans to the units financed under PMEGP	4.2
20	<a href="#">RPCD.SME&amp;NFS.BC.No.102/06.04.01/2008-09</a>	May 4, 2009	Credit delivery to the Micro and Small Enterprises Sector	6.4
21	RPCD,SME&NFS.No.12372/06.02.31(P)/2007-08	May 23, 2008	Credit Linked Capital Subsidy Scheme	
22	<a href="#">RPCD.PLNFS.BC.No.63/06.02.31/2006-07</a>	April 4, 2007	Credit flow to Micro, Small and Medium Enterprises Sector – Enactment of the Micro, Small and Medium Enterprises Development (MSMED), Act 2006	5.6
23	<a href="#">RPCD.PLNFS.BC.28/06.02.31(WG)/ 2004-05</a>	September 4, 2004	Working Group on Flow of Credit to SSI sector	6.3
26	<a href="#">RPCD.PLNFS.BC.39/06.02.80/2003-04</a>	November 3, 2003	Credit facilities for SSIs – Collateral Free Loans	4.2
25	DBOD.No.BL.BC.74/22.01.001/2002	March 11, 2002	Conversion of General Banking Branches to Specialised SSI Branches	5.1
26	RPCD.No.PLNFS.BC.61/06.0262/2000-01	March 2, 2001	Implementation of Nayak Committee Recommendations-Progress made by banks-Study of specialized SSI branches	6.2
27	<a href="#">IECD.No.5/08.12.01/2000-01</a>	October 16, 2000	Flow of Credit to SSI Sector- Decision of the Group of Ministers	5.6
28	RPCD.No.PLNFS.BC.22/06.02.31(ii) -98/99	August 28, 1998	High Level Committee on SSI-Kapur Committee-Implementation of recommendations	6.1