



GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES



ANNUAL REPORT 2019-20



Annual Report

2019-20

Government of India
Ministry of Micro, Small and Medium Enterprises
Udyog Bhavan, New Delhi – 110011
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MSME SECTOR AT A GLANCE

2019-20



MSMEs provide large employment opportunities at lower capital cost than large industries



India's MSME Sector comprises of 633.88 lakh units as per National Sample Survey 73rd Round (2015-16)



MSME sector has created about 11.10 crore jobs in the country as per National Sample Survey 73rd Round (2015-16)

REFLECTIONS

Employment

**IT
Initiatives**

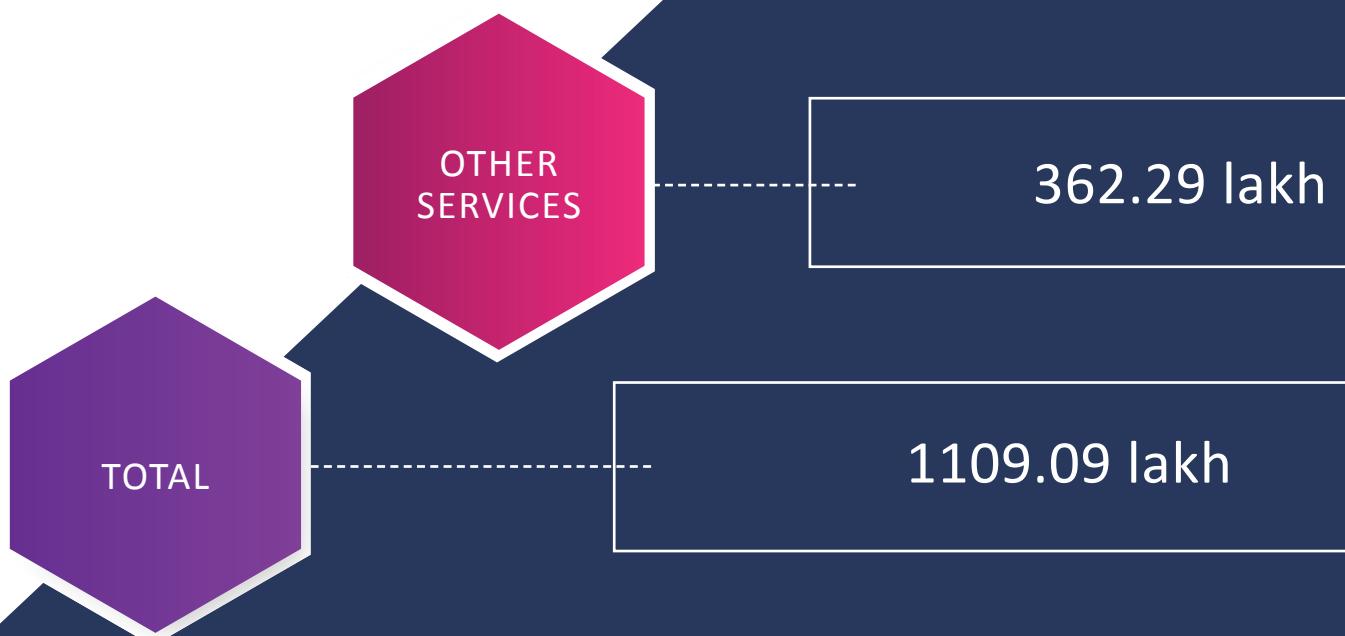
**New
Initiatives**

**Skill
Development**

**Performance
of attached
Organisations**

**Credit
Support**

EMPLOYMENT IN THE MSME SECTOR



IT INITIATIVES



CREDIT SUPPORT

Prime Minister's
Employment
Generation
Programme
(PMEGP)

Margin Money Assistance
of Rs.1002.58 crore
provided to 32,227 Micro Units

Credit Linked
Capital Subsidy
Scheme
(CLCSS)

Subsidy worth Rs. 454.16 crore
disbursed

Credit Guarantee
Trust Fund for
Micro and Small
Enterprises
(CGTMSE)

Credit Guarantee cover of
Rs. 27192 crore approved for
4,07,209 MSEs

*All figures upto December, 2019

SKILL DEVELOPMENT

**Entrepreneurship
Development
Programme
(EDP Scheme)**

**Scheme for
Assistance to
Training Institutions
(ATI Scheme)**

**The National
Small Industries
Corporation
(NSIC)**

**2,69,005 people trained under
these schemes/organisations**

**National Institute
for Micro,
Small and Medium
Enterprises
(ni-msme)**

**Mahatma Gandhi
Institute
for Rural
Industrialization
(MGIRI)**

**TECHNOLOGY
CENTRES**

PERFORMANCE OF ATTACHED ORGANISATIONS

2019-20 (Upto December, 2019)

The National
Small Industries
Corporation
(NSIC)

Khadi and
Village Industries
Commission
(KVIC)

COIR
BOARD

- Corporation has achieved total business of more than Rs. 321.09 crore during the year
- Achieving net profit before tax Rs. 85.79 crore during the year

- Sale of Khadi products was Rs. 2833.71 crore during the year
- Sale of village industries products was Rs. 60,343.69 crore during the year

- During the year, the value of Coir exports was Rs. 2100 crores
- Coir production was recorded as 5,67,000 MT during the year

NEW INITIATIVES

A Dashboard with current status of all the schemes and major activities under this Ministry has been made functional during July, 2019 and can be accessed at <http://dashboard.msme.gov.in>

Introduction

1.1 Background

1.1.1 The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. An overview and performance of MSME Sector in the country is provided in Chapter 2.



- 1.1.2** Ministry of Micro, Small & Medium Enterprises (M/o MSME) envisions a progressive MSME sector by promoting growth and development of the Sector, including Khadi, Village and Coir Industries, in cooperation with concerned Ministries/Departments, State Governments and other Stakeholders, through providing support to existing enterprises, adopting cutting edge technologies and encouraging creation of new enterprises. The organization chart of the Ministry is given in paragraph 1.3.1 while the details of the recent initiatives of the Ministry are provided in Paragraph 1.4.
- 1.1.3** A number of statutory and non-statutory bodies work under the aegis of the Ministry of MSME. These include the Khadi and Village Industries Commission (KVIC) and the Coir Board besides National Small Industries Corporation (NSIC), National Institute for Micro, Small and Medium Enterprises (NIMSME) and Mahatma Gandhi Institute for Rural Industrialisation (MGIRI). Details about the mandate and performance of these bodies are provided in Chapter 3.
- 1.1.4** The Ministry of MSME runs various schemes aimed at financial assistance, technology assistance and upgradation, infrastructure development, skill development and training, enhancing competitiveness and market assistance of MSMEs. A detailed list of schemes is provided in Chapter 4.
- 1.1.5** The Ministry is committed towards an agenda of inclusive development, and has taken various initiatives and measures to ensure that demographically as well as geographically weaker sections benefit from its work. A summary information on such initiatives is given in Chapter 5.
- 1.1.6** The Ministry is also committed towards the progressive use of Official Language “Hindi” in all the attached Offices under the M/o MSME. Besides this, continuous measures on Vigilance, RTI, Prevention of Sexual harassment can be seen in Chapter 6.

1.2 Mandate of the Ministry of MSME

- 1.2.1** On 9 May 2007, the erstwhile Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries were merged to form the Ministry of Micro, Small and Medium Enterprises (M/o MSME). The Ministry designs policies, promotes/ facilitates programmes/ projects/ schemes and monitors their implementation, with a view to assisting MSMEs and helping them to scale up.
- 1.2.2** The Micro, Small and Medium Enterprises Development (MSMED) Act was notified in 2006 to address different issues affecting MSMEs, inter alia, the coverage and investment ceiling of the sector. The MSMED Act seeks to facilitate the development of these enterprises as also enhance their competitiveness. The MSMED Act has the following key provisions:
- Establishment of a National Board for Micro, Small and Medium Enterprises headed by the Minister for MSME. The role of the Board is to examine the factors affecting the promotion and development of MSMEs, review the policies and programmes

of the Central Government and make recommendations in regard to facilitating the promotion and development and enhancing their competitiveness.

- It provides the legal framework for recognition of the concept of “enterprise” which comprises both manufacturing and service entities. It defines medium enterprises for the first time and seeks to integrate the three tiers of these enterprises, namely, Micro, Small and Medium.
- It empowers the Central Government to undertake programmes and issue guidelines and instructions to develop and enhance the competitiveness of MSMEs.

1.2.3 Definitions of Micro, Small & Medium Enterprises : In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified as below:

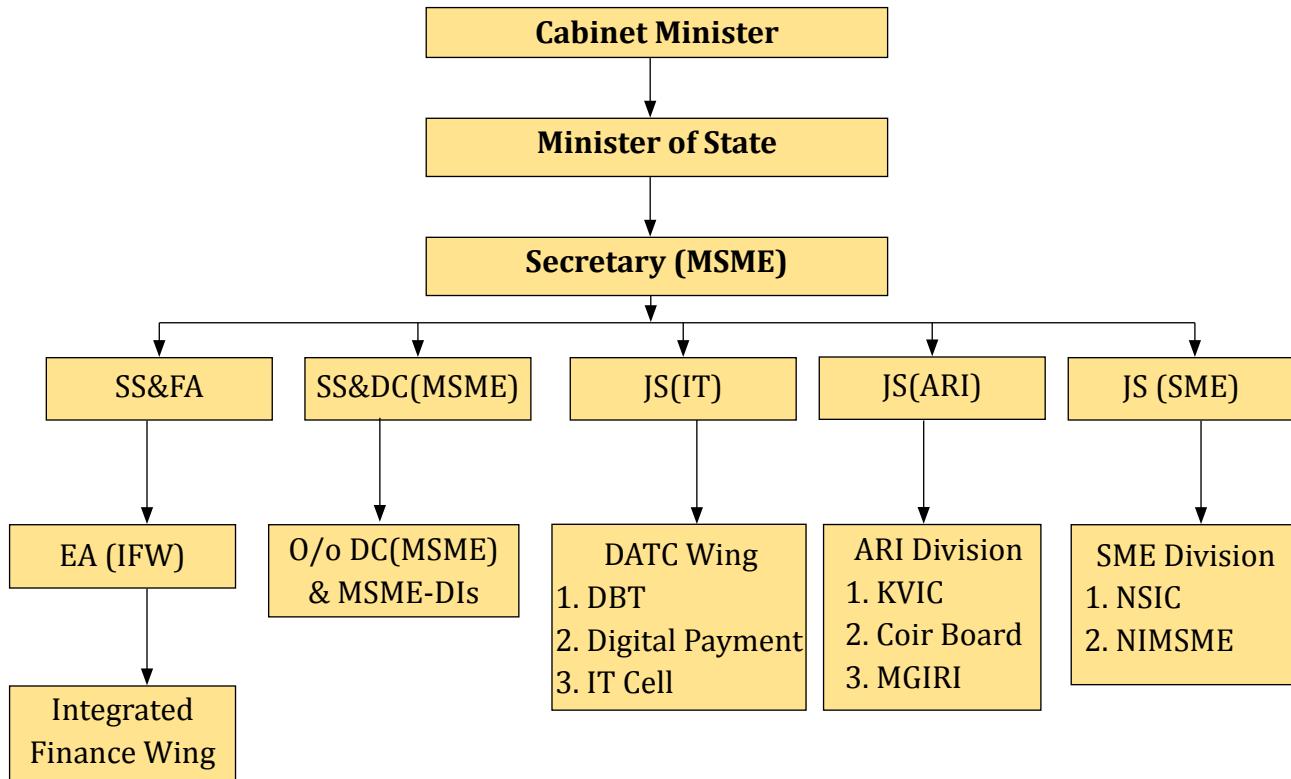
Manufacturing Sector	
Enterprise Category	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees

Service Sector	
Enterprise Category	Investment in equipment
Micro Enterprises	Does not exceed ten lakh rupees:
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

1.2.4 The primary responsibility of promotion and development of MSMEs is of the State Governments. However, the Government of India, supplements efforts of the State Governments through various initiatives. The role of the Ministry of MSME and its organisations is to assist the States in their efforts to encourage entrepreneurship, employment and livelihood opportunities and enhance the competitiveness of MSMEs in the changed economic scenario.

1.3 Organisational Structure

- 1.3.1** The Ministry of MSME consists of Small & Medium Enterprises (SME) Division, Agro & Rural Industry (ARI) Division, Integrated Finance (IF) Wing and Data Analytics and Technical Co-ordination (DATC) Wing, besides the Office of the Development Commissioner (DCMSME) as an attached office and other subordinate organisations. **The organisational structure of the Ministry is depicted in the following organogram:**



- 1.3.2 SME Division** - The SME Division is allocated the work, inter-alia, of administration, vigilance and administrative supervision of the National Small Industries Corporation (NSIC) Ltd., a central public sector enterprise and National Institute for Micro, Small & Medium Enterprises (NIMSME) an autonomous national level entrepreneurship development/training organization. The Division is also responsible for implementation of the National SC/ST Hub Scheme, International Cooperation Scheme and Assistance to Training Institutions, among others. Further, the Division has the responsibility to deal with applications received under Public Grievances through CPGRAMS and under the Right to Information Act, 2005. In addition, the SME Division also deals with preparation of Ministry's media campaign for promotion of schemes and its implementation through advertisement in electronics, Print Media and Social Media.

- 1.3.3 ARI Division** - The ARI Division looks after the administration of two statutory bodies - the Khadi and Village Industries Commission (KVIC) and Coir Board and also of the Mahatma

Gandhi Institute for Rural Industrialisation (MGIRI). It also supervises the implementation of the Prime Minister's Employment Generation Programme (PMEGP), the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) and A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship(ASPIRE).

- 1.3.4 IF Wing** - IFW examines the various proposals received from the Programme Divisions of Ministry and the O/o DC(MSME) for :(i) Concurrence of release of funds under various schemes;(ii) Furnishing comments on EFC/SFC for the Schemes to be continued beyond 12th Five Year Plan/new schemes and convene the EFC/SFC meetings. It tenders advice as and when sought by Programme Wings on various issues having financial implications. The Wing also examines other miscellaneous matters relating to signing of MoU/other Agreements/ Contracts etc.
- 1.3.5 DATC & DBT Division** - This wing undertakes analysis of data/ statistics related to the MSME Sector and provide technical inputs for evidence based decision making pertaining to MSME Sector. Technical coordination with all stakeholders towards development and maintenance of MSME databases; Coordinating the complete compliance of the directives for the Direct Benefit Transfer (DBT) schemes of the Ministry; Implementing promotion of Digital Payment in the Ministry and managing the IT Cell of the Ministry are some of its other important activities.

1.3.6 Office of the Development Commissioner

- 1.3.6.1** Development Commissionerate implements the policies and various programmes/Schemes for providing infrastructure and support services to MSMEs. The Office of the Development Commissioner [O/o DC-MSME] is an attached office of the Ministry, headed by the Special Secretary & Development Commissioner (SS&DC), MSME. It functions through a network of MSME-Development Institutes (DI), Regional Testing Centres, Footwear Training Institutes, Production Centres, Field Testing Stations and Specialized Institutes. It renders services such as:
- Advising the Government in Policy formulation for the promotion and development of MSMEs.
 - Providing techno-economic and managerial consultancy, common facilities and extension services to MSME units.
 - Providing facilities for technology upgradation, modernization, quality improvement and infrastructure.
 - Developing Human Resources through training and skill upgradation.
 - Providing economic information services

- 1.3.7 The National Board for Micro, Small and Medium Enterprises (NBMSME)** was established by the Government under the Micro, Small and Medium Enterprises Development Act, 2006 and Rules made there under. It examines the factors affecting promotion and development

of MSMEs, reviews existing policies and programmes and makes recommendations to the Government in formulating the policies and programmes for the growth of MSMEs.

1.4 Recent Initiatives

1.4.1 Udyog Aadhaar Memorandum

As per provisions of the MSMED Act, MSMEs file Entrepreneurs Memorandum (Part-I) at District Industries Centres (DICs) before starting an enterprise. After commencement of the project, the entrepreneur concerned files Entrepreneurs Memorandum (Part-II)/[EM-II]. Prior to enactment of the Micro, Small & Medium Enterprises Development Act, 2006 (MSMED Act, 2006) there was a system of registration by small scale industrial units to the DICs. Since September 2015, EM-II has been replaced by the Udyog Aadhaar Memorandum (UAM). UAM is a one page online registration system for MSMEs based on self – certification. This is a path breaking step to promote ease-of-doing-business for MSMEs in India as the UAM replaces the filing of Entrepreneurs' Memorandum (EM part-I & II). The entrepreneurs in the MSME sector just need to file online, a simple one-page UAM on <http://udyogaadhaar.gov.in> to instantly get a unique Udyog Aadhaar Number (UAN). The information sought is on self-certification basis and no supporting documents are required at the time of online filing of UAM. Revised notifications were also issued on 10.01.2017 and 30.06.2017 for inclusion of new features including amendment provisions. More than 86.11 lakh units have so far been registered under UAM till 31.01.2020. UAM also collects information regarding the social category of owner of enterprises.

1.4.2 Framework for Revival and Rehabilitation of MSMEs

In order 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, the Ministry of Micro, Small and Medium Enterprises ,Government of India, vide its Gazette Notification dated May 29, 2015 notified a 'Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises'. Further Reserve Bank of India has also issued guidelines to the Banks on 17.3.2016. Under these guidelines Banks have created mechanism for finalising corrective action plan for revival & rehabilitation of MSMEs.

1.4.3 MSME DataBank

For facilitating the promotion and development and enhancing the competitiveness of MSMEs, the Ministry of MSME vide Gazette Notification No. 750(E) dated 29.07.2016 had notified the MSME Development (Furnishing of information) Rules, 2016 under which all MSMEs are to furnish information relating to their enterprises online to the Central Government in the data bank maintained by it at www.msmedatabank.in. This data bank will enable Ministry of MSME to streamline and monitor the schemes and pass on the benefits directly to MSMEs. It will also provide the real-time information about the status of MSMEs under various parameters. Data Bank is helpful to MSME units, who can now update their enterprise information as and when required without visiting any government office and also

update information about their products / services, which can be accessed by government departments to do procurement under Public Procurement Policy of Government of India. More than 1.61 lakh units have been registered (31.01.2020) under MSME Data Bank since issuance of its notification.

1.4.4 MyMSME

To facilitate the enterprises to take benefits of various schemes, the Office of Development Commissioner (MSME) has launched a web-based application module, namely, MyMSME. This can also be accessed through a mobile app. Entrepreneurs can make their applications and track it as well on the mobile itself.

1.4.5 Direct Benefit Transfer in the M/oMSME

All welfare and subsidy schemes of Governments of India have been brought under Direct Benefit Transfer (DBT) with the aim of improving delivery system by re-engineering the existing process for welfare and subsidy schemes, for simpler and faster flow of funds and to ensure accurate targeting of the beneficiaries, de-duplication and reduction of fraud. A nodal point for the implementation of the DBT programmes, DBT cell have been constituted in the Ministry.

The schemes have been categorized based on the benefit type to the beneficiary's i.e., Cash, Kind or Composite (i.e. Cash and Kind). Below is the table showing the main DBT schemes of the Ministry with the benefit type, number of beneficiaries and total funds transferred / expenditure incurred.

Sl. No.	Name of the Scheme	Benefit Type	Total no. of beneficiaries (2019-20) (upto 31.12.19)	Total Expenditure (Rs. crores) (2019-20) (upto 31.12.19)
1	ATI Scheme (Training Component)	In Kind	2184	7.99
2	MPDA Grant to Khadi Institutions	Cash	155856	214.99
3	Coir Vikas Yojana	Cash	2748	1.70
4	SFURTI SI	In Kind	1.94	0.01
5	Prime Ministers Employment Generation Programme (PMEGP)	Cash	32227	1002.58
6	Credit Guarantee Scheme	Cash	415000	27192
7	National Awards	Cash	-	-
8	Entrepreneurship and Skill Development Programme (ESDP)	Cash & In Kind	37250	33.70
9	International Co-operation(IC) Schemes	Cash	411	3.44

Sl. No.	Name of the Scheme	Benefit Type	Total no. of beneficiaries (2019-20) (upto 31.12.19)	Total Expenditure (Rs. crores) (2019-20) (upto 31.12.19)
10	Technology And Quality Upgradation Support Through MSMEs – TEQUP	Cash	1188	89.94
11	Procurement and Marketing Support Scheme	Cash	963	3.93
12	Credit Linked Capital Subsidy Scheme CLCSS	Cash	-	454.16
13	IPR Building Awareness On Intellectual Property Rights For MSMEs**	Cash	-	-
14	Lean Manufacturing Competitiveness Scheme For MSMEs**	In Kind	-	-
15	Design Clinic Scheme For Design Expertise To Micro, Small And Medium Enterprises**	Cash	-	-
16	Incubation Centre Support For Entrepreneurial and Managerial Development Of SMEs Through Incubators**	In Kind	-	-
17	Zero Effect Zero Defect ZED**	Cash & In Kind	-	-
18	National SC/ST Hub*	Cash & in Kind	-	-

*New scheme included recently

**Schemes revamped recently

1.4.6 Digital Payments

1.4.6.1 Government of India is making efforts for promoting a cashless economy and to provide the facility of seamless digital payment to all citizens of India in a convenient manner. Promotion of digital payments has been accorded highest priority by the Government of India to bring each and every segment of our country under the formal fold of digital payment services. The Vision is to provide facility of seamless digital payment to all citizens of India in a convenient, easy, affordable, quick and secured manner.

1.4.6.2 As a partner in the initiative, Ministry of MSME has taken numerous initiatives to digitally enable the entire MSME ecosystem. In line with the recommendations of Committee of Secretaries (CoS) and the guidelines of MeitY, a committee on Digital Payments has been constituted in the Ministry under the Chairmanship of Secretary (MSME) for making the Ministry and its attached offices achieve the successful implementation of 'Digidhan

Mission'.

- All the offices of Ministry of Micro, Small and Medium Enterprises, including its attached offices have been digitally enabled.
- For the MSMEs registered under UAM, efforts have been made to spread awareness on the ease and benefits of different modes of payments such as BHIM, UPI and Bharat QR code.
- For the Ministry and its attached offices (KVIC, Coir Board, NSIC, MGIRI, NIMSME and O/o DC(MSME)) Digital transaction has grown to 91.92% in terms of value and 86.51% in No. of transactions during the year 2019-20.
- *In Digital India Award, given by Ministry of Electronics & Information Technology, Ministry of MSME got PLATINUM ICON AWARD (1st Prize) for enabling Digital platforms for all sectors of MSMEs.*

<i>Digital Transaction for the Ministry of MSME and its attached Offices (2019-20) (up to December 2019)</i>							
Sl. No.	Name of the organisation	Number of Transactions					
		Total		By Digital Means		Percentages	
		No of Transac- tions	Value in Rupees (In crores)	No of Transac- tions	Value in Rupees (In crores)	No. of Digi- tal Trans- actions (in)	Value of Digital Transac- tions (in)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	KVIC	4690036	4955.58	3964381	4877.30	84.53%	98.42%
2	NSIC	134815	15356.78	122329	14235.48	90.74%	92.70%
3	DC office (Tool Room+DI offices+HQ)	103842	1066.71	85675	956.29	82.51%	89.65%
4	COIR BOARD	22983	236.48	19071	230.42	82.98%	97.44%
5	NIMSME	4803	31.98	4245	26.18	88.38%	81.86%
6	MGIRI	1390	14.63	1250	13.38	89.92%	91.46%
	TOTAL	4957869	21662.16	4196951	20339.05	86.51	91.92

1.4.7 Grievance Monitoring

The Ministry attends to all the grievances on Centralized Public Grievance Redress and Monitoring System (CPGRAMS) and the number of the pending grievance on CPGRAMS as on 31.12.2019 was 303. The Ministry has started an MSME internet grievance monitoring

system (eSAMADHAN) to track and monitor other grievances and suggestions received in the Ministry.

1.4.8 MSME SAMADHAAN: To Address Delayed Payment to MSEs

Section 15-24 of the micro, Small and Medium Enterprises Development (MSMED) Act, 2006 deal with the issues relating to the Delayed Payments to Micro and Small Enterprises (MSEs) by the buyers to the MSE supplier. In the case of delay in payment beyond 45 days, MSEs suppliers may approach the Micro and Small Enterprises Facilitation Council (MSEFC) constituted under the Act in all State/UTs. Under Section 16 of the MSMED Act, delayed payment to supplier units, attracts compound interest with monthly interests at three times of the bank rate notified by the Reserve Bank.

To further the objective of MSMED Act, 2006 Ministry of MSME launched a portal (<http://samadhaan.msme.gov.in/>) on 30.10.2017. The portal gives information about individual CPSEs/Central Ministries, State Governments etc. and other buyers regarding the payments pending with them in respect of the MSEs. The Central Ministries/State Governments have been provided with user-ID and password to login and monitor the delayed payment cases in respect of organizations under their jurisdiction. The said portal also facilitates MSEs to file their delayed payments related complaints online. **After 15 days of online filing of the case, it is registered by the MSEFC concerned. The States like Punjab, Maharashtra, Telangana, Hyderabad & Odisha have more than one MSEFC. M/o MSME also provide funds to the National Institute for Micro, Small & Medium Enterprises (NI-MSME), Hyderabad for organizing training for the members of MSEFCs of the State/UTs who deal with cases of delayed payment and acquaint them with related rules and regulations on delayed payment to Micro & Small Enterprises.**

From the date of launch of MSME SAMADHAAN portal, i.e. 30.10.2017, MSEs have filed 32483 applications related to delayed payments. These cases involve **an amount of Rs. 8505.19 crore**. This portal has also helped in getting the delayed payments **settled mutually between seller and the buyer**. In **2891 cases** mutual settlements have been done amounting to **Rs. 348.90 crore**. In States/UTs **9033 applications involving an amount of Rs. 3129.64 crore have been converted to cases and 2347 cases have been disposed by MSEFCs involving an amount of Rs. 573.37 crore by 31.12.2019**. The Portal has empowered the MSEs to file their delayed payments cases directly. This is being monitored by respective Ministries/ CPSEs and State governments.

1.4.9 MSME-SAMBANDH

The Ministry of Micro, Small and Medium Enterprises notified the Public Procurement Policy for Micro and Small Enterprises (MSEs) which mandated 20% of annual procurement from MSEs including 4% from enterprises owned by SC/ST entrepreneurs by the Central Ministries /Departments and Central Public Sector Enterprises (CPSEs).

The policy has been recently amended vide Gazette notification No. S.O.5670(E) dated 9th November, 2018. Amended policy now mandates 25% annual procurement from MSEs by Central Ministries/Departments/Public Sector Enterprises (CPSEs) which include 4% from MSEs owned by SC/ST and 3% from MSEs owned by Women entrepreneurs.

For effective implementation and monitoring of the policy, the Ministry launched the Public Procurement Portal titled “MSME-SAMBANDH” on 08.12.2017. The portal would help in monitoring the procurement by Central Government Ministries, Departments and Central Public Sector Enterprises (CPSEs) and would enable them to share the list of required products/services from MSEs.

The portal features the following:

- Central Government Ministries, Departments and Central Public Sector Enterprises (CPSEs) have been provided authenticated access in the portal.
- Total procurements of the CPSEs will be uploaded on the portal and will be available in public domain.
- Monthly Update of Procurement by CPSEs from MSEs
- Monthly Update of Procurement by CPSEs from MSEs owned by SC/ST and women
- Reports for monitoring by Heads of Ministries, Departments and CPSEs
- Items purchased by CPSEs - Hyperlinks to CPSEs web page from Sambandh Portal will be available in public domain.
- 115 CPSEs have uploaded details for 2019- 2020 (upto 1st February, 2020). These CPSEs have reported procurement of Rs. 91754.56 crore. The share of purchases from all MSEs amounts to Rs. 26545.81 crore (104766 MSEs benefited) which workout to be 28.93% of the total procurement. The amount of purchases from SC/ST owned MSEs amounts to Rs.425.91 crore (4152 MSEs benefited).The amount of purchases from Women owned MSEs amounts to Rs.228.37 crore (2258 MSEs benefited).

1.4.10 MSME SAMPARK

A job portal called “MSME SAMPARK” has been launched by the Hon’ble President of India on 27.06.2018. This portal is a digital platform wherein jobseekers (i.e. passed out trainees / students of MSME Technology Centres) and recruiters can register themselves for mutually beneficial interaction. As on 31.12.2019, a total of 53,295 passed out trainees (job seekers) and 5,397 recruiters (job provider) have registered on the SAMPARK portal against vacancies posted by recruiters; 15,935 resumes have been shared with recruiters and 2,538 jobs have been offered.

1.4.11 Skill Training Eco-system of Ministry of MSME

1.4.11.1 Ministry of Micro, Small & Medium Enterprises (MSME) in its endeavor to provide the right

stimulus for the growth of the industry in the country – particularly with the objective of helping micro, small and medium enterprises, has developed a robust skilling eco-system to meet the demands of skilled workforce in the various emerging and traditional sectors in different segments of enterprises.

The Ministry has been organizing a number of skill development programmes/ courses for the existing & potential entrepreneurs, in order to build their capacity. These training courses are as per demands of industry, a pathway to fill up the gap of requirement of skilled workforce in the MSME sector in consonance with the changing landscape of the MSME Ecosystem and its present challenges in India.

Skill training programmes are conducted by a network of institutions under the Ministry i.e. Khadi & Village Industry Commission (KVIC), Coir Board, National Small Industries Corporation Ltd. (NSIC), National Institutes for MSME (NI-MSME) and MSME - Technology Centres (TCs).

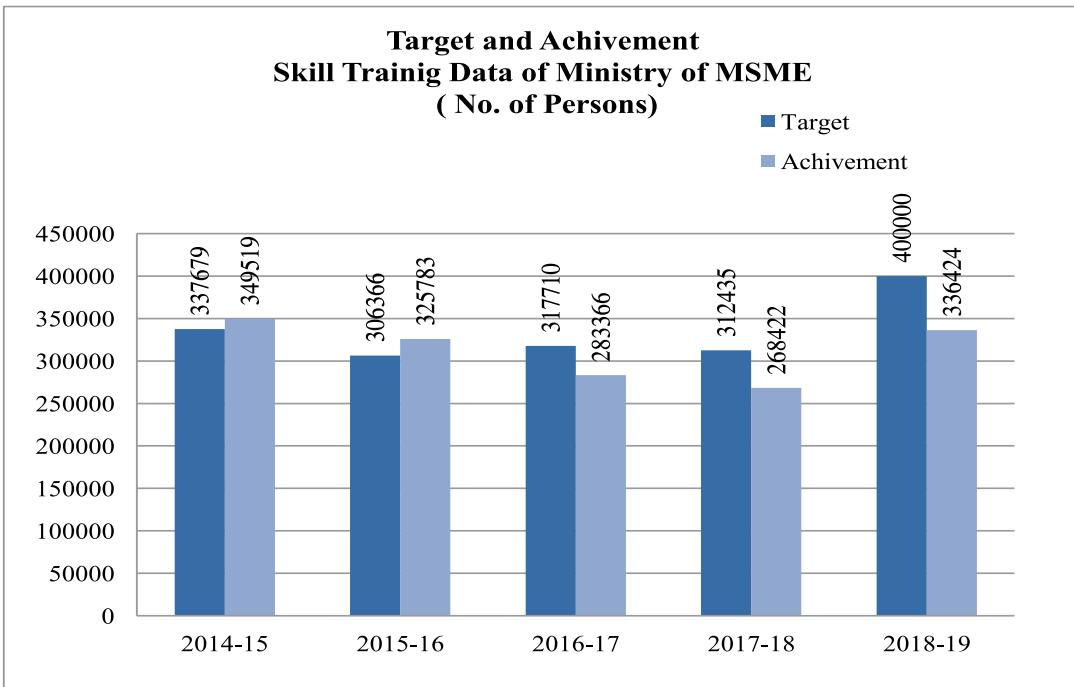
The intake eligibility for the training programmes ranges from school drop out to M.Tech. level. Various levels of courses, viz. certificates, diploma, advance diploma, post diploma, post graduate diploma and post graduate courses are offered by these institutions. Furthermore, training for skill up-gradation in traditional sector of Khadi & Village Industry and Coir sector are also provided to strengthen these sectors.

The Ministry has taken initiatives to align its training courses with National Skill Qualification Framework (NSQF), Ministry of Skill Development & Entrepreneurship (MSDE). Skill trainings of the Ministry are reported to Ministry of Skill Development & Entrepreneurship (MSDE) under Skill India Mission convergence. Furthermore, the process of integration of Skill Development Management Information System Portal (SDMIS Portal) of various organizations of the Ministry of MSME with Skill India Portal is underway.

1.4.11.2 Progress of Skill Development Programmes

Organizations under the ministry are providing skill training to the youths for wage employment and self-employment. They also provide skill up-gradation trainings to existing entrepreneurs and working force to enhance their performances. These training are provided under various schemes such as MSME-TCs, Assistance to Training Institutions (ATI), National SC/ST Hub, Capacity Building, Coir Vikas Yojna- Skill Upgradation & Mahila Coir Yojna, etc. Furthermore, customized demand-driven training courses as per industry requirements are also conducted by organizations under the Ministry.

The progress of skill development programmes conducted by the M/o MSME since 2014-15 to 2018-19 is given in the Tables below.



- Total number of 2,69,005 persons have been trained up to 31.12.2019 in the year 2019-2020
- Target for 2019-20 is 4,00,000 persons to be trained.

1.4.11.3 Challenges and Way Forward

Micro, Small & Medium Sector has a potential to strengthen the socio-economic growth of the nation by providing solution to the unemployment problem of the country at local. This will further lessen the inequalities between the geographical areas in terms of economic imbalances. Further, the inclusive pattern of sustainable growth of MSME sector will provide employment opportunities at the local level which will lessen the population load at megacities.

However, meeting the diverse skill requirements of MSMEs spread across various sectors horizontally and vertically is a challenge. Ministry is making efforts to meet the requirements of the sectors from Charkha to Mechatronics, and from High School drop out to M. Tech. level courses through its training institutions spread across length and breadth of the country.

1.4.12 Partnership with Industry

In addition to MoU signed with Samsung Electronics India for skilling youth in repairing and maintenance of electronic products, the DC (MSME) also signed MoU with SAP India for skilling of youth in ERPSAP Business One Module. These skill development programmes are conducted through MSME Technology Centres.

1.4.13 International MOUs

NSIC Signs MoU with SME Corp. Malaysia: A Memorandum of Understanding was signed between NSIC and SME Corp. Malaysia for cooperation in the field of MSMEs between the two countries.

NSIC signs MoU with SBC, South Korea: NSIC signed a Memorandum of Understanding (MoU) with Small and Medium Business Corporation (SBC) of South Korea for enhancing cooperation amongst MSMEs of India and South Korea.

India-Korea Technology Exchange Centre established at NSIC: India-Korea Technology Exchange Centre (IKTEC) was inaugurated by Sh. Giriraj Singh, the then Hon'ble Minister of State (I/c), Ministry of MSME, Government of India and Mr. Jong Haak Hong, Hon'ble Minister of SMEs and Start-ups, Government of South Korea on July 10, 2018 at NSIC's Technical Centre in New Delhi. IKTEC will assist Indian MSMEs and South Korean enterprises to form alliances to build their complementary competencies and be competitive in global market.

NSIC signs MoU with MAROC-PME, Morocco: NSIC has signed an MoU with Maroc PME, at Morocco for enhancing cooperation in the field of MSMEs between the two countries. Both the organisations will work together in the field of capacity building, sharing of practices, organization of B2B business delegations etc.

NSIC Signs MoU of Cooperation with RSMB, Russia: NSIC signed an MoU with RSMB, Russia for cooperation in the field of micro, small and medium enterprises between the two countries. The MoU was signed during the visit of the Hon'ble President of Russia Mr. Vladimir Putin to India. Under the MoU, NSIC and RSMB Russia will cooperate and share experiences in enhancing the competitiveness of MSMEs of both the countries and also create linkages amongst them.



The Secretary, MSME, Shri Arun Kumar Panda witnessing the exchange of MoU, at the International SME Convention 2019, in New Delhi on June 28, 2019.

1.4.14 SWACHHTA PAKHWADA by Ministry of MSME

1.4.14.1 Ministry of MSME celebrated the Swachhta Pakhwada during 16th to 30th June, 2019.



The Union Minister for Road Transport & Highways and Micro, Small & Medium Enterprises, Shri Nitin Gadkari addressing at a function as part of the Swachh Bharat Abhiyan, organised by Khadi & Village Industries Commission (KVIC), at Village Qutubgarh, in Delhi on June 26, 2019. The Minister of State for Micro, Small & Medium Enterprises and Animal Husbandry, Dairying & Fisheries, Shri Pratap Chandra Sarangi, the Secretary, MSME, Shri Arun Kumar Panda and other dignitaries are also seen.

1.4.14.2 During the Swachhta Pakhwada, Ministry and its subordinate organizations namely, KVIC, NSIC, Coir Board, NIMSME, MGIRI, and MSME-DIs had undertaken a variety of activities like adoption of Toilets in Government schools for maintenance, rain-water harvesting, construction of garbage pits for its conversion to manure, etc. KVIC adopted Jagatpura village in Delhi for one year to make it a Model Swachh Village. Coir Board has adopted Vathuruthy slum, Kochi for maintenance of cleanliness and also renovated public toilets in the slums. Cleanliness drives were undertaken across the country in villages, slums, market places, river-sides, Railway stations, public Toilets and residential colonies. In addition, Awareness Campaigns and Seminars on new and innovative technologies on cleanliness were organized. School children were also involved in activities like Tree plantation, painting completion, Essays and Slogan writing competition etc.

1.4.15 Hon'ble Prime Minister made 12 key announcements in the support and outreach programme for MSMEs on 2nd November, 2018 for strengthening MSME sector. These 12 key announcements are aimed to address various challenges faced by MSMEs such as access to credit, market access, technology upgradation, ease of doing business, social security for employees of MSMEs etc. The 12 key announcements are:

- i. Launch of 59 minute loan portal to enable easy access to credit for MSMEs. In-principle approval of loans upto Rs. 1 crore through the portal linked with GST portal.
- ii. 2% interest subvention for all GST registered MSMEs, on fresh or incremental loans, and an increase in interest rebate from 3% to 5% for exporters who receive loans in the pre-shipment and post-shipment period.

- iii. Companies with turnover more than Rs. 500 crore to be compulsorily brought on the Trade Receivables e-Discounting System (TReDS) to enable entrepreneurs to access credit, based on upcoming receivables.
- iv. Central Public Sector Undertaking (CPSUs) units to make mandatory procurement of 25% instead of 20% from MSEs.
- v. CPSUs to make mandatory procurement of 3% from Women Entrepreneurs out of 25% mandatory procurement.
- vi. CPSUs to compulsorily be part of Public Procurement Portal Government e-Marketplace (GeM). CPSUs to get their vendors registered on GeM portal.
- vii. 20 Hubs and 100 Spokes in the form of Tool Rooms for Technological Upgradation to be established across the country with a fund allotment of Rs. 6000 crore.
- viii. Clusters for Pharma MSMEs to be formed with a support of 70% financial assistance from Govt. of India.
- ix. Only one annual return to be filed for 8 Labour laws and 10 Union regulations to simplify Government procedures.
- x. Computerized random allotment for visits to firms by Inspectors to simplify Government procedures.



The Minister of State for Micro, Small & Medium Enterprises and Fisheries, Animal Husbandry and Dairying, Shri Pratap Chandra Sarangi lighting the lamp at the seminar on "Outreach of emerging Technologies to MSMES", in New Delhi on September 26, 2019. The Secretary, MSME, Shri Arun Kumar Panda also attended the function.

- xi. Environment Clearance and Consent to establish unit, under air pollution and water pollution laws, to be merged into a single consent. Return to be accepted on the basis of Self-Certification.
- xii. Ordinance has been promulgated to enable entrepreneurs to correct the minor violations under the Companies Act through simple procedures rather than to approach Courts.

1.4.15.1 The Status of 12 Key announcements which pertains to Ministry of MSME (as on 31.01.2020)

- i. • 1,87,329 numbers of loans, involving Rs. 60,173 crores have been sanctioned.
• 1,67,131 numbers of loans, involving Rs. 45,780 crores have been disbursed.
- ii(a). • SIDBI has been nominated as the nodal agency. Operational guidelines issued.
• SIDBI has written to all the Scheduled Commercial Banks and NBFCs to operationalize the order.
• RBI has issued the necessary circular in this regard on 21.02.2019.
• A budget has been released towards the corpus of SIDBI. Out of the total corpus of Rs. 975 crore, so far a sum of Rs. 625 crore has been released to SIDBI for claim settlements.
• SIDBI has received and settled the claims of 442.03 crores from 57 Banks/NBFCs.
- ii(b). • RBI has issued operational guidelines on 29.11.2018 regarding increase in interest equalization from 3% to 5% in respect of exports by the MSME sector manufacturers under the Interest Equalization Scheme (IES) on pre and post shipment rupee export credit.
• Subsequently w.e.f. 2.01.2019 Merchant exporters have also been included in the scheme with 3% interest equalisation rate for the 416 tariff lines identified under the scheme.
• DGFT has issued Trade Notice No. 45 dated 1.02.2019 giving detailed position in this regard.
• A sum of Rs.2500 crores has been allocated under BE 2019-20 for Interest Equalisation Scheme.
• Out of Rs.2500 crores, Rs. 2426.41 crores (approx) has been released to RBI.
- iii(a). • Gazette notification issued.
• A list of 2009 companies having turnover of more than Rs. 500 Crore was identified by the M/o Corporate Affairs. After filtering out companies which are registered on TReDS and which are Central Govt. Companies (for Central Public Sector Enterprises,

D/o Public Enterprises, Govt. of India shall be competent authority for monitoring compliance as per Notification No.SO.5621(E) dated 02.11.2018 issued by M/o MSME), there were 1881 non compliant Companies (Whose turnover is more than Rs. 500 Crore and which are neither registered on TReDS nor a Central Public Sector Enterprise). Out of these 1881 non compliant Companies identified by M/o Corporate Affairs for taking action, so far 812 companies have registered themselves on the TReDS portal.

- Letters issued to all RDs/ROCs to call meeting of companies with turnover of Rs. 500 cr. and above and ensure that all such companies are on boarded on TReDS platform.
- iii(b) • DPE has communicated to all CPSEs regarding on boarding of CPSEs on TReDS platform.
 - 157 CPSEs already on boarded on TReDS.
 - 2048 MSMEs of CPSEs registered.
- iv. • Gazette Notification issued.
 - All CPSEs/Departments/Ministries informed about this.
 - During 2019-20 so far, CPSUs have procured goods and services worth Rs 26,545.81 crore from 104,766 MSEs that worth out to be 28.93% of the total procurement.
- v. • During 2019-20 so far, CPSUs have procured goods and services worth Rs 228.37 crore from 2258 women MSEs that worth out to be 0.25% of the total procurement.
- vi. • 265 CPSUs/CPSBs has been on boarded /registered on GeM portal post 02.11.2018.
 - Total 70,254 MSE Sellers & Service providers registered on GeM portal.
 - 52.42% of orders value on GeM portal is from MSEs.
- vii. • Model DPRs developed for Technology Centres (TCs) and Extension Centres (ECs).
 - 12 locations for TCs finalized & approved.
 - States requested for Land /Building.
 - DPRs of 20 ECs approved.
 - Rs 99.30 Cr released for 17 ECs.
- viii. • Four districts viz. Solan (Baddi), Indore, Aurangabad and Pune which have significant concentration of Pharma Industries were selected for assisting pharma clusters for developing common facilities.
 - Proposals received from 4 districts viz. Aurangabad, Indore, Pune and Solan (Baddi).
 - In- principle approval was granted for the proposal from Pune on 31.01.2019.

- ix • All the Regional Heads in respect of the Office of Chief Labour Commissioner © were advised to vigorously reach out to the employers in their region to make them aware about the facility of filing of Online Unified Annual return on Shram Suvidha Portal under 8 Labour Laws and 10 Central Rules.
- For the year 2018, 40352 Unified Annual Returns have been received.
- x • All the Regional Heads have also been instructed to make the inspections transparent and accountable by following the risk based computerized random allotment system through Shram Suvidha Portal. After issuing of instructions 15705* establishments (including for MSME establishments) have been inspected through computerized random allotment system and all inspection reports have been uploaded on Shram Suvidha Portal out of which 15047* have been uploaded within 48 hours. All regional heads and field officers are being regularly sensitized through video conference/ other channels of communication to upload inspection reports within 48 hours.

*Figures are for the period from 1 April, 2019 to 26.11.2019

- xi • Central Pollution Control Board (CPCB) has issued the directions, already for the one step process of the EC and CTE to all the state governments under the provisions of Air and Water Act on 2nd November, 2018. However, the operations of the said directions were stayed by Hon'ble High Court of Delhi. As of now matter is sub-judice.
- xii • Ordinance has been promulgated on 02.11.2018 by the Ministry of Corporate Affairs and now become Companies (Amendment) Act, 2019.
- Letter for seeking information from field offices has been written by MCA.
- As per information provided by field offices, so far action has been taken against two companies which fall in the category of MSME by imposition of penalty instead of filing case in the court as per Ordinance/Amendment Act.

Overview and Performance of the MSME Sector

2.1 Key Results of NSS 73rd Round Survey (2015-16) on Micro, Small and Medium Enterprises

2.1.1 Estimated number of MSMEs in country:

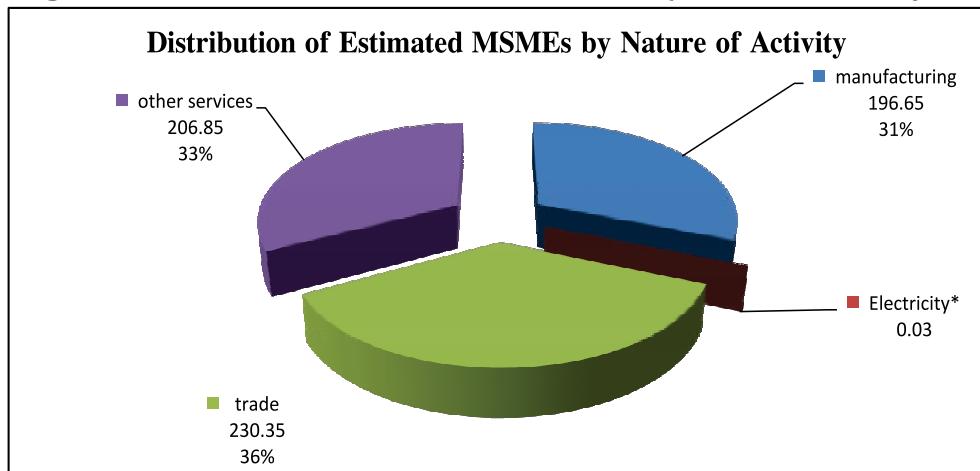
2.1.1.1 The MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth. As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic activities (196.65 lakh in Manufacturing, 0.03 lakh in Non-captive Electricity Generation and Transmission , 230.35 lakh in Trade and 206.85 lakh in Other Services) excluding those MSMEs registered under (a)Sections 2m(i) and 2m(ii) of the Factories Act, 1948, (b)Companies Act, 1956 and (c) construction activities falling under Section F of National Industrial Classification (NIC) 2008. Table No. 2.1 and Figure 2.1 shows the distribution of MSMEs activity wise.

Table No. 2.2: Estimated Number of MSMEs (Activity Wise)

Activity Category	Estimated Number of Enterprises (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	114.14	82.50	196.65	31
Electricity*	0.03	0.01	0.03	-
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
All	324.88	309.00	633.88	100

*Non-captive electricity generation and transmission

Figure 2.1 Distribution of Estimated MSMEs (Nature of Activity Wise)



*Non-captive electricity generation and transmission

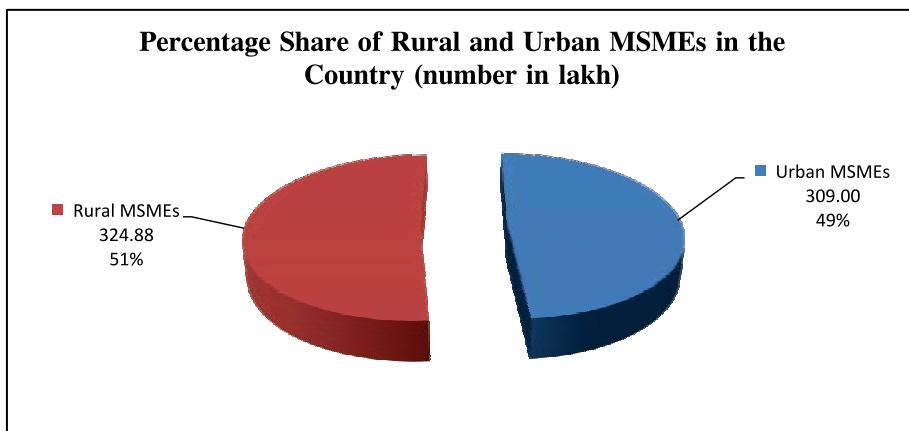
2.1.1.2 Micro sector with 630.52 lakh estimated enterprises accounts for more than 99% of total estimated number of MSMEs. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSMEs accounted for 0.52% and 0.01% of total estimated MSMEs, respectively. Out of 633.88 estimated number of MSMEs, 324.88 lakh MSMEs (51.25%) are in rural area and 309 lakh MSMEs (48.75%) are in the urban areas. Table No. 2.2 and figure 2.2 show the distribution of enterprises in rural and urban Areas. State-wise estimated number of MSMEs is also enclosed as **Annexure-1**.

Table No. 2.2: Distribution of Enterprises Category Wise

(Numbers in lakh)

Sector	Micro	Small	Medium	Total	Share (%)
(1)	(2)	(3)	(4)	(5)	(6)
Rural	324.09	0.78	0.01	324.88	51
Urban	306.43	2.53	0.04	309.00	49
All	630.52	3.31	0.05	633.88	100

Figure 2.2: Percentage share of rural and urban MSMEs in the country



2.1.2 Type of Ownership of Enterprises

2.1.2.1 Male/ Female Ownership

Out of 633.88 MSMEs, there were 608.41 lakh (95.98%) MSMEs were proprietary concerns. There was dominance of male in ownership of proprietary MSMEs. Thus, for proprietary MSMEs as a whole, male owned 79.63% of enterprises as compared to 20.37% owned by female. There was no significant deviation in this pattern in urban and rural areas, although the dominance of male owned enterprises was slightly more pronounced in urban areas compared to rural areas (81.58% as compared to 77.76%).

Table No. 2.3: Percentage Distribution of Enterprises in rural and urban areas. ((Male/ Female ownership) category wise)

Sector	Male	Female	All
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Table No. 2.4: Percentage distribution of enterprises owned by Male/ Female entrepreneurs wise

Category	Male	Female	All
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	20.37	100



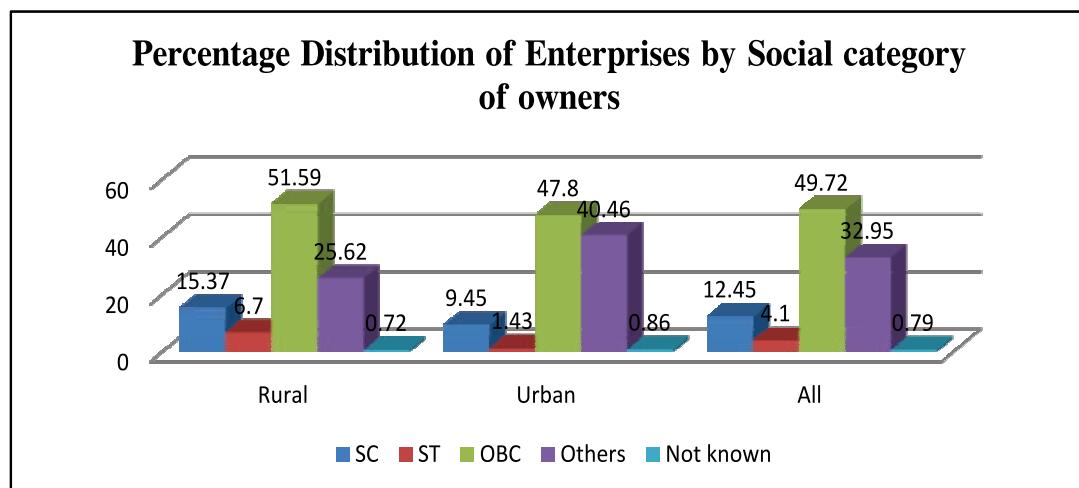
2.1.3 Ownership of Enterprises Social Category Wise

2.1.3.1 The socially backward groups owned almost 66.27% of MSMEs. Bulk of that was owned by OBCs (49.72%). The representation of SC and ST owners in MSME sector was low at 12.45% and 4.10% respectively. In rural areas, almost 73.67% of MSMEs were owned by socially backward groups, of which 51.59% belonged to the OBCs. In urban areas, almost 58.68% belonged to the socially backward groups, of which 47.80% belonged to the OBCs.

Table No.: 2.5 Percentage Distribution of enterprises by social group of owner in rural and urban Areas.

Sector	SC	ST	OBC	Others	Not known	All
Rural	15.37	6.70	51.59	25.62	0.72	100.00
Urban	9.45	1.43	47.80	40.46	0.86	100.00
All	12.45	4.10	49.72	32.95	0.79	100.00

Figure 2.3: Percentage Distribution of enterprises in Rural/ Urban areas (Social Category wise)

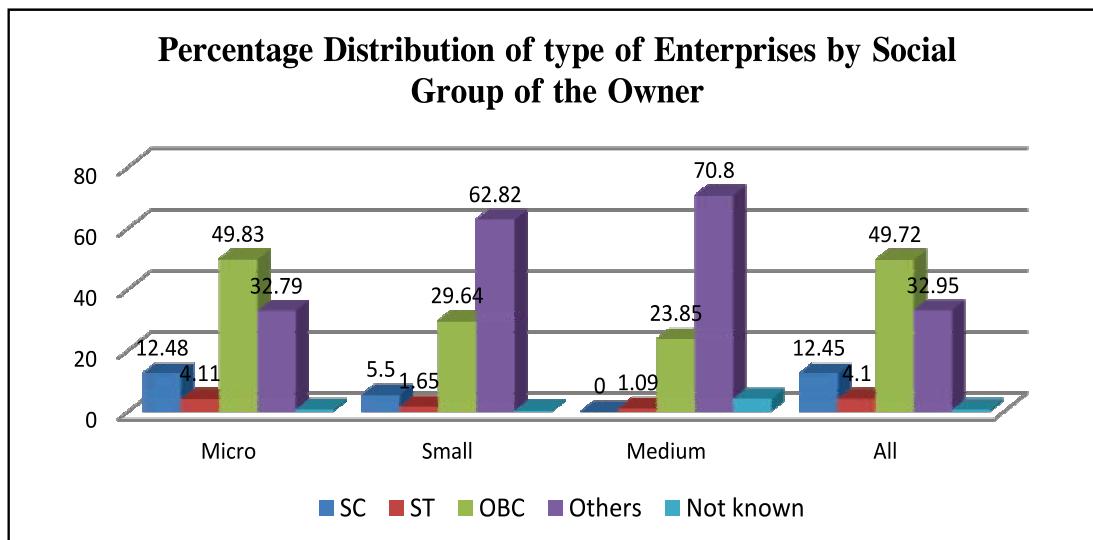


2.1.3.2 The analysis of enterprises owned by socially backward groups in each of the three segments of MSME sector reveals that micro sector had 66.42% of enterprises owned by socially backward group, whereas small and medium sectors had 36.80% and 24.94% of enterprises owned by socially backward groups, respectively.

Table No.: 2.6 Percentage Distribution of Enterprises Social Category Wise

Sector	SC	ST	OBC	Others	Not known	
Micro	12.48	4.11	49.83	32.79	0.79	100
Small	5.50	1.65	29.64	62.82	0.39	100
Medium	0.00	1.09	23.85	70.80	4.27	100
All	12.45	4.10	49.72	32.95	0.79	100

Figure 2.4 Percentage Distribution of type of Enterprises by Social Group of the Owner and category



2.1.4 Employment

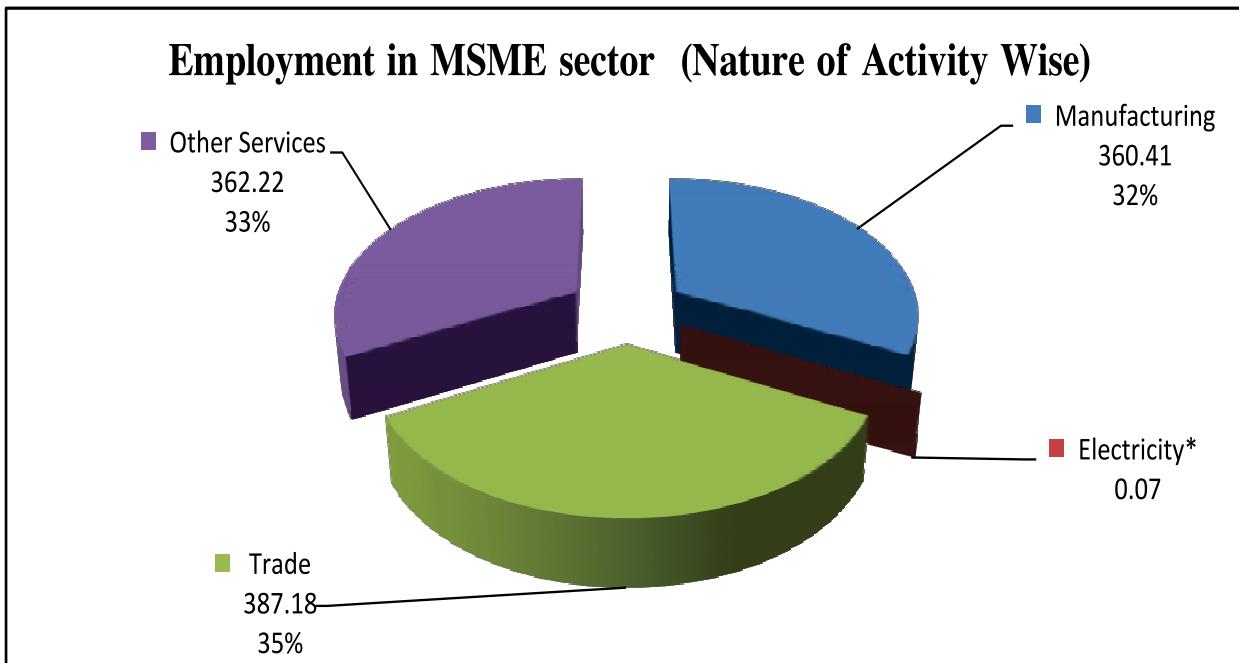
2.1.4.1 As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 11.10 crore jobs (360.41 lakh in Manufacturing, 0.07 lakh in Non-captive Electricity Generation and Transmission, 387.18 lakh in Trade and 362.22 lakh in Other Services) in the rural and the urban areas across the country. Table No. 2.7 and Figure 2.5 shows the distribution of MSMEs activity wise.

Table No. 2.7: Estimated Employment in the MSME Sector (Activity Wise)

Broad Activity Category	Employment (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	186.56	173.86	360.41	32
Electricity*	0.06	0.02	0.07	-
Trade	160.64	226.54	387.18	35
Other Services	150.53	211.69	362.22	33
All	497.78	612.10	1109.89	100

*Non-captive electricity generation and transmission

Figure 2.5: Distribution of employment in the MSME sector category wise



*Non-captive electricity generation and transmission

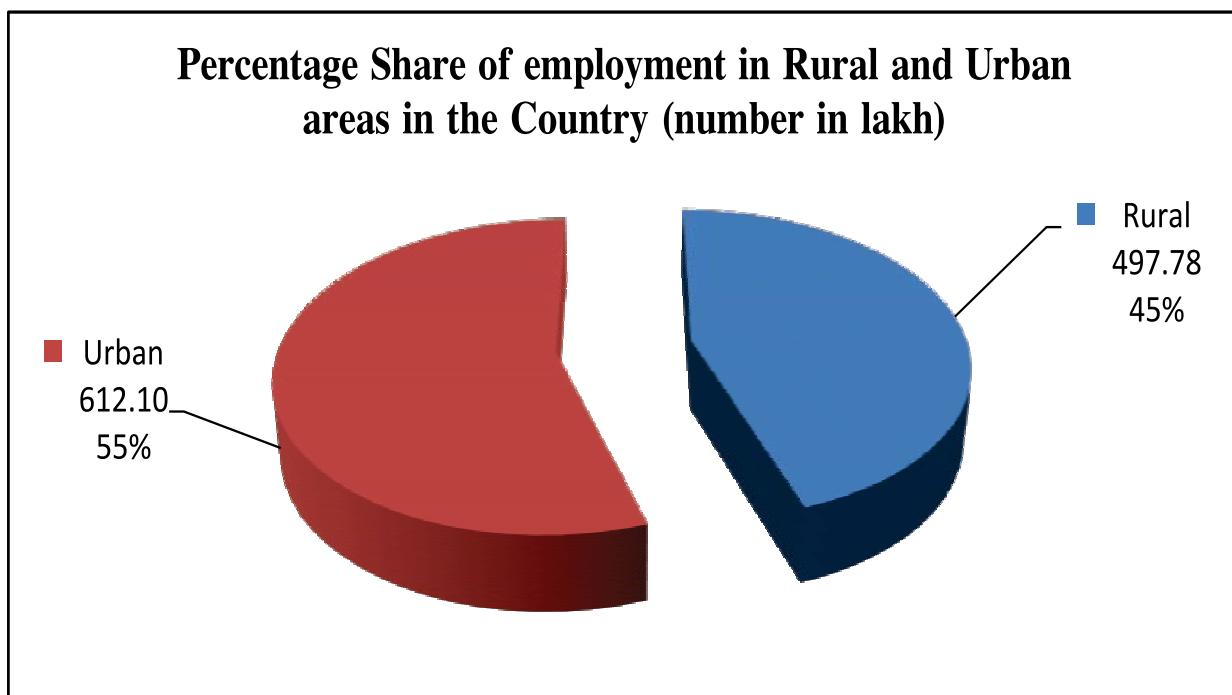
2.1.4.2 Micro sector with 630.52 lakh estimated enterprises provided employment to 1076.19 lakh persons that in turn accounts for around 97% of total employment in the sector. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSMEs provided employment to 31.95 lakh (2.88%) and 1.75 lakh (0.16%) persons of total employment in MSME sector, respectively. Table No. 2.8 and figure 2.6 shows the distribution of employment sector wise in Rural and Urban Areas. State-wise distribution of employment is given in Annexure-II.

Table No. 2.8: Distribution of employment by type of Enterprises in Rural and Urban Areas

(Numbers in lakh)

Sector	Micro	Small	Medium	Total	Share (%)
Rural	489.30	7.88	0.60	497.78	45
Urban	586.88	24.06	1.16	612.10	55
All	1076.19	31.95	1.75	1109.89	100

Figure 2.6: Percentage Share of Rural and Urban MSMEs in the Country



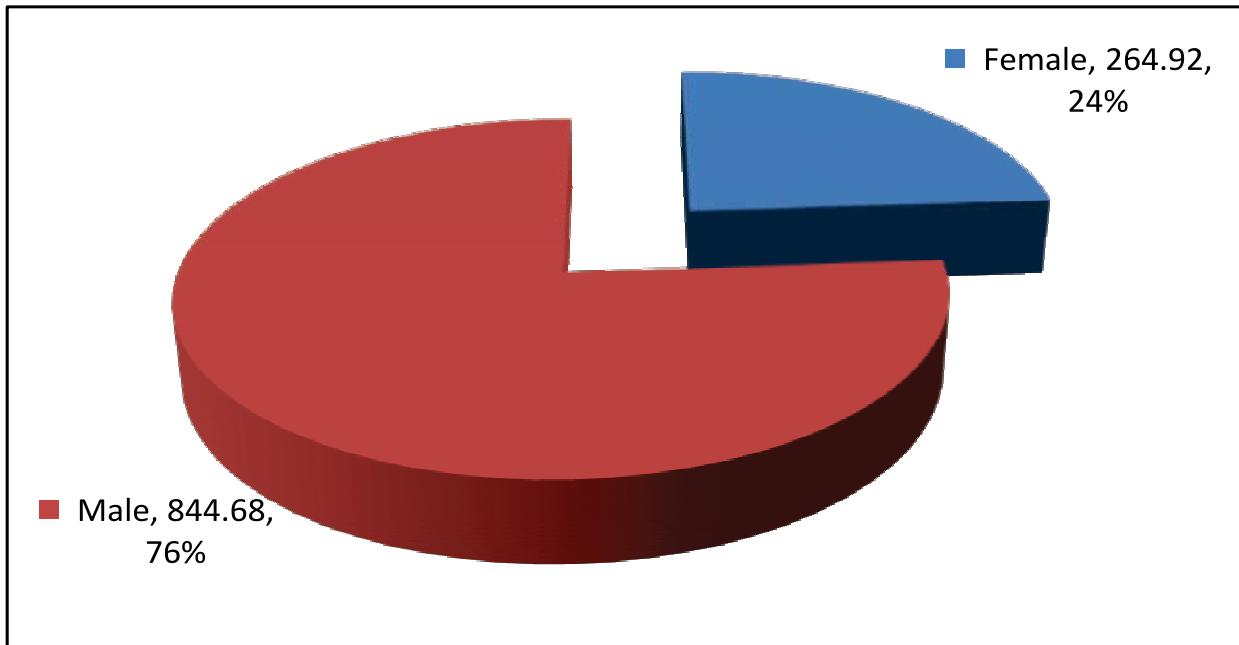
2.1.4.3 Out of 1109.89 lakh people employed in MSME sector, 844.68 (76%) are male employees and remaining 264.92 lakh (24%) are females. The Table No. 2.9 and Figure 2.8 show the sectoral distribution of workers in male and female category.

Table No. 2.9: Distribution of workers by gender in rural & urban areas

(Numbers in lakh)

Sector	Female	Male	Total	Share (%)
Rural	137.50	360.15	497.78	45
Urban	127.42	484.54	612.10	55
Total	264.92	844.68	1109.89	100
Share (%)	24	76	100	

Figure 2.7: Distribution of workers in Male and Female Category



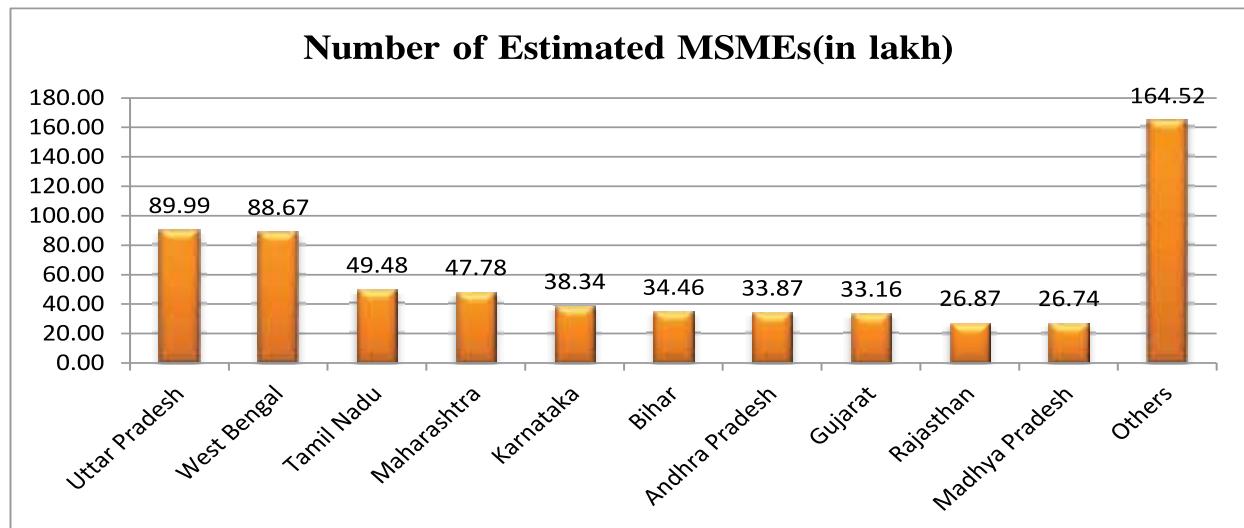
2.1.5 State-wise Distribution of estimated MSMEs

2.1.5.1 State of Uttar Pradesh had the largest number of estimated MSMEs with a share of 14.20% of MSMEs in the country. Top 10 States accounted for a share of 74.05% of the total estimated number of MSMEs in the country. Table No. 2.10 and Figure 2.8 show the distribution of estimated enterprises in top ten States.

Table No. 2.10: State-wise Distribution of enterprises

Sl. No.	State/UT	Estimate Number of MSMEs	
		Number (in lakh)	Share (in %)
1	Uttar Pradesh	89.99	14
2	West Bengal	88.67	14
3	Tamil Nadu	49.48	8
4	Maharashtra	47.78	8
5	Karnataka	38.34	6
6	Bihar	34.46	5
7	Andhra Pradesh	33.87	5
8	Gujarat	33.16	5
9	Rajasthan	26.87	4
10	Madhya Pradesh	26.74	4
11	Total of above ten States	469.36	74
12	Other State/UTs	164.52	26
13	All	633.88	100

Figure 2.8: Distribution of MSMEs in Top Ten States



2.2 Comparative Analysis of Top Ten states between NSS 73rd Round and All India Census of MSME

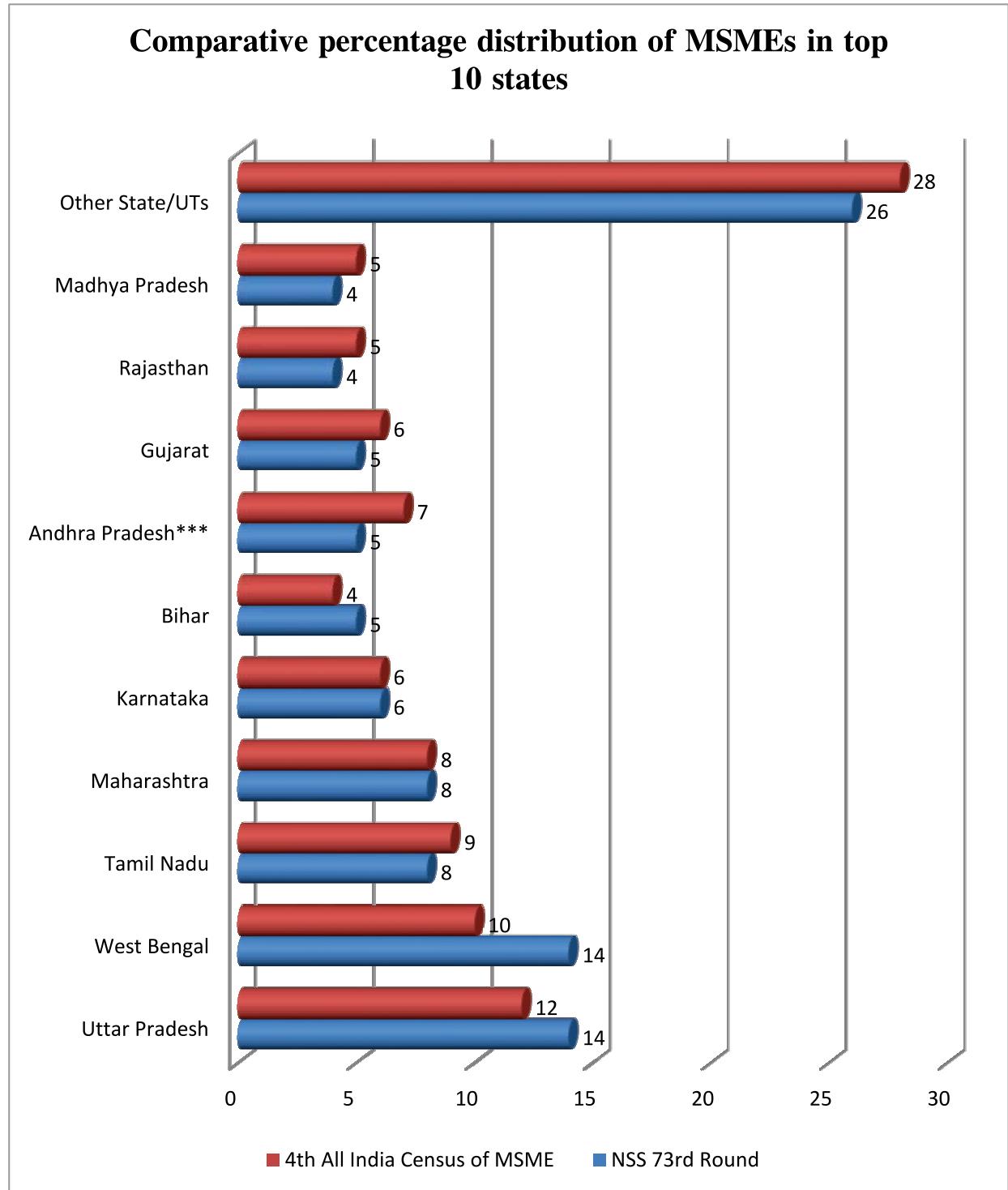
2.2.1 Table No. 2.11 below shows the comparative distribution of MSMEs in the top 10 States.

Table No. 2.11: Comparative distribution of MSME in the top ten states between NSS 73rd round and All India Census of MSME

Sl. No.	State/UT	NSS 73 rd round*		Fourth All India Census of MSME**	
		Number (in lakh)	Share (%)	Number (in lakh)	Share (%)
1	Uttar Pradesh	89.99	14	44.03	12
2	West Bengal	88.67	14	34.64	10
3	Tamil Nadu	49.48	8	33.13	9
4	Maharashtra	47.78	8	30.63	8
5	Karnataka	38.34	6	20.19	6
6	Bihar	34.46	5	14.70	4
7	Andhra Pradesh***	33.87	5	25.96	7
8	Gujarat	33.16	5	21.78	6
9	Rajasthan	26.87	4	16.64	5
10	Madhya Pradesh	26.74	4	19.33	5
11	Total of above ten States	469.4	74	261.04	72
12	Other State/UTs	164.5	26	100.72	28
13	All	633.9	100	361.76	100

*NSS 73rd Round, 2015-16, ** Fourth All India Census of MSME, 2006-07, ***Including Telangana in Fourth All India Census of MSME

Figure 2.9: Comparative Percentage Distribution of MSMEs



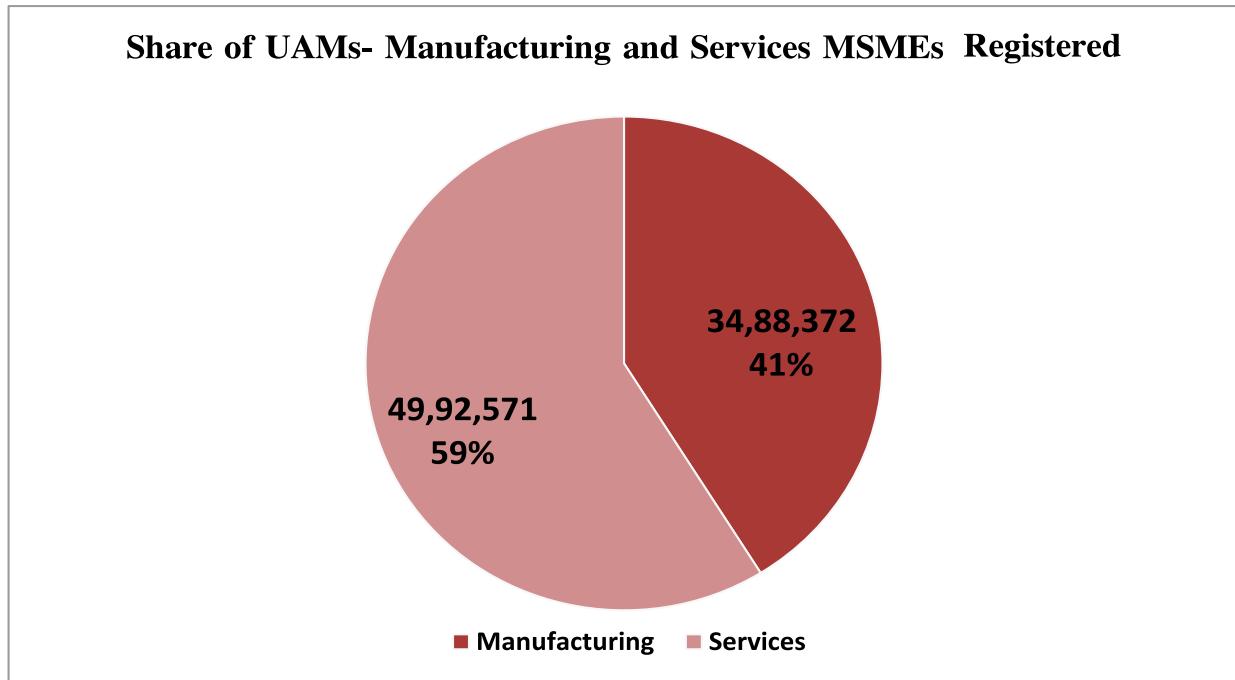
2.3 Registration of New MSMEs

- 2.3.1** One of the critical indicators to assess the successful development of MSME Sector in an economy is the data on opening of new MSMEs; it depicts the conducive environment

for opening and growth of such units in an economy as well as show the high morale of entrepreneurs in the macroeconomics of the economy. Before the MSMED Act, 2006, there was a system of registration by small scale industrial units to the DICs. Subsequently, as per the provisions of the MSMED Act, 2006, MSMEs used to file Entrepreneurs Memorandum (Part-I) at District Industries Centres (DICs) before starting an enterprise. After commencement of production, the entrepreneur concerned used to file Entrepreneurs Memorandum (Part-II) /[EM-II]. A total of 21,96,902 EM-II filings had taken place between 2007 and 2015. Analysis of information from EM-II filings is provided at: <http://www.dcmsme.gov.in/publications/EMII-2014-15.pdf>.

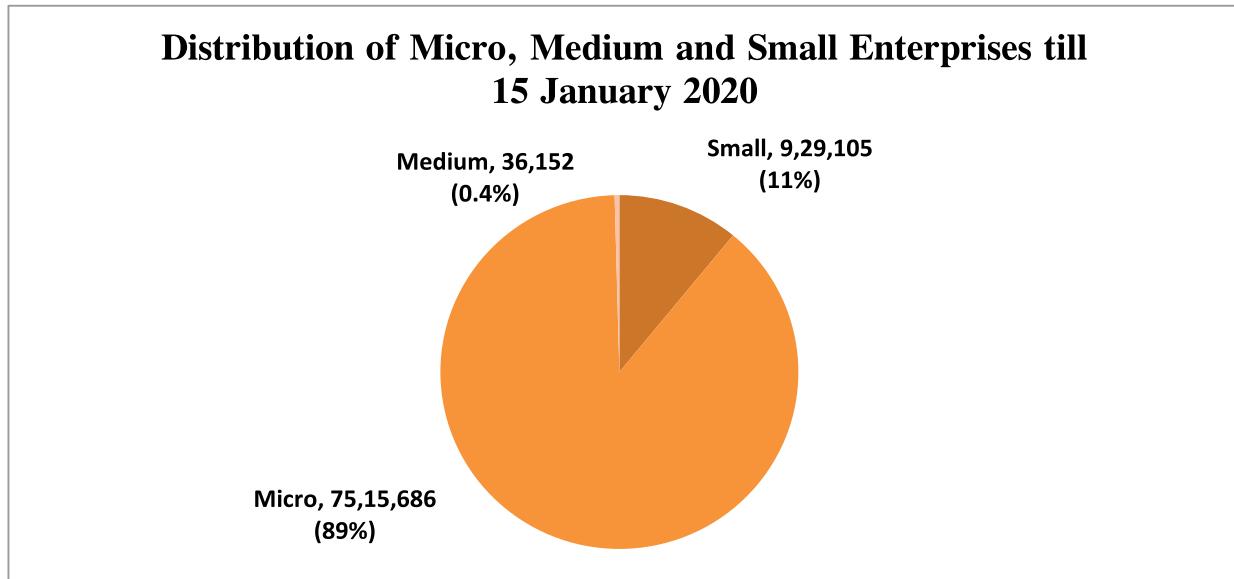
- 2.3.2** Since September, 2015, in view of promoting ease of business, an online filing system under Udyog Aadhar Memorandum (UAM) based on self-declared information has been put in place. Till end of 15.01.2020, 84.82 lakh MSMEs have already registered on UAM, the detailed information on which is available at: <http://udyogaadhaar.gov.in/UA/UdyogAadhar-New.aspx>.
- 2.3.3** An analysis of UAM filings also provides a break-up of manufacturing and services MSMEs. It may be noted that the MSMEs in service sector comprise a larger proportion of UAM filings than those involved in manufacturing. The break-up is provided in Figure 2-10.

Figure 2-10: Share of UAM filings - Manufacturing and Services



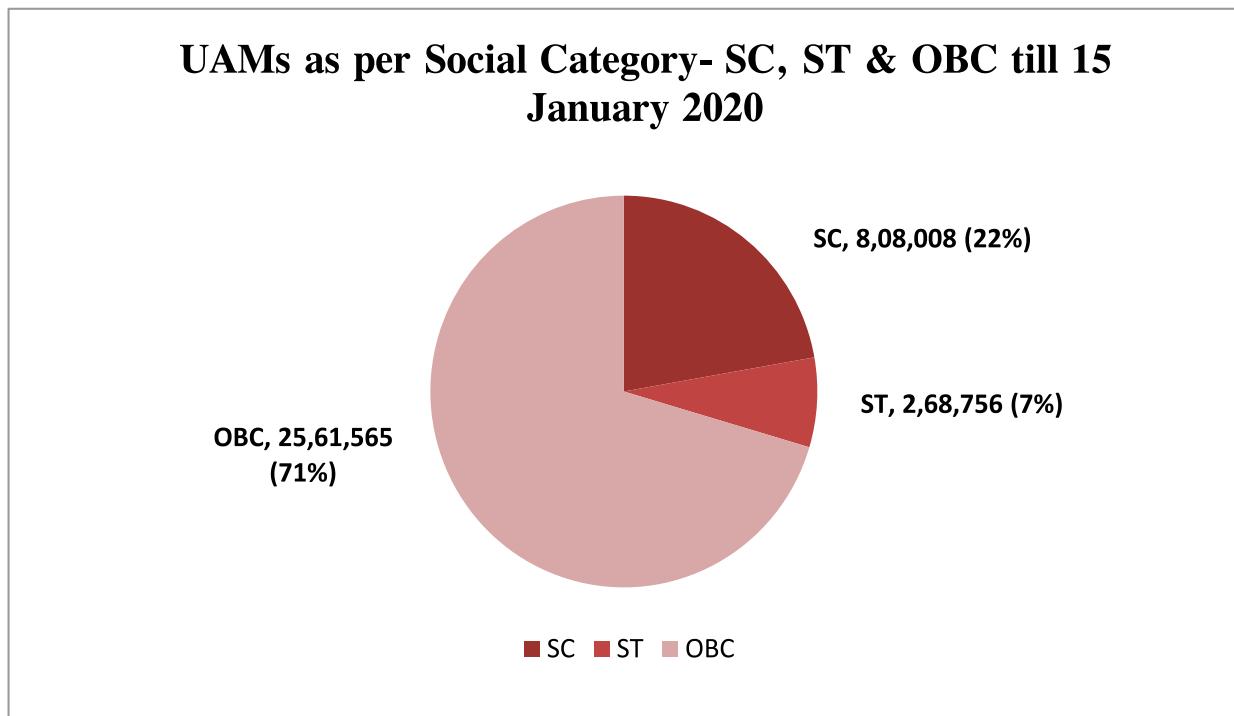
- 2.3.4** Figure 2-11 shows the distribution of Micro, Small and Medium enterprises within the total number of UAM filings. As can be seen, Micro enterprises constitute the vast majority of the enterprises (89%) who have filed UAMs since 2015, while the remaining are mostly Small Enterprises (11%) with Medium enterprises constituting less than 0.5% of the total UAMs filed.

Figure 2-11: Distribution of Micro, Small and Medium Enterprises as per UAM filings



- 2.3.5** UAMs also collect information regarding the social category of owners of enterprises. Figure 2-12 shows the distribution of SCs, STs and OBCs who have filed UAMs since 2015.

Figure 2-12: UAMs as per social category - SC/ST/OBC



- 2.3.6** An analysis of the UAM filings shows the geographical spread of UAMs as uneven. Figure 2-13 shows the geographical distribution of UAMs across all Indian States and Union Territories. Encouraging more equitable growth within the MSME sector also remains an important challenge for the Ministry, and various steps are being taken to address the same.

Figure 2-13 : State-wise distribution of UAM filings

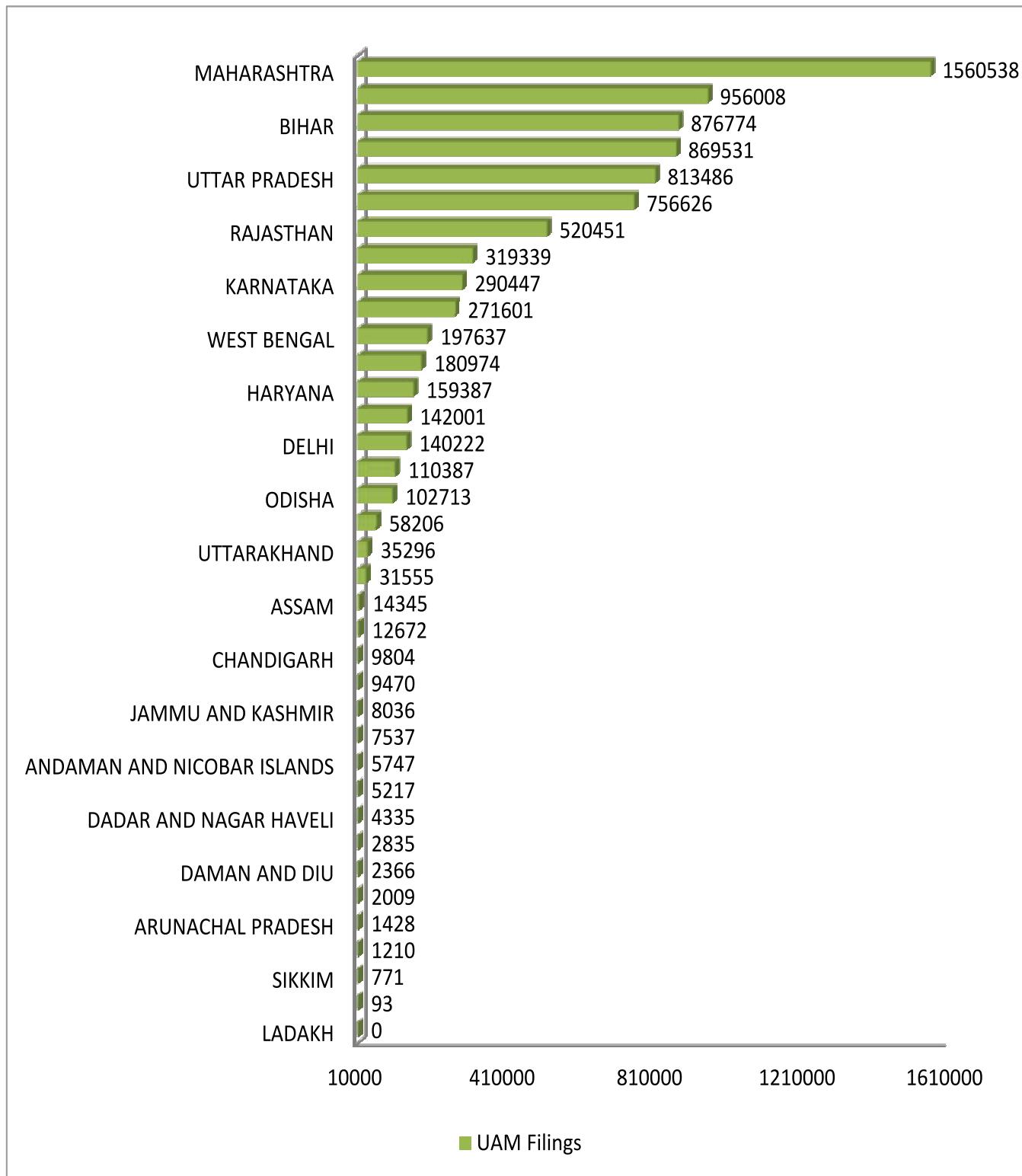


Table 1: State-wise Distribution of Estimated Number of MSMEs

Sl. No.	State/UT	Estimated number of enterprises (Number in lakh)			
		All			
		Micro	Small	Medium	MSME
(1)	(2)	(19)	(20)	(21)	(22)
1	Andhra Pradesh	33.74	0.13	0.00	33.87
2	Arunachal Pradesh	0.22	0.00	0.00	0.23
3	Assam	12.10	0.04	0.00	12.14
4	Bihar	34.41	0.04	0.00	34.46
5	Chhattisgarh	8.45	0.03	0.00	8.48
6	Delhi	9.25	0.11	0.00	9.36
7	Goa	0.70	0.00	0.00	0.70
8	Gujarat	32.67	0.50	0.00	33.16
9	Haryana	9.53	0.17	0.00	9.70
10	Himachal Pradesh	3.86	0.06	0.00	3.92
11	Jammu & Kashmir	7.06	0.03	0.00	7.09
12	Jharkhand	15.78	0.10	0.00	15.88
13	Karnataka	38.25	0.09	0.00	38.34
14	Kerala	23.58	0.21	0.00	23.79
15	Madhya Pradesh	26.42	0.31	0.01	26.74
16	Maharashtra	47.60	0.17	0.00	47.78
17	Manipur	1.80	0.00	0.00	1.80
18	Meghalaya	1.12	0.00	0.00	1.12
19	Mizoram	0.35	0.00	0.00	0.35
20	Nagaland	0.91	0.00	0.00	0.91
21	Odisha	19.80	0.04	0.00	19.84
22	Punjab	14.56	0.09	0.00	14.65
23	Rajasthan	26.66	0.20	0.01	26.87
24	Sikkim	0.26	0.00	0.00	0.26
25	Tamil Nadu	49.27	0.21	0.00	49.48
26	Telangana	25.94	0.10	0.01	26.05
27	Tripura	2.10	0.01	0.00	2.11
28	Uttar Pradesh	89.64	0.36	0.00	89.99
29	Uttarakhand	4.14	0.02	0.00	4.17
30	West Bengal	88.41	0.26	0.01	88.67
31	A & N Islands	0.19	0.00	0.00	0.19
32	Chandigarh	0.56	0.00	0.00	0.56
33	Dadra & Nagar Haveli	0.15	0.01	0.00	0.16
34	Daman & Diu	0.08	0.00	0.00	0.08
35	Lakshadweep	0.02	0.00	0.00	0.02
36	Puducherry	0.96	0.00	0.00	0.96
ALL		630.52	3.31	0.05	633.88

Source: NSS 73rd Round, 2015-16

Table 2: State-wise Distribution of employees

Sl. No.	State/UT	Employment (Number in Lakhs)		
		Female	Male	Total
(1)	(2)	(3)	(4)	(5)
1	Andhra Pradesh	21.01	34.98	55.99
2	Arunachal Pradesh	0.11	0.29	0.41
3	Assam	1.78	16.37	18.15
4	Bihar	4.79	48.26	53.07
5	Chhattisgarh	4.07	12.79	16.86
6	Delhi	2.41	20.59	23.00
7	Goa	0.41	1.20	1.60
8	Gujarat	13.71	47.44	61.16
9	Haryana	2.78	16.27	19.06
10	Himachal Pradesh	1.13	5.29	6.43
11	Jammu & Kashmir	1.50	9.37	10.88
12	Jharkhand	5.57	19.34	24.91
13	Karnataka	19.73	51.11	70.84
14	Kerala	13.77	30.86	44.64
15	Madhya Pradesh	10.13	38.61	48.80
16	Maharashtra	17.97	72.77	90.77
17	Manipur	1.40	1.52	2.92
18	Meghalaya	0.72	1.19	1.91
19	Mizoram	0.28	0.34	0.62
20	Nagaland	0.59	1.18	1.77
21	Odisha	8.37	24.87	33.26
22	Punjab	4.24	20.55	24.80
23	Rajasthan	8.01	38.31	46.33
24	Sikkim	0.14	0.31	0.45
25	Tamil Nadu	32.27	64.45	96.73
26	Telangana	15.24	24.91	40.16
27	Tripura	0.44	2.51	2.95
28	Uttar Pradesh	27.27	137.92	165.26
29	Uttarakhand	0.69	5.91	6.60
30	West Bengal	43.51	91.95	135.52
31	A & N Islands	0.10	0.29	0.39
32	Chandigarh	0.12	1.17	1.29
33	Dadra & Nagar Haveli	0.07	0.29	0.36
34	Daman & Diu	0.02	0.12	0.14
35	Lakshadweep	0.01	0.02	0.03
36	Puducherry	0.57	1.27	1.84
ALL		264.92	844.68	1109.89

Source: NSS 73rd Round, 2015-16

Statutory bodies and other Attached Offices under the Ministry of Micro, Small & Medium Enterprises



The Union Minister for Road Transport & Highways and Micro, Small & Medium Enterprises, Shri Nitin Gadkari inaugurating the 39th edition of the India International Trade Fair (IITF), at PragatiMaidan, in New Delhi on November 14, 2019. Secretary, MSME, Shri Arun Kumar Panda and senior officials of the Ministry are also seen.

3.1. Khadi and Village Industries Commission (KVIC)

Khadi and Village Industries Commission (KVIC) established under the Khadi and Village Industries Commission Act, 1956 (61 of 1956) is a Statutory Organization under the aegis of the ministry of MSME. It is responsible for the planning, promotion, organizing and implementation of programmes for the development of Khadi and Village Industries in the country. Established in 1957, it took over the work of the former All India Khadi and Village Industries Board.

3.1.1. Objectives :

The main objectives of KVIC include :-

- The social objective of providing employment in rural areas;
- The economic objective of producing saleable articles; and
- The wider objective of creating self-reliance amongst people and building up a strong rural community spirit.

3.1.2. Functions :

The functions of KVIC as prescribed under the KVIC Act, 1956 (61 of 1956) and Rules made there under, include:-

- i. to plan and organize training of persons employed or desirous of seeking employment in Khadi and Village Industries;
- ii. to build up directly or through specified agencies reserves of raw materials and implements and supply them or arrange to supply of raw materials and implements to persons and Khadi Institutions engaged or likely to be engaged in production of handspun yarn or Khadi or Village Industries at such rates as the Commission may decide;
- iii. to encourage and assist in the creation of common service facilities for the processing of raw materials or semi-finished goods and otherwise facilitate production and marketing of khadi and village industries products;
- iv. to promote the sale and marketing of Khadi and Village Industries products or handicrafts and for this purpose, forge links with established marketing agencies wherever necessary and feasible;
- v. to encourage and promote research in the technology used in Khadi and Village Industries, including the use of non-conventional energy and electric power with a view to increasing productivity, eliminating drudgery and otherwise enhancing their competitive capacity and to arrange for dissemination of salient results obtained from such research;
- vi. to undertake directly or through other agencies, studies of the problems of Khadi or Village Industries;
- vii. to provide financial assistance directly or through specified agencies to institutions or persons engaged in the development and operation of khadi or village industries and guide them through supply of designs, prototypes and other technical information, for the purpose of producing goods and services for which there is effective demand in the opinion of the Commission;

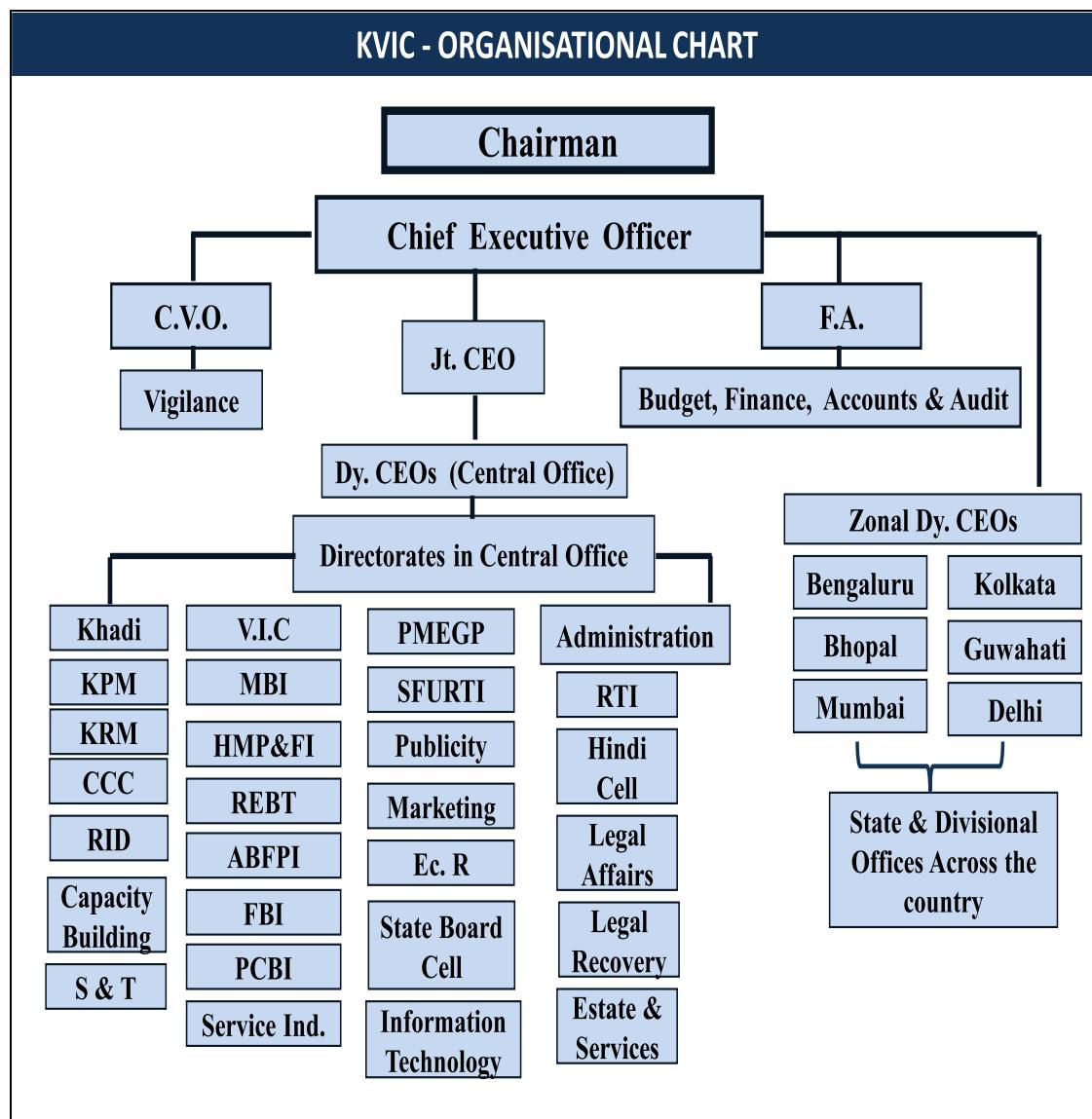
- viii. to undertake directly or through specified agencies, experiments or pilot projects which in the opinion of the Commission, are necessary for the development of Khadi and Village Industries;
- ix. to establish and maintain separate organizations for the purpose of carrying out any or all of the above matters.

3.1.3. Organisation :

3.1.3.1. The Commission functions with its Head Office at Mumbai and six Zonal Offices located at New Delhi, Bhopal, Bengaluru, Kolkata, Mumbai and Guwahati and 44 Field Offices spread all over the Country.

3.1.3.2. The organization design of the KVIC is as given below:-

Figure 3.1: Organisation chart of KVIC



3.1.3.3. KVIC undertakes training activities through its 38 Departmental and Non-Departmental Training Centres. Marketing of KVI product produced by Khadi & Village Industries Institutions and Units, Khadi Gramodyog Bhandar and Bhavans run by KVI Institutions done through 8,058 sales outlets in different parts of the Country. KVIC also operates 7 Departmental Sales Outlets to market KVI products of KVI Institutions / NGOs and Entrepreneurs.

3.1.3.4. Khadi and Village Industries (KVI) programmes are implemented through 34 State / Union Territories (UTs) Khadi and Village Industries Boards (KVIBs); and Registered KVI Institutions. The Khadi programme is implemented through Institutions registered either with KVIC or State / UT KVIBs.

3.1.4. Khadi Sector in India :



The Union Minister for Road Transport & Highways and Micro, Small & Medium Enterprises, Shri Nitin Gadkari at the inauguration of the 39th edition of the India International Trade Fair (IITF), at Pragati Maidan, in New Delhi on November 14, 2019. The Minister of State for Commerce and Industry, Shri Som Parkash is also seen.

3.1.4.1. Khadi activity is considered as potential tool for creation of employment opportunities at the doorstep of rural Artisans at very low capital investment. Immediately after independence, Khadi and Village Industries produces became the grand symbol of nationalism. As such, Khadi came to be known not just a piece of cloth, but as a symbol of freedom and self-reliance.

3.1.4.2. KVIC is a Statutory Organisation tasked with the role of promoting the production and sale of Khadi. Over 2,701 Khadi Institutions form the vast network and are implementing the programmes of KVIC in India. Nearly 4.96 Lakh people are engaged in this activity. Out of which, over 80 percent are women Artisans.

3.1.4.3. Khadi is the unique programme of KVIC and a potent tool for creation of employment at the Artisans' doorstep being implemented by Khadi Institutions. The assistance provided through Market Development Assistance (MDA) and Interest Subsidy Eligibility Certificate (ISEC) Scheme are enabling Khadi Institutions to provide employment opportunities.

3.1.4.4. Khadi sector Production and Sales have grown during previous years. Production and Sale of Khadi Sector during last 4 years and current year 2019-20 (up to December, 2019) is given below:

PRODUCTION & SALE OF KHADI SECTOR

(Rs. in Crore)

YEAR	PRODUCTION	SALES
2015-16	1158.44 @	1663.98 @
2016-17	1520.83 @	2146.60 @
2017-18	1626.66 #	2510.21 #
2018-19	1963.30 #	3215.13 #
2019-20 (up to 31-12-2019)	1787.19 #	2883.71 #
2019-20 (Projected up to 31-03-2020)	2159.01 #	3753.45 #

@ Including Polyvastra # Including Polyvastra & Solarvastra



The Union Minister for Road Transport & Highways and Micro, Small & Medium Enterprises, Shri Nitin Gadkari at the launch of the Special Sales Campaign & launch of the KVI Product, at Khadi India Outlet, Connaught Place, in New Delhi on October 01, 2019.

3.1.4.5. Khadi sector Employment has grown from previous year, from 4.96 Lakh Khadi Artisans in 2018-19 to 4.98 Lakh Khadi Artisans in 2019-20 (Up to 31-12-2019).

EMPLOYMENT UNDER KHADI SECTOR

(Artisan in Lakh)

YEAR	KHADI SECTOR'S EMPLOYMENT
2016-17	4.56 @
2017-18	4.65 #
2018-19	4.96 #
2019-20 (up to 31-12-2019)	4.98 #
2019-20 (Projected up to 31-03-2020)	4.99 #

@ Including Polyvastra # Including Polyvastra & Solarvastra

3.1.4.6 Village Industries comprise seven different sectors. These are:-

Sl. No.	CLASSIFICATION	INDUSTRIES
1	Agro Based and Food Processing Industry (ABFPI)	<ul style="list-style-type: none"> • Village Oil Industry • Aromatic Oil • Honey & Beekeeping • Palm Gur and other Palm Products • Fruit & Vegetable Processing Industry • Pulses & Cereals Processing Industry • Spices & Condiments Processing Industry • Gur & Khandsari Industry • Collection of Minor Forest Produce • Bamboo, Cane & Reed Industry • Organic Dyeing Industry • Medicinal Plant Collection & Processing Industry
2	Mineral Based Industry (MBI)	<ul style="list-style-type: none"> • Hand Made Pottery, Glazed & Ceramic Pottery, Pottery as Home Décor, Pottery for Food Industry • Stone Cutting & Polishing Industry • Ceramic Tiles Industry • Granite Cutting, Polishing, Stone Carvings, Sculptures, etc. • Brass Metal and other Metal Crafts Industry

3	Wellness & Cosmetics Industry (WCI)	<ul style="list-style-type: none"> • Wellness & Cosmetics including Soap & Oil Industry • Aromatic Oils & Fragrances Industry • Cosmetic and Beauty Products Industry • Hair Oil and Shampoos, Toiletries Industry • Bathing Soap Industry
4	Hand Made Paper, Leather and Plastic Industry (HMPLPI)	<ul style="list-style-type: none"> • Hand Made Paper and Paper Products Industry • Paper Conversion Industry • Leather Industry • Plastic Industry • Natural Fibre other than Coir Industry
5	Rural Engineering and New Technology Industry (RENTI)	<ul style="list-style-type: none"> • Bio-Gas, Non-Conventional Energy, Bio-Manure, Vermi-Compost Industry • Carpentry & Blacksmithy Industry • Agricultural Implements & Tools Industry • Electric & Electronic Products Industry • Dry Dairy • Household Metal Utensils & Articles Manufacturing Industry
6	Service Industry	<ul style="list-style-type: none"> • Small Business • Maintenance and Servicing of Electrical and Electronic Goods • Farm Aggregators (Pre & Post Farming)

3.1.4.7. Village Industries have shown growth over the previous years. Production and sales of Village Industries Products during last 4 years and current year 2019-20 (up to December, 2019) is given below:

PRODUCTION & SALE OF VILLAGE INDUSTRIES PRODUCTS

YEAR	PRODUCTION	SALES
2015-16	33424.62 #	40384.56 #
2016-17	41110.26	49991.61
2017-18	46454.75	56672.22
2018-19	56167.04	71076.96
2019-20 (up to 31-12-2019)	46980.59	60343.69
2019-20 (Projected up to 31-03-2020)	66876.77	86774.84

Including Polyvastra



Display of Khadi Products at Khadi Gramodyog Bhawan, New Delhi

3.1.4.8 Village Industries Employment has grown from previous year, from 142.03 Lakh Artisans in 2018-19 to 144.60 Lakh Artisans in 2019-20 (Up to 31-12-2019).

EMPLOYMENT UNDER VILLAGE INDUSTRIES

(Artisan in Lakh)

YEAR	VILLAGE INDUSTRY'S EMPLOYMENT
2015-16	126.76 #
2016-17	131.84
2017-18	135.71
2018-19	142.03
2019-20 (up to 31-12-2019)	144.60
2019-20 (Projected up to 31-03-2020)	147.97

Including Polyvastra

3.1.5. Recent Strategic Initiatives by KVIC to Promote Khadi and Village Industries:

Recent Strategic Initiatives have been taken by KVIC to promote Khadi & Village Industries in the Country:-

- **DBT** - An online application system viz., **Direct Benefit Transfer (DBT)**, has been made operational for disbursement of funds under Modified Market Development Assistance (MMDA) and Interest Subsidy Eligibility Certificate (ISEC) scheme to Khadi Institutions (KIs) and Khadi Artisans. The Institutions are uploading their data and filing their claims under MMDA and ISEC in the DBT portal of KVIC. **Now Incentives transferred directly in the Accounts of Khadi Artisans.**

- **Convergence** – Convergence with corporate like Raymonds Ltd., M/s Aditya Birla Fashion and Retails Ltd. (ABFRL), Arvind Mills and given Khadi Mark Registration Certificate for developing and promoting sale of Khadi in India and abroad through their modern outlets and NIFT for design development and developing Khadi fashion garments and to promote Khadi as a fashion fabric of India.
- **Tie Up** - KVIC tied up with internationally reputed fashion designers like Ritu Berry for fabricating internationally acclaimed specialty Khadi fashion garments with aggressive campaign of the same.
- **KIMIS** – Khadi Institution Management and Information System (KIMIS), in house developed single-umbrella e-Marketing system for sale and purchase of KVI products. It provides real-time data of sales and updated status of stocks of Khadi India and godowns. 480 Khadi Institutions and Khadi India linked with this billing software and it is useful in raising demand and supply of goods in high demand.
- **KIRCS** - In order to enlist more Institutions KVIC launched an exclusive on-line application for registration of new Khadi Institution to undertake Khadi activities viz., Khadi Institutions Registration and Certification Sewa (KIRCS).
- **Khadi Lounge** - KVIC started a series of Khadi Lounges for selling premium Khadi and Village Industries products. Khadi Lounges are outlets designed for dispensing high end and premier design products. Such Khadi Lounges has been established in New Delhi, Mumbai, Jaipur and Bhopal.
- **Khadi Outlet at Airport** - KVIC opened outlets at Airports. So far 3 outlets at Ahmedabad, Varanasi and Vishakhapatnam are functioning.
- **Khadi Supply** - Khadi fabric and other products supplied to PMO, Air India, Ministry of Defence, Ministry of Health, Department of Post, Indian Oil Corporation (IOC), Oil & Natural Gas Corporation Limited (ONGC), Mangalore Refinery and Petrochemicals Limited (MRPL), GAIL, Rural Electrification Corporation (REC), Banks and other Govt. Departments & PSUs.
- **Gift Coupons and Boxes** - KVIC introduced Gift Coupons and Boxes, which create additional employment to the artisans by producing quality material, contribute significantly to sales and give a well packaged product to the hands of buyers.
- **Khadi Korners and Khadi Haats :-**
 - ✓ In order to reach out customers of all kind, KVIC initiated a new scheme of selling Khadi in popular Outlets and Malls thereby providing a larger consumption pattern that will sustain Artisanal employment.
 - ✓ KVIC established linkages with M/s. Globus, M/s. Apna Bazar and M/s. Cotton Bazar for setting up “KHADI KORNER” a Shop-In-Shop concept in their stores.

Khadi Korner has already become operational at NOIDA, Ahmedabad and Mumbai. Further, Khadi Korners are planned to be opened at Varanasi and Chennai shortly.

- ✓ In co-operation with New Delhi Municipal Council (NDMC), KVIC opened “Khadi Haat” in the heart of New Delhi in January, 2018. Khadi Institutions have the opportunity to showcase their products in the Haat.
- **Franchise Scheme** - To expand the network and bring Khadi to the door steps of customers with zero capital investment franchise scheme has been launched. So far 8 franchisee are set up at Delhi (2), Pune (2), Kolkata (1), Aligarh (1), Navi Mumbai (1) and Kerala (1).
- **BHIM App** - BHIM application launched at “Khadi India” to facilitate e-payments directly through banks and drive towards cashless transactions. The app supports all Indian banks which use UPI, which is built over the Immediate Payment Service (IMPS) infrastructure and allows the user to instantly transfer money between bank accounts of any two parties.
- **Mobile Sales Outlet Locater App** - KVIC launched an exclusive mobile sales outlet locater app to locate location of showroom and sales outlets of Khadi stores. 3,550 sales outlets with its pin code have been linked with app.
- **e-Wallet** - In order to facilitate customers to make online payment at Khadi India, Khadi Gramodyog Bhavans, e-Wallet Payment System were launched through Khadi Gramodyog Bhavans (KGBs) located at New Delhi and Mumbai.
- **Social Media** - Social media initiatives including handling, operation and management of all social media content on social media platforms such as Facebook, Twitter, Instagram, YouTube, LinkedIn, etc., and Object-Relational Mapping (ORM) linked with KVI sector.
- **HS Code** - The Harmonized Commodity Description and Coding System, also known as HS code, which is an internationally standardized system of names and numbers developed by the World Customs Organization (WCO) adopted by over 200 Countries. KVIC has approached to the Director General of Foreign Trade (DGFT) in the Ministry of Commerce in order to secure HS Code for its Khadi products and it is accepted to issue HS Code to 11 Khadi products. Accordingly, a separate tariff lines for Khadi products such as Khadi Jacket, Khadi Ensemble, etc., have been created. In addition to the creation of tariff lines, definition of Khadi has also been included in the supplementary notes of the Customs tariff. By this, the Khadi brand is protected and the international trades of Khadi products will be tracked. The said tariff changes have come into effect from 1st November 2019, on tentative basis.

- **Mission Solar Charkha** - Introduced Solar Charkhas and Solar Looms for enhancing productivity and income of Khadi Artisans.
- **Honey Mission** - KVIC launched Honey Mission in 2017-18, this programme created intensive momentum in generating the employment opportunities to trained beekeepers / beneficiaries.



Bee Honey Mission under KVIC Programme

- **Kumhar Shashaktikaran Programme** - KVIC launched Kumhar Shashaktikaran Programme in 2018-19 for the upliftment of pottery families. Under this programme, training is provided to the pottery artisans and Electric Pottery Wheel, Clay Blunger, Pugmill, etc., are also distributed to them. Thus, the earnings of pottery artisans have increased upto four times.
- **Leather Craft Artisan Empowrment Programme** - KVIC provide special focus on development of traditional leather craft artisans. Training is provided to the leather craft artisans and advanced tool kits are also provided to them.
- **Neera Plant** – KVIC developed a Modern Pilot Plant on Neera during 2018-19. Installed Vending machine for dispensing chilled Palm Neera.

3.1.6. Swachh Bharat Abhiyan :-

- KVIC across India stared “Swachhta Pakhwada” from 16th June to 30th June, 2019 under the aegis of “Swachh Bharat Mission”. Officials of Head Quarter Mumbai took Swachhta Pledge administered by Chairman and CEO, KVIC on 17th June, 2019 and participated in Swachhta Pakhwada programme. Painting & Debate competition on Swachh Bharat Mission, Awareness Campaign on Swachh Bharat Mission, Seminars on innovative technologies on cleanliness, Plantation was also done on the occasion.

- The Chairman, KVIC attended launching of Swachha Abhiyan and Water Conversation by Hon'ble Union Minister of Road and Highways and MSME, Shri Nitin Jairam Gadkari, in the presence of Hon'ble Minister of State for MSME and Animal Husbandry, Dairying and Fisheries Shri Pradap Chandra Sarangi, alongwith Hon'ble M.P. Smt. Meenakshi Lekhi at Qutubgarh, Delhi on 26th June, 2019.
- KVIC across India stared "Swachhta Hi Seva" from 11th September to 2nd October, 2019 under the aegis of "Swachha Bharat Abhiyan - 2019".

3.1.7. Implementation of MSME Schemes :

KVIC is an implementing / nodal agency for schemes initiated by the MSME Ministry. List of Schemes / Sub-Schemes being implemented by KVIC are as follows:-

MAJOR SCHEMES BEING IMPLEMENTED BY KVIC

Sl. No.	SCHEME	KVIC ACTIVITIES
1	Prime Minister's Employment Generation Programme (PMEGP)	<p>PMEGP is a credit linked subsidy scheme to generate employment opportunities in rural as well as urban areas of the country, in non-farm sector, through setting up of new self-employment ventures/micro enterprise. The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. Margin money subsidy varies from 15 to 35% for different categories. The maximum cost of projects is Rs.25 lakh in the manufacturing sector and Rs.10 lakh in the service sector. Scheme is available for setting up of new units only.</p> <p>Since inception in 2008-09 and upto 31.12.2019, a total of about 5.7 lakh micro enterprises have been assisted with a margin money subsidy of Rs 13,033.3 crore providing employment to an estimated 47 lakh persons.</p> <p>During the current Financial Year 2019-20, a target has been fixed for setting up of 73241 new micro-enterprises, by disbursing Rs.2247.10 crore of margin money subsidy, generating estimated employment opportunities for 5.8 lakh persons.</p>
2	Market Promotion and Development Assistance (MPDA)	MPDA scheme is formulated as a unified scheme by merging different schemes / sub-schemes / components namely Market Development Assistance, Publicity, Marketing & Market Promotion, and adding a new component of Infrastructure inclusive of Marketing Complexes / Khadi Plaza.

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>Modified Market Development Assistance (MMDA) is provided at 30% of the Prime Cost of Khadi and Polyvastra production and distributed amongst producing Institutions (40%), selling Institutions (20%) and incentive to Khadi Karykartas and Artisans (40%).</p> <p>Rs. 303.81 Crore was disbursed as Modified Market Development Assistance to 1,366 Khadi Institutions & 2,18,619 Khadi Artisans under Khadi & Polyvastra programme during the year 2018-19.</p> <p>Rs. 192.89 Crore was disbursed as Modified Market Development Assistance to 1,045 Khadi Institutions & 1,33,309 Khadi Artisans under Khadi & Polyvastra programme during the year 2019-20 (Up to 31-12-2019).</p>
3	Interest Subsidy Eligibility Certificate (ISEC) Scheme	<p>Govt. of India had launched a scheme known as Interest Subsidy Eligibility Certificate (ISEC) in the year 1977-78 for Khadi and Village Industries Institutions to cater their additional requirement of funds from the financial Institutions / Banks.</p> <p>The Bank Finance (BF) under ISEC is the major source of funding for the Khadi Programme. Credit facility limit is provided by the banks to the Khadi / Polyvastra Institutions up to the eligibility approved in the annual budget sanctioned by KVIC. Under this scheme, interest @ 4% Per annum is to be paid by the Institution and balance i.e., actual lending rate minus 4% is to be paid by KVIC from budgetary source provided by Govt. of India, directly to cash credit account of the Khadi / Polyvastra Institutions. The scheme is applicable only for Khadi and Polyvastra.</p> <p>Rs. 34.87 Crore was disbursed as Interest Subsidy to 1,225 Khadi Institutions under Khadi & Polyvastra programme during the year 2018-19.</p> <p>Rs. 20.12 Crore was disbursed as Interest Subsidy to 1,064 Khadi Institutions under Khadi & Polyvastra programme during the year 2019-20 (Up to 31-12-2019).</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
4	Work-shed Scheme for Khadi Artisans	<p>In 2008-09, KVIC launched the Work-shed Scheme for Khadi Artisans belonging to BPL Group. The objective of the scheme is to provide better work ambience, more working and storing space for keeping raw material, implements and accessories, yarn / cloth, etc., thereby improving efficiency and productivity of the Artisans. Under the Scheme financial assistance given up to Rs. 60,000/- to individual Artisans.</p> <p>Rs. 3.72 Crore was disbursed for construction of 672 Work-sheds by which 1,179 Khadi artisans benefited during the year 2018-19.</p> <p>Rs. 4.998 Crore was disbursed for construction by which 1,786 Khadi artisans benefited during the year 2019-20 (Up to 31-12-2019).</p>
5	Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure	<p>In 2009-10, KVIC launched the “Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure” scheme. This scheme is a combination of two sub schemes namely “Strengthening of Infrastructure of Existing Weak Khadi Institutions” and “Assistance for Marketing Infrastructure”.</p> <p>Under the “Strengthening of Infrastructure of Existing Weak Khadi Institutions”, assistance up to Rs. 9.90 Lakh is provided to weak / problematic Khadi Institutions to bring back their activities to normalcy.</p> <p>Assistance up to Rs. 25.00 Lakh was provided for developing marketing infrastructure viz., common logo, signage, visual merchandising, computerization including billing and bar-coding, training of sales staff, furniture and fixture including civil works incidental to renovation, etc., to Khadi Institutions, sales outlets of KVIBs and Departmental Sales Outlets.</p> <p>Rs. 2.03 Crore was disbursed to 26 weak Institutions for strengthening of their infrastructural facilities during the year 2018-19.</p> <p>Rs. 6.93 Crore was disbursed for renovation of 61 sales outlets during the year 2018-19.</p> <p>Rs. 2.475 Crore was disbursed to 50 weak Institutions for strengthening of their infrastructural facilities during the year 2019-20 (Up to 31-12-2019)</p>

Sl. No.	SCHEME	KVIC ACTIVITIES														
		<p>Rs. 1.17 Crore was disbursed for renovation of 07 sales outlets during the year 2019-20 (Up to 31-12-2019).</p>														
6	Convergence of Khadi Artisans Insurance Scheme (PMJJBY / PMS-BY and Modified AABY)	<p>The KVIC as a social security measure to Artisans engaged in the Khadi activity, introduced a Group Insurance Scheme captioned "Aam Admi Bima Yojana (erstwhile Khadi Karigar Janashree Bima Yojana) on 15th August, 2003. This is a unique scheme designed by Life Insurance Corporation of India (LIC) specifically for Khadi Artisans. The Scheme is centrally operated covering Artisans throughout the Country. Under the Scheme the premium is shared between KVIC, Khadi Institutions, Artisans and Govt. of India.</p> <p>Replacing this scheme, the Govt. of India has introduced two schemes, one with the convergence of Aam Admi Bima Yojana with Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) for the artisans belonging to the age group from 18 to 50 years and the other Modified Aam Admi Bima Yojana (Modified AABY) for the artisans belonging to the age group from 51 to 60 years.</p> <p>Under this schemes, the following monetary benefits are extended :-</p> <p style="text-align: center;">PMJJBY / PMSBY</p> <table border="1"> <tbody> <tr> <td>Death due to any reason</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Death due to Accident and total Permanent Disability</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Partial Permanent Disability</td> <td>Rs. 1.00 Lakh</td> </tr> <tr> <td>Scholarship to maximum 2 Children of beneficiary, studying 9th to 12th Standard (including ITI)</td> <td>Rs. 100/- Per Month Per Child</td> </tr> </tbody> </table> <p style="text-align: center;">MODIFIED AABY</p> <table border="1"> <tbody> <tr> <td>Death due to any reason</td> <td>Rs. 30,000/-</td> </tr> <tr> <td>Death due to Accident and total Permanent Disability</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Partial Permanent Disability</td> <td>Rs. 1.00 Lakh</td> </tr> </tbody> </table> <p>2,45,080 Nos. of Khadi Artisans were enrolled under this group insurance scheme during the year 2019-20 (Up to 31-12-2019).</p>	Death due to any reason	Rs. 2.00 Lakh	Death due to Accident and total Permanent Disability	Rs. 2.00 Lakh	Partial Permanent Disability	Rs. 1.00 Lakh	Scholarship to maximum 2 Children of beneficiary, studying 9 th to 12 th Standard (including ITI)	Rs. 100/- Per Month Per Child	Death due to any reason	Rs. 30,000/-	Death due to Accident and total Permanent Disability	Rs. 2.00 Lakh	Partial Permanent Disability	Rs. 1.00 Lakh
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Partial Permanent Disability	Rs. 1.00 Lakh															

Sl. No.	SCHEME	KVIC ACTIVITIES
7	Mission Solar Charkha	<p>A pilot project on Solar Charkha was implemented at Khanwa village, Nawada District of Bihar in 2016. Based on the success of the pilot project, Govt. of India has accorded approval to set up 50 such Clusters during 2018-19 and 2019-20. The scheme is envisaged to generate direct employment nearly to one Lakh persons.</p> <p>The scheme envisages setting up of "Solar Charkha Clusters", which would mean a focal village and other surrounding villages in a radius of 8 to 10 Kilometers. Further, such a Cluster will have 200 to 2042 beneficiaries, viz., Spinners, Weavers, Tailors and other Skilled Artisans.</p> <p>11 Projects have been sanctioned under Mission Solar Charkha by the Scheme Steering Committee since inception till 31-12-2019.</p>
8	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	<p>Govt. of India has launched the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) with a aim to recognize the talent, creativity, enterprise of hard work of rural Artisan in a variety of fields, ranging from food products to handicraft; leather products, to ayurvedic medicines and to make the Traditional Industries more productive, profitable and capable for generating sustained employment for traditional industry Artisans and subsequently empower and convert them as self-governing entrepreneurs. It is Cluster-based scheme of Govt. of India.</p> <p>Under this scheme, 63 Clusters (Khadi : 10 and Village Industries : 53) were assisted, since inception till 31-12-2019.</p>
9	Khadi Reform and Development Programme (KRDp)	<p>Khadi Reform and Development Programme (KRDp) was introduced and supported by Govt. of India availing loan amounting US \$ 105 million from the Asian Development Bank (ADB). The financial support for implementing the Khadi and Village Industries programmes is extended by the Government in the form of grant to Khadi and Village Industries Commission. The assistance is given to the Khadi and V.I. Institution.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>The main objective of the scheme is to fully realize the significant growth potential of Khadi & Village Industries sector in terms of employment generation, enhancement of the earnings of the Artisans, replacement of implements and improving the technology and also to ensure positioning of Khadi in consonance with current Market needs.</p> <p>Direct Reform Assistance (DRA) under KRDP is provided to 454 Clusters (Khadi Clusters : 447 and Village Industries Clusters : 7), since inception till 31-12-2019.</p>
10	Honey Mission	<p>Khadi & Village Industries Commission (KVIC) is engaged in the development of the Beekeeping Industry with a view to uplift people living in extremely interior rural areas by introducing and popularizing modern Beekeeping and creating sustainable employment and income. Hon'ble Prime Minister announced a Statement 'खेत क्रांति के साथ-साथ स्वीट क्रांति की भी जरूरत है' inspired of his vision, Ministry of MSME accorded approval for Honey Mission, during 2017-18.</p> <p>95,726 Bee Hives (Boxes) with Bee Colonies has been distributed to 9,636 beneficiaries during the year 2018-19.</p> <p>20,238 Bee Hives (Boxes) with Bee Colonies has been distributed to 2,046 beneficiaries during the year 2019-20 (Up to 31-12-2019).</p> <p>1,29,469 Bee Hives (Boxes) with Bee Colonies has been distributed to 13,066 beneficiaries since inception, till 31-12-2019.</p>
11	Kumbhar Shashaktikaran Programme	<p>Under Mineral Based Industry, Khadi & Village Industries Commission (KVIC) distributed Pottery Wheels along with other tools & equipments to the pottery artisans, for strengthening Potter families engaged in Pottery.</p> <p>6,555 Electric Potter Wheels, 360 Clay Blungers, 360 Pum-mills and 54 Up-draught Pottery Kilns were distributed to 26,220 pottery artisans during the year 2018-19.</p> <p>5,360 Electric Potter Wheels and 536 Clay Blungers were distributed to 5,360 pottery artisans during the year 2019-20 (Up to 31-12-2019).</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
12	Leather Craft Artisan Empowerment Programme	<p>For developing the traditional leather craft artisans families engaged in leather activity, the Khadi & Village Industries Commission (KVIC) distributed advanced tool kits along with training to the traditional leather craft artisans.</p> <p>110 Advanced Tool Kits were distributed to 110 leather craft artisans during the year 2018-19.</p> <p>2,049 Advanced Tool Kits were distributed to 2,049 leather craft artisans during the year 2019-20 (Up to 31-12-2019).</p>
13	Village Industries	<p>Village Industries means any Industry located in a rural area which produces any goods or renders any service with or without the use of power in which the fixed capital investment per head of an Artisan or a worker does not exceed Rs. 1.00 Lakh in plain area and Rs. 1.50 Lakh in hilly area.</p> <p>Khadi and Village Industries Commission provide guidance, technical support, marketing support to their Khadi and Village Industries Units and for promotion of Village Industries KVIC organize training, work-shops, awareness camps, buyer seller meets, etc.</p> <p>The Village Industries under purview of KVIC are broadly classified under seven groups namely, Agro Based and Food Processing Industry (ABFPI), Forest Based Industry (FBI), Mineral Based Industry (MBI), Polymer and Chemical Based Industry (PCBI), Hand Made Paper and Fibre Industry (HMPFI), Rural Engineering and Bio-Technology Industry (REBTI) and Service Industry.</p> <p>Production of Village Industries products was Rs. 56167.04 Crores and sale was Rs. 71076.96 Crores during the year 2018-19. 142.03 Lakhs persons were provided cumulative employment opportunities under this Village Industries during the year 2018-19.</p> <p>Production of Village Industries products was Rs. 36765.87 Crores and sale was Rs. 46980.59 Crores during the year 2019-20 (Up to 31-12-2019). 144.60 Lakhs persons were provided cumulative employment opportunities under this Village Industries during the year 2019-20 (Up to 31-12-2019).</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
14	Science & Technology (S&T)	<p>Khadi and Village Industries Commission has been functioning with the vision of boosting and injecting innovation, quality and productivity to make the Khadi and Village Industries products globally competitive and also to enable rural industries get its due to market demand.</p> <p>KVIC has made stringent effort to address the Quality aspects, Research and Development need of KVI Sector through Research and Development (R&D) projects, and ISO Certification Total Quality Management (TQM).</p> <p>Research and Development activities are continuously explored and implemented in the area of technology by providing scientific input to needy institutions with an objective to increase the productivity and quality of the product through reputed Scientific Institutions.</p> <p>14 Khadi Projects and 12 Village Industry Projects were assisted under Science & Technology during the year 2018-19.</p> <p>6 Khadi Projects were assisted under Science & Technology during the year 2019-20 (Up to 31-12-2019).</p>
15	Capacity Building	<p>Khadi and Village Industries Commission conduct training programmes through 38 Departmental and Non-Departmental Training Centres. These Training Centres imparts need base training under various disciplines, viz., Fruit & Vegetable Processing, Food Items, Bakery Products, Confectionery & Sweet Making, Spices & Masala making, Cooking & Catering course, Village Oil making, Toilet & Laundry Soap making, Detergent Powder making, Tailoring & Embroidery, Ready Made Garments, Beekeeping, Agarbatti making, Candle making, Paper Converson, Pottery products making, Beekeeping, Beautician, Computer Hardware & Networking, Mobile repairing, Motor repairing, Binding, etc.</p> <p>67,613 persons were trained under various training programmes during the year 2018-19.</p> <p>46,225 persons were trained under various training programmes during the year 2019-20 (Up to 31-12-2019).</p>

3.1.8. Growth in the Khadi Industry:-

Khadi and Village Industries activities are the key source of livelihood for rural and urban people who largely include Spinners, Weavers and other Artisans spread across the Country. The comparative performance of Khadi and Village Industries during 2018-19 & 2019-20 (Up to 31-12-2019) is given in the following table and shows robust growth.

COMPARATIVE PERFORMANCE OF KHADI AND VILLAGE INDUSTRIES
(Production & Sales : Rs. in Crore; Employment : in Lakh Person)

Sl. No.	INDUSTRY	2018-19	2019-20 (UP TO 31-12-2019)	2019-20 (Estimated UP TO 31-03-2020)
I	PRODUCTION			
A	Khadi	1765.51	1583.96	1900.75
B	Polyvastra	191.70	200.73	254.26
C	Solarvastra	6.09	2.50	4.00
	TOTAL (A + B + C)	1963.30	1787.19	2159.01
D	Village Industries	56167.04	46980.59	66876.77
	TOTAL KVI PRODUCTION	58130.34	48767.78	69035.78
II	SALES			
A	Khadi	2854.19	2566.99	3351.52
B	Polyvastra	355.47	312.97	396.43
C	Solarvastra	5.47	3.75	5.50
	TOTAL (A + B + C)	3215.13	2883.71	3753.45
D	Village Industries	71076.96	60343.69	86774.84
	TOTAL KVI SALES	74292.09	63227.40	90528.29
III	EMPLOYMENT			
A	Khadi	4.60	4.61	4.62
B	Polyvastra	0.30	0.31	0.31
C	Solarvastra	0.06	0.06	0.06
	TOTAL (A + B + C)	4.96	4.98	4.99
D	Village Industries	142.03	144.60	147.97
	TOTAL KVI EMPLOYMENT	146.99	149.58	152.96

3.1.9. Challenges faced by Khadi Sector :-

- The biggest challenge for Khadi is from the Handloom, Mill made, Branded ethnic segment on the one hand and from counterfeit, spurious, look-alike products being sold as Khadi all across the Country.
- Khadi being a product known for its rich heritage and emotional value also throws open the entire ethnic ware segment to be flooded with products and brands. Developing market oriented, modern products equipped for fashion conscious youth is a challenge to be met, as well as opportunity to be cashed on.
- Steady sale and higher returns are essential to remunerate the Artisans well on time and also a steady increase in wages is a must to keep the Artisans in the stream.
- Modernisations of stores are the other big challenges.

3.1.10. Budgetary Support to KVIC:-

3.1.10.1. The Ministry of (MSME) provides funds to KVIC for undertaking its various activities under Plan. These funds are provided primarily by way of Grants and KVIC in turn re-allocates fund to its implementing agencies, namely the State KVICBs, institutions registered under the Societies Registration Act-1860, and Co-operative Societies registered under the Co-operative Acts of the State Governments, District Industries Centres, etc. The Commission's Administrative Expenditure including Pension payments is met out of Non-Plan Government Budgetary Support.

3.1.10.2. The details of funds provided from Budgetary Sources (both under Plan and Non-Plan head) during the last four years and those earmarked in the Budget Estimate 2019 - 20 are given in the following Table :-

BUDGETARY SUPPORT TO KVIC
(Rs. in Crore)

YEAR	ALLOCATION (R.E.)		FUND RELEASED	
	PLAN	NON- PLAN	PLAN	NON- PLAN
2014 – 15	1452.00	229.09	1384.40	227.31
2015 – 16	1579.65	244.71	1520.49	244.18
2016 – 17	1647.40	258.74	1591.08	258.74
2017 – 18	2269.21	-	2125.51	-
2018-19	3082.22	-	3081.70	-
2019-20 R.E. (UP TO 31-12-2019)	3433.73	-	2897.30	-

Note: From FY 2017-18 onwards there is no separate allocation for Non-Plan.



TECHNOLOGY CENTRES



3.2 Technology Centres (Earlier known as Tool Rooms & Technical Development Centres)

3.2.1 The Technology Centers set up by the Ministry of MSME play a crucial role in providing practical skill development training to more than 2 lakh unemployed youth and industry workforce per year. In the year 2018-19, 18 Technology Centers set up across the country have provided training to 208174 trainees, supported 39859 units and earned revenue of Rs 318.82 crore. These TCs have been set up as Autonomous Bodies of the Ministry and work on self sustainable basis for meeting their operating expenses. Four TCs have been set up through bilateral collaboration of the Governments of Germany, 3 TCs with the cooperation of Denmark.

1. Central Tool Room &Training Centre (CTTC), Kolkata
2. Central Tool Room (CTR),Ludhiana
3. Indo German Tool Room (IGTR),Indore
4. Indo German Tool Room (IGTR),Ahmedabad
5. Indo German Tool Room (IGTR),Aurangabad
6. Indo Danish Tool Room (IDTR),Jamshedpur
7. Central Tool Room &Training Centre (CTTC),Bhubaneswar
8. Tool Room &Training Centre (TRTC), Guwahati
9. Central Institute of Hand Tools (CIHT), Jalandhar
10. Central Institute of Tool Design (CITD),Hyderabad
11. Electronics Service &Training Centre (ESTC), Ramnagar
12. Institute for Design of Electrical Measuring Instruments (IDEMI), Mumbai.
13. Fragrance & Flavour Development Centre (FFDC), Kannauj.
14. Centre for Development of Glass Industry (CDGI), Firozabad.
15. Process & Product Development Centre (PPDC), Agra.
16. Process cum Product Development Centre (PPDC), Meerut.
17. Central Footwear Training Institute (CFTI),Agra
18. Central Footwear Training Institute (CFTI),Chennai

3.2.2 Out of 18 Technology Centres (TCs), 10 TCs provide technological support to industries through design & manufacture of tools, precision components, moulds, dies, etc. These TCs also serve industry by providing skilled manpower in the areas of tool engineering & manufacturing sector. These TCs are highly proficient in their respective fields.

- 3.2.3 There are eight Technology Centres for product specific support to MSMEs in the respective sectors by rendering technical services to develop and upgrade technologies, processes and products apart from training in the specific product groups such as Forging & Foundry, Electronics, Electrical Measuring Instruments, Fragrance & Flavour, Glass, Footwear & Sport Goods. Some TCs apart from extending design, development & manufacturing support to MSMEs for complex tools, parts and components have also supported the strategic sectors such as Defence, Aerospace etc. of the country towards their R&D requirements.
- 3.2.4 The Ministry has supported these Centers by keeping them relevant and abreast with latest advancements in their respective fields and has periodically added new technologies such as CAD/CAM, CNC machining, Vacuum Heat Treatment, 3D Printing etc. These TCs are concentrating on integrated development of the related segments of industries by providing quality tools, trained personnel and consultancy in tooling and related areas. A number of passed out trainees have also established their own enterprises thereby contributing to the social and economic development of the country.



Trainee working on CNC Machine

- 3.2.5 76 courses have been developed in compliance with National Skill Qualification Framework (NSQF). MSME TCs are regularly participating in various Skill Competition programmes both at National & International level. A total of 37 students have qualified at State level Skill competition to participate in Regional level competition. 9 students have won medals in different Skill categories at National level India Skill competition 2018. In 2019, two students from MSME TCs represented our country in World Skill Competition Kazan, Russia.
- 3.2.6 All the Technology Centres adhere to the principles of Total Quality Management (TQM). They are ISO 9001-2000 certified institutions and a few of them are ISO-14001, OHSAS-18001, ISO-29990, ISO/IEC17025:2005 and ISO-50001 certified. Central Tool Room & Training Centre, Bhubaneswar is also AS-9100 certified for Aero-space Component Supply.



Tooling manufacture in Technology Centers

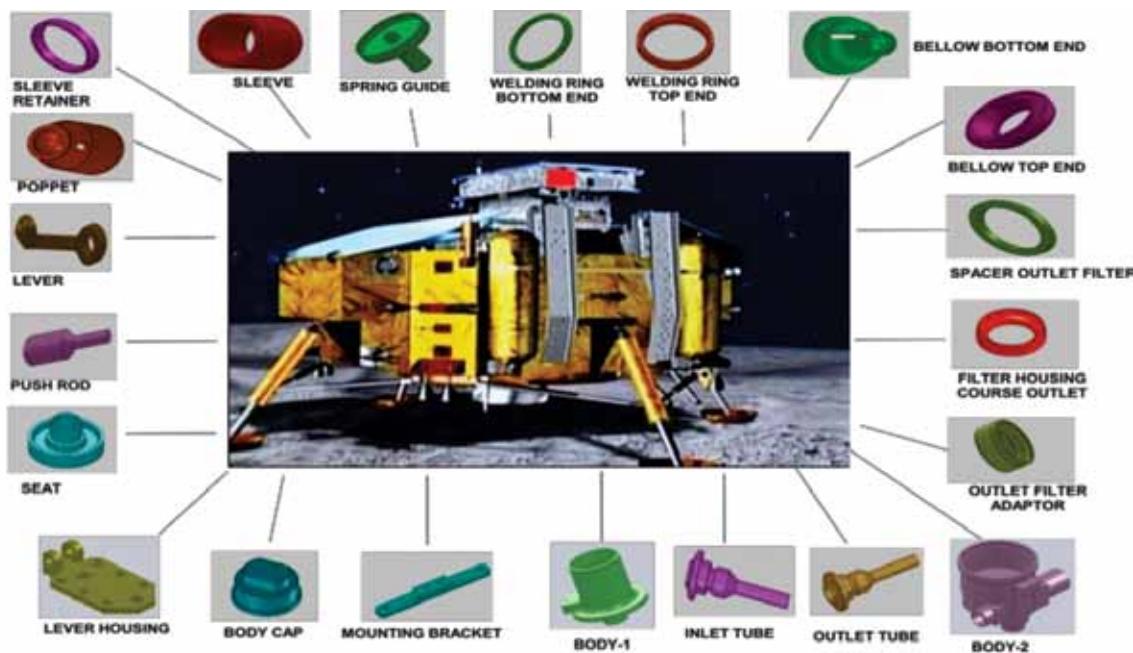
3.2.7 The physical performance of TCs for 2019-20 is as under:

	Trainees trained (in nos.)	Unit assisted (in nos.)	Opted for placement	Total placed (Wage & Self employment)
2019-20 (upto December 2019)	1,76,312	31,138	25776	16150

3.2.8 Apart from providing value added services and high quality skill training, these TCs are undertaking challenging works also. In-house production of complex components help in providing on-job training to its students on most advanced machines. Details of the some of such job works are given below:

a. **Chandrayan-II Moon Mission:** Central Tool Room & Training Centre (CTTC), Bhubaneswar is associated with various projects of ISRO. CTTC has developed different types Flow Control Valves, Sensors, Regulators links & components for above assemblies. For Chandrayan-II (2nd Lunar Mission of ISRO) CTTC Bhubaneswar has supplied components for 4 major components of the Mission:

- GSLV Mark-III Launch Vehicle -
- Lunar Satellite
- Moon Lander (Vikram)
- Moon Rover (Pragyan)



- b. Institute for Design of Electrical Measuring Instruments (IDEMI), Mumbai has contributed in manufacturing vital components for Indigenous Cryogenic CE20 Engine used in Launch Vehicle GSLV MK-III Rocket carrying Chandrayaan 2.0
- c. **3D Printing:** Technology Centers, Bhubneshwar in East, Aurangabad in Central, Ahmedabad in west and Ludhiana in North have full range of latest 3D printing facilities and this includes using both Metal and Polymer options as input material. These Centres have helped various enterprises with over 3,000 product development efforts including re-engineering of critical components, replacement of metal to polymer, altogether new product development etc. There are notable examples ranging from across industries- consumer durable product like Flour Mill, INVAR-36 in space applications.



Some complex products developed through Metal RPT by IGTR, Ahmedabad



Patient Specific Cranial Implant



Manufactured at IGTR, Ahmedabad through FDM technology

d. ART – D initiatives : following projects have been developed for Aertisan Sector

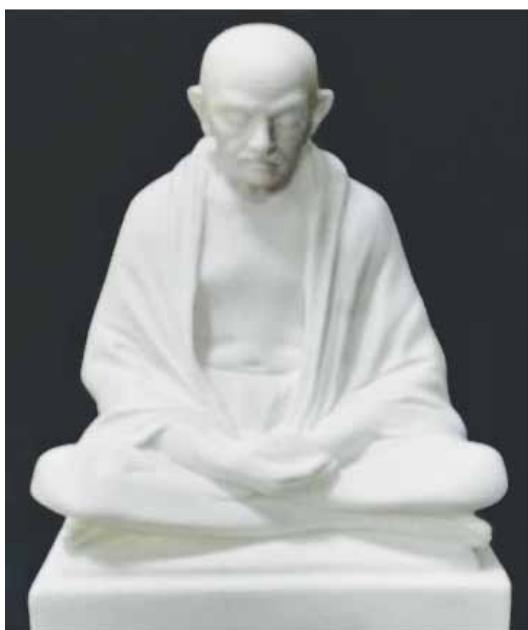
- Hand held Cotton Picker
- Mahindra Yuvo 265 DI Tractor Radiator Grill.
- Digital data generation and batch production from Hand Sculpted Mahatma Gandhiji Statue / Ashok Stambh.
- Diaphragm spring and Disc back plate for Virat Shakti Tractors. (Press Tools)
- Service Saddle (Injection Moulds)
- IGTR Aurangabad has developed project – Pneumatic Pressure Controlled Soya Paneer Press.



Hand held Cotton Picker



Mahindra Yuvo 265 DI Tractor Radiator Grill.



Digital data generation and batch production from Hand Sculpted Mahatma Gandhiji Statue

3.2.9 IMPORT SUBSTITUTION: MSME Technology Centers also help MSMEs and other units in development of products for import substitutions to save precious foreign exchange. Some of the examples of the Import substitution are:

- IDTR Jamshedpur has designed & developed Bending Tool for M/s. Jost India Limited.
- IDTR Jamshedpur has designed & developed an import substitute through Reverse Engineering for M/s. Automotive India Ltd. Jamshedpur
- CTR Ludhiana has developed Expander Assembly Tool for Nuclear Power Generation Plant, Rawatbhata, Rajasthan.
- CTR Ludhiana has developed CRC Steel Rolling Mill tools for M/s. Jagdeep Engineering Ludhiana.

3.2.10 Technology Centre Systems Programme (TCSP)

3.2.10.1 Looking at the successful functioning of the existing Technology Centres and with a view to expand and upgrade the network of Technology Centres (Tool Rooms and Technology Development Centres) in the country, Ministry of MSME launched the Technology Centre Systems Programme (TCSP) at an estimated Projected cost of Rs 2200 Crores to establish 15 new Technology Centres (TCs) and upgrade existing TCs across the country. TCSP has been conceptualised to create innovative eco-system for the MSMEs in the country.

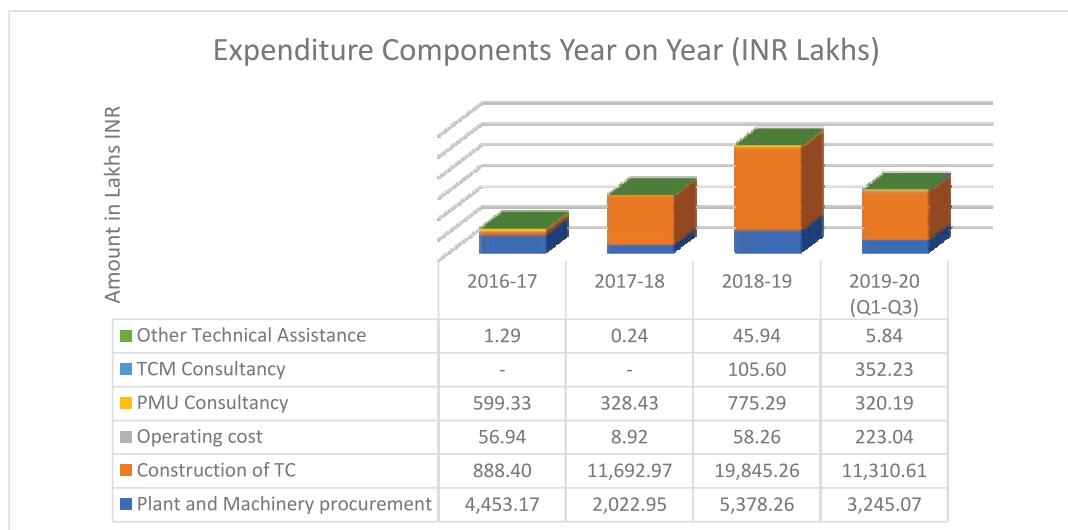
3.2.10.2 Status of the Programme

- The implementation of the programme commenced from 15th January 2015
- Construction work started for 13 new TCs out of Total 15 new TCs at Rohtak, Bhiwadi, Baddi, Bengaluru, Durg, Puducherry, Vishakhapatnam, Sitarganj, Bhopal, Imphal, Ernakulam, Greater Noida and Kanpur. The construction at TC Bhiwadi has completed and training activities have started from August 2019. Two batches of Diploma training duly approved by AICTE have begun.
- Under modernisation, 9 of the existing TCs have been provided with latest state-of-the-art machines and equipments.
- The procurement of machines, equipment and furniture etc for the new TCs has already been initiated and supplies are synchronized with the progress of construction
- Dy. General Managers for the 8 New TCs have also been appointed.
- Apart from DGMs, 41 staffs have been recruited at 11 new TCs and further recruitment is being done on a need basis.
- Training programmes have also been started at 11 New TCs and 1688 persons have already been trained.
- Technology Cluster Manager (TCM) has been engaged. TCM has started its activities as per the given mandate under the programme
- World Bank has found the Development Objective as “Satisfactory”, which is the highest rating for the project.

3.2.10.3 The project is scheduled to end by 2020-21. It is expected that after completion of the project, the training capacity of the network of the TCs will be enhanced from present 2.0 lakhs to 3.0 lakhs per annum. The new TCs will also provide consultancy, incubation, tooling support and other production related services. The project will provide an eco-system for the growth and development of MSMEs all across the country. The setting up of Fragrance and Flavour Centre at Imphal in Manipur will enhance the income of farmers in the North Eastern Region by creating an ecosystem of value-added products from agriculture produce of the region.

Expenditures incurred:

Components	2016-17	2017-18	2018-19	2019-20 (Q1-Q3)
Plant and Machinery procurement (in Lakhs INR)	4,453.17	2,022.95	5,378.26	3,245.07
Construction of TC (in Lakhs INR)	888.40	11,692.97	19,845.26	11,310.61
Operating cost (in Lakhs INR)	56.94	8.92	58.26	223.04
PMU Consultancy (in Lakhs INR)	599.33	328.43	775.29	320.19
TCM Consultancy (in Lakhs INR)	-	-	105.60	352.23
Other Technical Assistance (in Lakhs INR)	1.29	0.24	45.94	5.84
Total Expenditure	5,999.14	14,053.51	26,208.61	15,456.99



Training - Number of students trained

Sr. No	TC Location	FY2018-19	FY2019-20 (Q1-Q3)	FY2020-21 (Planned)
		Core Courses	Core Courses	Core Courses
1	Bhiwadi	4	188	2200
2	Bhopal	0	487	1580
3	Vizag	29	103	1530
4	Rohtak	22	195	1700
5	Durg	0	279	1530
6	Baddi	6	9	1100
7	Sitarganj	21	60	1100
8	Kanpur	0	136	1100
9	Puducherry	0	109	900
10	Bangalore	18	83	600
11	Imphal	0	39	400
12	Greater Noida	0	0	360
13	Kochi (Ernakulum)	0	0	100
14	Patna	0	0	0
15	Sriperambaddur	0	0	0
TOTAL		100	1688	14200

Site Readiness:

TC Bhiwadi is ready for operations. Below are the pictures:



Bhiwadi: Training and Production Block

Bhiwadi: Auditorium



Bhiwadi: Site Overview

Bhiwadi: Workshop

TC Bhopal:



Bhopal: Site Overview

Bhopal: Workshop

TC Pudi (Vizag):		
<i>Pudi: Site Overview</i>		<i>Pudi: Workshop</i>
TC Rohtak:		
		
<i>Rohtak: Site overview</i>		<i>Rohtak: Workshop</i>

3.2.11 Installation of Rooftop Solar PV Units

In order to prompt renewable energy in Govt offices, Rooftop Solar PV Project has been installed at 11 Nos. of MSME-DIs/TCs of O/o Development Commissioner (MSME). The details are in the table below:

No.	Name of the Institutes
1	MSME-Development Institute, Muzaffarpur
2	MSME- Development Institute, Karnal
3	MSME- Development Institute, Mumbai
4	MSME-Testing Centre, Mumbai

No.	Name of the Institutes
5	MSME- Development Institute, Jaipur
6	MSME- Development Institute, Agra
7	MSME-Branch Development Institute, Varanasi
8	MSME- Development Institute, Kolkata
9	MSME- Development Institute, Chennai
10	MSME-Testing Centre, Chennai
11	MSME- Development Institute, Haldwani



Preparing Specialised Footwear

3.2.12 Initiative taken for Making Buildings Accessible for Differently able Persons

Under Accessible India Campaign, fund of Rs. 2.96 Cr. has been allotted to 11 Nos. of MSME-Development Institutes/Training Institute of O/o Development Commissioner (MSME) to make their building accessible for differently abled persons. The details are in the table below:

S. No.	Name of the Institutes
1	MSME- Development Institute, Ranchi
2	MSME- Development Institute, Thrissur
3	MSME- Development Institute, Imphal
4	MSME- Development Institute, Kanpur

S. No.	Name of the Institutes
5	MSME- Development Institute, Kolkata
6	MSME- Development Institute, Bangalore
7	MSME- Development Institute, Haldwani
8	MSME- Development Institute, New Delhi
9	MSME- Development Institute, Ludhiana
10	MSME-Training Institute, Thriuvalla
11	MSME- Development Institute, Agartala

3.3 COIR BOARD



Hon'ble MoS MSME, Shri Pratap Chandra Sarangi delivering inaugural address during national seminar held at Coir Board Regional Office Bhubaneswar on 24th August 2019.

3.3.1 Introduction

Coir Board is a statutory body established under the Coir Industry Act, 1953 for promoting the overall development of the coir industry and improvement of the living conditions of the workers engaged in this traditional industry.

3.3.2 Objective

India is the largest coir producer in the world accounting for more than 80 per cent of the total world production of coir fibre. The coir sector in India is very diverse and involves households, co-operatives, NGOs, manufacturers and exporters. This is the best example of producing beautiful artefacts, handicrafts and utility products from coconut husks which is otherwise a waste. The coir industry employs about 7.34 lakh persons of whom majority are from rural areas belonging to the economically weaker sections of society. Nearly 80% of the coir workers in the fibre extraction and spinning sectors are women. The Coir Board is tasked with promoting the overall development of the coir industry and improvement of the living conditions of the workers engaged in this traditional industry.

3.3.3 Functions

The functions of the Coir Board for the development of coir industry, inter-alia, include:

- Promoting exports of coir yarn and coir products and carrying on publicity for that purpose.
- Regulating under the supervision of the Central Government the production of husks,

coir yarn and coir products by registering coir spindles and looms for manufacturing coir products as also manufacturers of coir products.

- Undertaking, assisting or encouraging scientific, technological and economic research and maintaining and assisting in the maintenance of one or more research institutes.
- Collecting statistics from manufacturers of and dealers in coir products and from other persons as may be prescribed, on any matter relating to the coir industry and the publication of statistics so collected.
- Fixing grade standards when necessary for inspection of fibre, coir yarn and coir products.
- Improving the marketing of coconut husk, coir fibre, coir yarn and coir products in India and elsewhere and preventing unfair competitions.
- Setting up or assisting in the setup of factories for the producers of coir products with the aid of power.
- Promoting co-operative organization among producers of husks, coir fibre and coir yarn and manufactures of coir products.
- Ensuring remunerative return to producers of husks, coir fibre and coir yarn and manufacturers of coir products.
- Advising on all matters relating to the development of the coir industry.

3.3.4 Organisation

The Government of India vide Gazette Notification No. S.O 1019(E) dated 22.02.2019 reconstituted Coir Board with 12 Members for a period of 3 years.

- Coir Board consists of 13 Members, at present, including Chairman, Coir Board.
- The Head Quarters of the Board is located at Coir House, M.G. Road, Kochi, Kerala.
- The Board is running 47 establishments including 29 Showrooms set up in various parts of India. There are a total number of 280 employees under the Board. (As on 31.12.2019)

3.3.5 Coir Industry in India

3.3.5.1 Coir is a coarse fibre extracted from husk, the fibrous outer shell of coconut. Ropes and cordage, made out of coconut fibre have been in use since ancient times. Indian navigators, who sailed the seas to Malaya, Java, China and to the Gulf of Arabia centuries ago, had been using coir as cable for their ships.

3.3.5.2 Matting and other floor coverings was started in India on a factory basis, over a hundred and fifty years ago when the first factory was set up in Alappuzha in 1859.

3.3.5.3 Coir industry is an agro-based traditional industry, which originated in the State of Kerala and proliferated to the other coconut producing states like Tamil Nadu, Karnataka, Andhra

Pradesh, Orissa, West Bengal, Maharashtra, Assam, Tripura, etc. It is an export oriented industry having potential to enhance exports by value addition through technological interventions.

3.3.5.4 Total world coir fibre production is 12,25,089 tons (FAO Statistics 2017). The coir fibre industry is particularly important in some areas of the developing world. In India, mainly the coastal region of Kerala State produces major share of the white fibre. Tamil Nadu is the leading brown fibre producer in India. India is a major exporter of coir based products in the world.

Exports of Coir during Last 5 Years (Volume And Value)

Year	Quantity (MT)	Value (Rs. In Lakhs)
2014-15	626666	163033.77
2015-16	752020	190142.52
2016-17	957045	228164.82
2017-18	1016564	253227.84
2018-19	964046	272804.59
2019-20 (Upto Dec 2019)	764000	210000.00
2019-20 (Estimated Upto March 2020)	1000000	300000.00

3.3.5.5 The Top 5 coir importing countries from India are indicated in Table below:

Coir Importers from India

Sl. No.	Country	Quantity (Tonnes)	Percentage (%)	Value(Rs.in Lakhs)	Percentage (%)
1	China	354268	36.75	71505.98	26.21
2	USA	122221	12.68	60134.19	22.04
3	Netherlands	96982	10.06	24841.02	9.11
4	South Korea	75186	7.80	11743.33	5.22
5	UK	22192	2.30	11306.73	4.30

3.3.6 Major activities and achievements

3.3.6.1 The Ministry has been attaching importance to the development of coir sector in the country. Production of coir fibre was 5,67,000 MT up to December, 2019, against the fibre production of 7,49,600 MT during the last financial year and cumulative employment generation is for 7.34 lakh persons.

Coir Production

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2019-20
Coir fibre Production (Metric Ton)	5,42,000	5,49,300	5,56,900	5,59,400	7,49,600	5,67,000 (upto Dec 2019)	7,52,000 (Estimated Upto March, 20

The estimated production of coir and coir products during the last three years and the current year are given below:

Growth in production of coir products during 2019-20

Item	2016-17 (Qty in MT)	2017-18 (Qty in MT)	2018-19 (Qty in MT)	2019-20 (Qty in MT) (upto Dec 2019)	2019-20 (Qty in MT) (Estimated March 2020)
Coir fibre	556900	559400	7,49,600	5,67,000	7,52,000
Coir yarn	334200	335700	4,49,800	3,40,230	4,51,250
Coir products	220500	221500	2,96,800	2,24,500	2,97,750
Coir rope	66850	67150	90,000	68,080	90,300
Curled coir	66800	67100	89,900	68,000	90,200
Rubberized coir	89100	89500	1,19,900	90,700	1,20,000

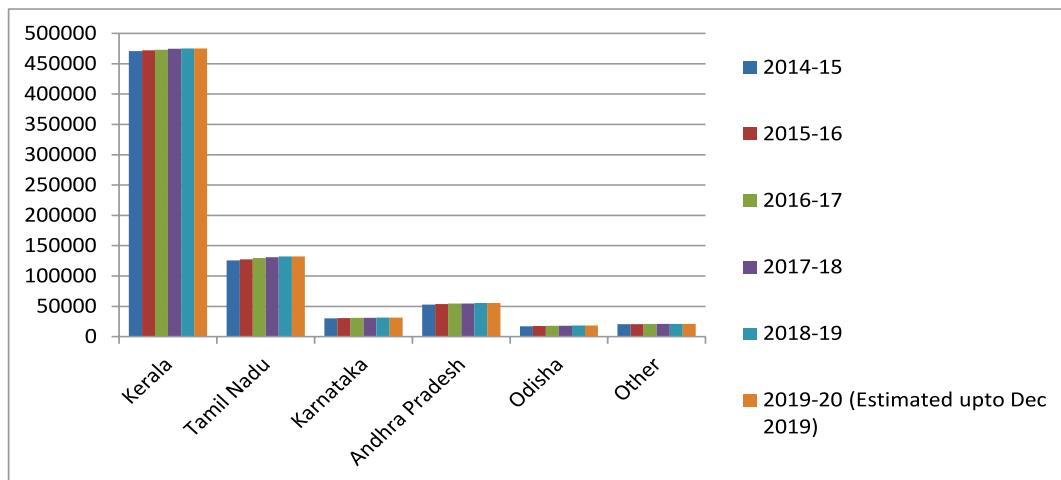


Production of Geo-textile

3.3.6.2 The estimated production of coir and coir products has increased modestly but consistently. The number of persons employed in the coir industry has shown the same trend.

State wise trends of employment in coir industry

State	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20 (upto Dec 2019)	2019-20 (Estimated March 2020)
Kerala	4,70,788	4,72,100	4,72,961	474590	475077	475080	475750
Tamil Nadu	1,25,937	1,27,420	1,29,803	130862	132443	132445	133375
Karnataka	30,338	30,440	30,872	31159	31365	31365	31580
Andhra Pradesh	52,946	53,825	54,477	54670	55455	55455	55585
Odisha	17,210	17,535	17,760	18135	18421	18420	18490
Other	20,542	20,650	20,876	20965	21031	21180	21200



3.3.7 Swachh Bharat Abhiyan

- Coir Board participated in Swachh Bharat Abhiyan, a flagship program of the Central Government, by making significant contributions. The Board has been implementing its Action Plan containing several action points approved for the year 2019-20.
- Further, as per the decision taken by the Central Government, the Board also observed Swachh Bharat Pakhwada from 16th to 30th June, 2019 in a befitting manner and carried out several special programmes as per the calendar of activities furnished by the Ministry of MSME.

3.3.8 Schemes implemented by the Coir Board

3.3.8.1 Coir Vikas Yojana (CVY)

Coir Board has been implementing various schemes/programmes for the overall growth and development of coir Industry in the country. The component schemes / programmes implemented under the umbrella Scheme, Coir Vikas Yojana are the following:

(I) Science & Technology (S & T)

Innovative Research & Development activities on coir under the Coir Board are carried out by the two Research Institutes – Central Coir Research Institute, Alleppey in Kerala and the Central Institute of Coir Technology, Bengaluru in Karnataka. The activities are in the areas of (i) modernisation of production processes, (ii) development of machinery and equipment, (iii) product development and diversification, (iv) development of environment friendly technologies, (v) technology transfer, (vi) incubation, (vii) testing and service facilities, etc. Extension of results of the research from the laboratory level for commercial applications at the field level, extension of testing and service facilities are some of the areas of special attention in Board's R&D activities. Collaborative research with research organizations, institutes, universities having proven records on varied applications of coir, development of new products, new machinery, product diversification, development of environment friendly technologies, technology transfer, incubation, testing and service facilities are the areas which are given priority consideration.

During the year under report, the following achievements are made under the institutes:

- (i) A model demo centre showcasing the R&D activities of CCRI has been established in the Coir Board complex, Kalavoor.
- (ii) Fabrication of fully automatic 2Mtr power loom "ANUGRAHA-TEJAS" for the production of more quantity of geo textile is under progress.
- (iii) 23 Nos. of different coir products have been produced and the products were displayed in different exhibitions organized by the Board and disseminated to the public visited CCRI and exhibitions/ demonstrations conducted in all over India.
- (iv) Studies were carried out to improve the flame retardancy characteristics of the rubberized coir by different treatments and tested at Central Institute of Plastics Engineering and Technology, Hyderabad.
- (v) Coir Board organized the National Seminar on "Ecological applications of coir products in Government Departments" at Bhubaneswar on 24.08.2019. The seminar was inaugurated Shri. Pratap Chandra Sarangi, Hon'ble MoS, Ministry of MSME, Government of India. Presentations were also made by experts at the seminar.
- (vi) The Hon'ble Minister of MoS, MSME, Shri Pratap Chandra Sarangi inaugurated the Livelihood Business Incubation Centre (LBI) in the Regional Office Bhubaneswar on 24.08.2019 by setting up of the infrastructure required for imparting training to the artisans in Odisha for setting up coir units for economical benefits.
- (vii) Organized a technical seminar at Vellore on 28.09.2019. 10 technical papers on new in house and collaborative R&D initiatives of Coir Board was presented during the seminar. In connection with the seminar, the following new R&D Products were launched by Shri Nitin Gadkari, Hon'ble Union Minister for MSME, Government of India during the inauguration of new initiatives of Coir Board at Vellore on 28.09.2019

- on (a) Coco wall panel, (b) Coco exhibition mats, (c) Coir pith oil absorbing mat, (d) Leather coco gasket from tannery waste and coconut husk, (e) TAN PITH Compost from tannery effluent and Coir pith, and (f) Bio Fertilizer of plant growth promoting Rhizo bacteria (PGPR) using Coir pith as carrier.
- (viii) Coir Board organized a National Seminar on “Application on Coir Geotextiles in infrastructure projects & discussions on the project findings with professionals” at IIT, Chennai for validation and recommendation for use of coir geotextiles in Infrastructure products on 13th & 14th December 2019. The experts who have undertaken coir geotextiles projects in different periods have made presentations and based on the further interactions. The IIT, Madras have recommended the use of coir geotextiles for erosion control in shope/embankments and mine spoil stabilization. At seminar it was also proposed to set up a Centre of Excellence (CoE) at IIT, Madras.
- (ix) For promotion and popularising the use of **COIR WOOD** for various applications, Coir Board organized a one day National seminar on Coir Wood as viable Preplacement of plywood and wood in building and fast track construction on 23rd January, 2020 at Bangalore. It was emphasized in this seminar that use of Coir products like Coir Geo-textiles, Coir Wood, Coir Mattress, Coir Pith etc. needs to be increased in line with vision of Hon'ble Prime Minister and directions by Hon'ble Minister of MSME Shri Nitin Gadkari. Establishment of multiple units of coir wood/composites industry is an excellent opportunity for increased use of coir Wood in Railways, Housing for fast track construction. Eminent personalities/professionals from the field of Coir Wood presented technical papers in the field of Coir Wood, Coir Pith based Industries, Polymer Technology, IPIRTI etc. for the benefit of trade and industry at large.

(II) Skill Upgradation and Mahila Coir Yojana

i) Skill Upgradation through Training & Extension.

Development of skilled manpower in coir industry through appropriate training programmes is one of the major activities of Coir Board. With this aim, the Board imparts training through its national level training institute viz. National Coir Training & Design Centre, Kalavoor, Alappuzha District in Kerala, Research cum Extension Centre, Thanjavur and Field Training Centres of Regional Offices/Sub-Regional Offices located at various parts of the country. In addition, the Board conducts training programmes at field level as per the convenience of coir workers. The Field Training Centres are run with the help of Co-operative Societies/Associations and SFURTI Clusters, etc. engaged in coir activities and NGOs registered with Darpan Portal of NITI Ayog. Most of the training programmes of the Board are offered with stipend facilities. With a view to disseminate information on its schemes and latest technologies available in coir sector and to encourage prospective entrepreneurs to set up coir units, the Board also organizes Entrepreneurship Development Programmes, Workshops, Seminars, Awareness Programmes, Exposure Tours etc.

During the year up to 31.12.2019, the Board has imparted training to 1475 coir artisans in manufacturing of value added coir products. The Board has organised 20 Entrepreneurship Development Programmes, 26 Awareness Programmes, 24 Workshops, 2 Seminars and 4 Exposure Tours through its Regional, Sub Regional offices and other Scheme implementing offices across the country.

ii) Mahila Coir Yojana



Manufacturing of Coir Rope by women artisan

Mahila Coir Yojana is a women oriented, self-employment scheme being implemented by Coir Board. The scheme envisages imparting training with stipend to women artisans on coir technology and scale up the skill of women coir workers. The trained women artisans will be provided financial assistance for procurement of machinery/equipment under the Prime Minister's Employment Generation Programme (PMEGP) with necessary handholding support by the Coir Board through its field offices. The financial assistance for procurement of machinery/equipment can be obtained under PMEGP scheme for setting up of new coir units for which the maximum project cost is Rs.25 Lakhs.

During the year 2019-20, i.e. up to 31.12.2019, the Board has imparted training to 1416 Coir Artisans in spinning of Coir Yarn and manufacturing of value added products and during the remaining period, the Board has proposed to train 784 Nos. of artisans under the scheme.

(III) Export Market Promotion.

The activities of the Board under export market promotion include registration of coir exporters, organising participation of MSME units in coir sector in international Exhibitions and Buyer Seller Meets, providing assistance to MSME Units under the International Cooperation scheme, establishment of Overseas Offices, Coir Industry Award, etc. Under this scheme, the Board makes efforts to expand the share of Indian coir products in the existing and new markets, propagate the message of coir as an eco-friendly natural fibre



Coconut Husk

abroad, etc. The Board organizes participation in international fairs abroad, participation in international fairs in India, exclusive international fairs for coir in India and abroad, buyer seller meets abroad for coir, reverse buyer seller meets in India, participation in Seminars, Conferences, Workshops etc. The Board is implementing the External Market Development Assistance scheme with the objective of encouraging the small scale exporters to enter global market and to expand the export of Indian coir products. Under this scheme, the eligible entrepreneurs will get reimbursement of space rent, air fare, freight charges, etc. for participation in international exhibitions/buyer seller meets as per the eligibility conditions and scale of assistance prescribed in the scheme.

Achievements (April to December 2019):

1. 71 units have been registered as coir exporters and issued Registration-cum-Membership Certificates.
2. The Coir Board organised participation of micro, small & medium entrepreneurs from Indian coir sector in the following two international fairs abroad under International Cooperation Scheme:
 - a. Gardex 2019, Chiba, Tokyo, Japan, held during 9-11 October, 2019
 - b. IFTF/IHTF 2019, Vijfhuizen, Holland, held during 6-8 November, 2019
 - c. Domotex International Trade Fair, Hannover, Germany held during 10-13 January 2020
 - d. IPM Essen, Germany held during 28-31 January, 2020
3. The Board has reimbursed Rs.77,53,353/- to 38 micro small & medium entrepreneurs from Indian coir sector, as financial assistance for their participation in international events abroad, under International Cooperation Scheme.

4. Arrangements are being made for organising participation of Indian coir sector in the following international fairs abroad during the remaining period of the year.
 - i) Ambiente 2020, Frankfurt, Germany to be held during 7-11 February, 2020.
 - ii) IECA Annual Conference and Expo, North Carolina, USA to be held during 23-26 February, 2020

(IV) Domestic Market Promotion

In order to develop domestic market for coir products, the Board has been undertaking various activities including publicity and promotion, participation in major domestic exhibitions, providing Performance Linked Market Development Assistance to promote sales through co-operative societies, public sector undertakings, etc. There are 30 Showrooms & Sales Depots of the Board engaged in marketing coir products all over India, including one shop at Ekta Mall at the Statue of Unity, Kevadia, Gujarat as per the vision of the Honourable Prime Minister of India. The Board displays all varieties of coir handicrafts and handloom products manufactured by the master artisans including SFURTI coir clusters to fulfil the accomplishment and vision for establishment of shops by various Government bodies in the mall controlled by Gujarat State Handloom & Handicrafts Development Corporation Ltd (GSHHDCL). The Board is providing support to the coir producing states in the form of Market Development Assistance at the rate of 10% on annual sales turnover of coir products. The expenditure is shared on 1:1 basis between the Central Government and the concerned State/Union Territory Government concerned. The Board is also popularizing the uses of coir and coir products by way of giving wide publicity through print, electronic media, etc. The Board chalked out a revised Marketing Strategy and organised participation in 76 exhibitions during the current financial year with an expenditure of Rs.277 lakhs. During 2019, Board participated in IITF held at Pragati Maidan and bagged Award for excellence in display of all novel coir products.



Coir Mattress

(V) Trade and Industry Related Functional Support Services.

Information technology plays a vital role in the development of any industry. Collection, compilation, analysis and dissemination of statistical data pertaining to Coir Industry are some of the functions assigned to the Coir Board under the Coir Industry Act 1953. Under this programme, the Board conducts Coir Industry surveys, Market Analysis studies, Techno-Economic feasibility studies, compilation and dissemination of coir related information, creation of infrastructure facilities in Board's offices, Human Resource Development Training programmes, etc. So far, 122 officials have been imparted training under various training programmes/ field visit to coir units, etc. 6 HRD Orientation Training programmes for 300 coir workers have been conducted so far.

(VI) Welfare Measures

The Board was implementing an insurance scheme named as Coir Board Coir Workers' Group Personal Accident Insurance Scheme for the benefit of coir workers in the country. From 01.06.2016 onwards, the scheme was converged with the Pradhan Mantri Suraksha Bima Yojana (PMSBY). Coir Board has been assisting coir workers in the country to enroll under the scheme by paying the premium on behalf of them. So far 44,634 coir workers have been enrolled under PMSBY scheme by Coir Board.

3.3.9 Challenges before Coir Sector:

The Indian coir export sector is facing the following challenges:

- Competition from other natural fibres as well as synthetic fibres.
- Competition from other coconut growing countries like Srilanka, Vietnam etc.
- Raw material shortage due to the increase in the import of fibre by China.
- Migration of labourers from the traditional and handloom sector to other sectors.

3.3.10 Coir Udyami Yojana (CUY)

Though the Coir Udyami Yojana (CUY) has been integrated with PMEGP, the Ministry had approved Rs. 2.00 crores in BE 2019-20 under CUY for settling the spillover claims under the Scheme. During the year 2019-20, the Board has released an amount of Rs.173.89 lakhs for General category to the financing banks towards pro-rata grant for assisting 76 coir units in the state of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Odisha and Maharashtra under the scheme as detailed below:

Units assisted in various States and subsidy released during 2019-20 (upto December, 2019).

State	2019-20	
	No. of units assisted	Subsidy released (Rs. in lakhs)
Kerala	34	22.77
Tamilnadu	26	103.12
Andhra Pradesh	4	14.00
Karnataka	5	20.00
Odisha	2	4.00
Maharashtra	5	10.00
Total	76	173.89

(During the remaining period of this Financial Year the Board proposed to release Rs. 27.63 lakh towards subsidy for assisting 10 Coir units under CUY)

3.3.11 Coir Units under Prime Minister's Employment Generation Programme (PMEGP)

As per revised Operational Guidelines, Coir Udyami Yojana (CUY) has been subsumed in PMEGP and Coir Board has been included as an implementing agency for identifying coir projects under the scheme. From April 2018 onwards to December, 2019, Margin Money amounting to Rs. 111.67 lakhs have been released to 35 coir units under PMEGP in the States of Kerala, Andhra Pradesh, Tamil Nadu and Odisha as detailed below:

State	2019-20	
	No. of coir units assisted	Subsidy released (Rs. in lakhs)
Kerala	19	34.20
Andhra Pradesh	13	65.05
Tamilnadu	2	11.31
Odisha	1	1.11
Total	35	111.67

3.3.12. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Coir Board is one of the Nodal Agencies functioning under the Ministry of MSME for implementation of the scheme by setting up of coir clusters in the coconut producing states of the country. Till date, the Ministry of MSME has accorded final approval for 40 coir clusters

under SFURTI with a total project cost of Rs.139.25 Crores, out of which Government of India grant is Rs.115.20 Crores. These approved 40 coir clusters comprise 2 Heritage, 19 Major, 11 Mini and 8 Regular clusters. Out of these 40 coir clusters, 14 are in Tamil Nadu, 4 in Kerala, 8 in Karnataka, 5 in Odisha, 4 in Andhra Pradesh, 2 each in Gujarat & Maharashtra and 1 in UT of Andaman & Nicobar respectively.

During the year 2019-20, total six Major SFURTI coir clusters have been approved by the Scheme Steering Committee (SSC) of the Ministry, with a total project cost of Rs.26.36 Crores, where Government of India grant is Rs. 24.14 Crores. The financial outlay of each of these approved six coir clusters, are furnished hereunder:

Six major SFURTI coir clusters which got final approval from the SSC

(Rs in lakhs)					
Sl. No	Name of State	Name of Coir Cluster	Total assistance under SFURTI (GoI grant)	SPV share	Total Project Cost
1	Karnataka	Cheluru	413.69	38.55	452.24
2		Kadaluru	415.67	38.85	454.52
3		Korategere	450.88	42.87	493.75
4		Sri Gavi Ranganatha Swamy	442.20	40.80	483.00
5	Andhra Pradesh	Kadiyapulanka	377.29	33.90	411.19
6		Amalapuram	313.94	27.44	341.38
GRAND TOTAL			2,413.67	222.41	2,636.08

The initial implementation works such as obtaining local clearances, opening of joint accounts, mobilization of beneficiary share, execution of agreements, opening Implementing Agency office, appointment of Cluster Development Executive, etc. have been commenced in each of the above 6 new clusters.

The Common Facility Centres (CFC) of 3 coir clusters viz. Neyyattinkara in Kerala and Kangayam & Palladam in Tamil Nadu were inaugurated during the years 2017-18 and 2018-19 respectively. Presently, these clusters have started commercial production and exports of demand oriented coir products such as coir needle felt, garden articles, coir yarn, geo-textiles and coir mattings, coir pith block, pith compost etc. Now, CFCs of the following 13 more clusters (7 in Tamil Nadu, 2 each in Kerala & Karnataka and 1 each in Gujarat & Maharashtra) are functional.

Sl. No.	State	Name of Cluster	Type
1	Kerala	Balussery	Mini
2		Haripad	Major
3	Gujarat	Samvedana (ST cluster)	Mini
4	Tamil Nadu	Dindigul	Major
5		Tirunelveli coir cluster	Major
6		Salem Coir Mat Consortium	Major
7		Dharmapuri	Mini
8		Ethamozhy	Mini
9		Madurai	Major
10		Pollachi (South)	Heritage
11	Karnataka	Kumta	Mini
12		Haralakkatta	Mini
13	Maharashtra	Pendur	Mini

The Ministry of MSME had released so far an amount of Rs. 82.125 Crores as Government of India grant for implementation of the above clusters during the financial years 2015-16, 2016-17, 2018-19 and 2019-20. Among these, the Ministry has released Rs.14.26 Crores during the year 2019-20 for implementation of the scheme. Out of the total release of Rs.82.125 Crores, the Board has so far released Rs.43.97 Crores to the clusters, in order to implement the activities prescribed in the DPRs such as setting up of Common facility Centres (CFC) and IA office, procurement of machineries, conducting Soft Interventions such as marketing initiatives, awareness programmes, etc.

3.3.13 Budgetary support by Ministry of MSME to Coir Board

3.3.13.1 The Government of India provides funds to Coir Board for undertaking its various activities under Plan and Non-plan heads. The details of budgetary support provided to Coir Board during the last five years are given below.

Budgetary support to the Coir Board

(Rs. In crore)

Year	Allocation (RE)		Funds Released	
	Plan	Non- Plan	Plan	Non- Plan
2014-15	41.90	26.75	38.58	26.60
2015-16	34.90	23.95	31.55	23.73
2016-17	37.00	35.85	35.04	35.70
2017-18	70.20	0.10	58.89	0.10
2018-19	81.93#	0.10*	81.93	0.10*
2019-20	72.92	0.42*	63.43 (upto Dec., 2019)	0.00*

During 2018-19, RE was revised. Hence the figures indicate revised RE.

**From the FY 2017-18, Non Plan element has been merged under CVY. Therefore, the figure indicates allocation under Loans & Advances only.

3.4 The National Small Industries Corporation Limited(NSIC)

3.4.1 The National Small Industries Corporation Ltd. (NSIC) is an ISO 9001-2015 certified Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises (MSME). NSIC has been working to promote aid and foster the growth of micro, small and medium enterprises in the country.

3.4.2 Objective

The mission of NSIC is “To promote and support Micro, Small and Medium Enterprises by providing integrated support services encompassing, Marketing, Finance, Technology and other Services.”

The vision of NSIC is “To be premier organization fostering the growth of Micro, Small and Medium Enterprises in the country.”

3.4.3 Organisation

The Board of Directors consisting of a Chairman-cum- Managing Director; two Functional Directors; two Government nominee Directors and three non-official part-time Directors.

NSIC operates through countrywide network of offices and Technical Centres in the Country. NSIC has set up Training-cum-Incubation Centre & with a large professional manpower and also provides a package of services as per the needs of MSME sector.

3.4.4 Major activities and achievements

3.4.4.1 Marketing support: Marketing has been identified as one of the most important tools for business development. NSIC acts as a facilitator and has devised a number of schemes to support enterprises in their marketing efforts, both in domestic and foreign markets. The NSIC does this primarily through:

a) Raw Material Distribution –

- i. NSIC plays the major role of a catalyst in growth of Micro, Small & Medium Enterprises (MSMEs), by fulfilling their requirement of steady and timely delivery of their raw materials in requisite quantities at the most affordable and competitive prices. This not only enhances the competitiveness of MSMEs and contribute in increasing their business volumes.
- ii. During the year 2018-19, NSIC serviced the raw material requirements of MSMEs through supply of Iron & Steel from M/s. Steel Authority of India (SAIL) & M/s. Rashtriya Ispat Nigam Limited (RINL), Aluminum from M/s. National Aluminium Company Limited (NALCO), Paraffin Wax from M/s. Chennai Petroleum Corporation Limited (CPCL), Coal from M/s. Coal India Ltd. (CIL), Polymer Products i.e. PP, HDPE & LLDPE from M/s. Indian Oil Corporation Limited (IOCL), Cement from M/s. Cement Corporation of India (CCI) and M/s.

ACC Cement. To further facilitate MSMEs and ease their Raw material constraints, NSIC entered into the arrangements / MoUs with 37 bulk producers / suppliers i.e. Om Steel, POSCO special Steel and Panyam Cement etc. for supply of raw materials to MSMEs.

- III. The Corporation has added another main producer i.e. M/s. Hindustan Petroleum Corporation Ltd. (HPCL) for handling their Bitumen & Emulsion material by opening a new distribution center at Guwahati under its "Agency Sales Scheme". With this, the Corporation now has 49 Raw Material distributing centres across the country.
- IV. During the year 2018-19, the value of Raw Material Distribution under RMD (including Agency Sale) is Rs.1856.69 crore.
- V. During the current financial year 2019-20 (upto 31st December, 2019) the raw material distribution was 5,43,473 MTs and value of Raw Material Distribution (including Agency Sale) is Rs. 7,53,420 lakh and anticipated achievements during the remaining months under raw material distribution (including Agency Sale) is 216075 MT and value of Raw Material Distribution is Rs. 2,78,961 lakh.

b) Consortia and Tender Marketing -

Micro & Small Enterprises (MSEs) are facing constraints in procuring the large orders when they bid for tender on their own capacity *vis-à-vis* large enterprises. In order to alleviate this hurdle, NSIC forms consortia of small units manufacturing the same products, thereby pooling in their capacity which provides comfort level to MSEs as suppliers and also to buyers. The Corporation applies for tenders on behalf of consortia of MSEs and secures orders for bulk quantities. These orders are then distributed amongst MSEs in line with their production capacity.

Under the Tender Marketing Scheme, NSIC facilitates the MSE(s) in every stage of tender activity right from the participation in tenders till execution of tenders.

During the FY 2018-19, the Corporation has participated in 823 tenders valuing Rs. 615.65 crore and has been awarded tender for Rs. 317.90 crore & tenders worth Rs. 280.48 crore has been executed.

In FY 2019-20 (up to December, 2019), by forming two consortia, tenders were executed valuing to Rs. 151.94 crore by the corporation.

3.4.4.2 Credit support :

NSIC provides credit support for raw material procurement by making the payment to suppliers in Raw Material Assistance scheme against Bank Guarantee. NSIC also facilitates financing by providing assistance to MSMEs under schemes such as Tender Marketing, Exports and Bill Discounting.

Further, to meet the credit requirements of MSME units, NSIC has entered into Memorandum of Understanding with Nationalized and Private Sector Banks. Through syndication with these banks, NSIC arranges for credit support (fund or non-fund based limits) from banks without any cost to MSMEs.

In addition, NSIC has initiated Online **Finance Facilitation Center** under which credit to MSMEs will be facilitated through web linkages between NSIC portal and Bank's portal. The MSME Unit can either directly log in at www.nsicffconline.in or can also contact to its nearest NSIC Finance Facilitation Center with the loan proposal. The official at the Finance Facilitation Center will provide hand holding support by assisting the unit in documentation for online submission of the loan proposal to any three preferred banks as opted by MSME unit which are under MOU agreement with NSIC.

Credit facilitation of Rs. 6912 crore was made during the year 2018-19 and in current financial year 2019-20, it is Rs. 3525.73 crore till December 2019.

3.4.4.3 Single Point Registration Scheme (SPRS)

NSIC operates single point registration for Government purchase to build the capacities of MSEs for participation in Government tenders and contribute in Government Public Procurement processes. The units registered under Single Point Registration Scheme of NSIC are eligible to get the benefits under Public Procurement Policy for Micro & Small Enterprises (MSEs) Order, 2012. During FY 2018-19, 4,850 fresh units were added and 7,333 units were renewed under this scheme. In FY 2019-20 (upto 31st December 2019), 3256 new MSEs have been registered and 5690 MSEs have been renewed.

3.4.4.4 NSIC also facilitates E-Marketing Service through MSME Global Mart Web Portal (www.msmemart.com). NSIC's marketing portal provides e-marketing platform to MSMEs across the country to enhance their business. The portal hosts vast database of registered members who are looking for business opportunities, in terms of sustainable partnership, sub - contracting and participation in Public Procurements. By the end of December 2019, 16,897 units have been enrolled under this B2B portal and Rs. 6.58 crore revenue generated.

3.4.4.5 NSIC Technical Services Centres

NSIC provides technology support services and facilitates skill development by imparting demand driven industry orientated training through its eight "NSIC Technical Services Centres" (NTSCs) located at Okhla (New Delhi), Hyderabad (Telangana), Howrah (West Bengal), Rajkot (Gujarat), Chennai (Tamil Nadu), Rajpura (Punjab) & Aligarh (Uttar Pradesh) & Neemka (Haryana). With the aim to strengthen the ongoing programs, the centres associate with various industry as "Knowledge Partners". The details of training courses running in various centres are as under:

- i) **Design:** CAD/CAM, Computer Aided Engineering (CAE), CNC Programming and operations, Computational Fluid Dynamics (CFD), Mould Design, Solid Works, 3 D Printing, Interior Design and Training through STAAD Pro and Revit.

- ii) **Mechanical:** Tool Design and Advance Manufacturing, Quality Control & Inspection, HVAC Design, Machinist & Welding etc.
- iii) **Electrical & Electronics:** Industrial Robotics, Automation with PLC-SCADA, Embedded System, Solar Energy, Electrical circuit and Substation maintenance, Motor Winding & Repair, Mechatronics etc.
- iv) **Information Technology:** Advance Software Technology, Computer Hardware & Networking, 'O' Level, Computer Programming languages, Website Design & Development, Big Data & Hadoop, Python, SQL Server, Core Java, MCP-CCNA, Android Application, Advanced Java, Cloud Computing, C++ & OOPS, Computerized Accounting & Tally ERP etc.

NSIC, through rapid incubation centres, provides support to the prospective entrepreneurs and start-up companies to start product manufacturing. These Incubation Centers provide facilities of hands-on training on working projects and also covering the theoretical aspects of business such as Marketing, Business Development, Project report preparation etc. NSIC has set up six Livelihood Business Incubators at Deoria (UP), Rajkot (Gujarat), Kashipur (Uttrakhand), Naini (UP), Nawada (Bihar) and Chennai (Tamilnadu) under "Scheme for Promotion of Innovation, Entrepreneurship & Agro Industry (ASPIRE)" of this Ministry.

In FY 2018-19, training has been provided to 41,201 persons through different technical centres while in 2019-20 (upto 31st December 2019), 39103 persons have been passed out from these centres.

3.4.4.6 Entrepreneurship Orientation Programme - The Entrepreneurship Orientation Programme (EOP) aims to create awareness among the students for setting up of new enterprise after completion of their studies instead of searching for jobs only. It makes participants familiar with the role and importance of MSMEs in Indian Economy, process of setting up of enterprise, preparing Project Reports, identifying marketing possibilities as well as with the issues regarding various statutory requirements such as Income Tax, GST etc. Details are available at: <http://www.nsic.co.in/NTSC/EOP.aspx>

3.4.4.7 International Cooperation - The focus of activities at the enterprise level is on the entrepreneurs and the objective is to initiate long term and sustainable enterprise to enterprise cooperation between Indian small enterprises and enterprises in foreign countries. This is achieved by exchanging business delegations and organizing one-on-one business meetings among the enterprises of both the countries. Main features of International Cooperation includes, exchange of business / technology missions with various countries; facilitating enterprise to enterprise cooperation, Technology Transfers; other forms of sustainable collaboration; explore new markets; areas of co-operation; identification of new export markets by participating in exhibitions abroad; sharing of Indian experiences with other developing countries.

The main objective of International Cooperation is to create awareness amongst the MSMEs of India about the opportunities for developing technical or business alliances with enterprises of other countries. Activities undertaken are as follows:

Signing of Memorandum of Understanding

- (i) **NSIC Signs MoU with SME Corp. Malaysia:** A Memorandum of Understanding was signed between NSIC and SME. Corp. Malaysia for cooperation in the field of MSMEs between the two countries.
- (ii) **NSIC signs MoU with SBC, South Korea:** NSIC signed a Memorandum of Understanding (MoU) with Small and Medium Business Corporation (SBC) of South Korea for enhancing cooperation amongst MSMEs of India and South Korea.
- (iii) **India-Korea Technology Exchange Centre established at NSIC:** India-Korea Technology Exchange Centre (IKTEC) was inaugurated by Sh. Giriraj Singh, the then Hon'ble Minister of State (I/c), Ministry of MSME, Government of India and Mr. Jong Haak Hong, Hon'ble Minister of SMEs and Start-ups, Government of South Korea on July 10, 2018 at NSIC's Technical Centre in New Delhi. IKTEC will assist Indian MSMEs and South Korean enterprises to form alliances to build their complementary competencies and be competitive in global market.
- (iv) **NSIC signs MoU with MAROC-PME, Morocco:** NSIC has signed an MoU with Maroc PME, at Morocco for enhancing cooperation in the field of MSMEs between the two countries. Both the organisations will work together in the field of capacity building, sharing of practices, organization of B2B business delegations etc.
- (v) **NSIC Signs MoU of Cooperation with RSMB, Russia:** NSIC signed an MoU with RSMB, Russia for cooperation in the field of micro, small and medium enterprises between the two countries. The MoU was signed during the visit of the Hon'ble President of Russia Mr. Vladimir Putin to India. Under the MoU, NSIC and RSMB Russia will cooperate and share experiences in enhancing the competitiveness of MSMEs of both the countries and also create linkages amongst them.

3.4.4.8 Business Performance of NSIC

NSIC has continued its efforts of facilitating Micro, Small & Medium Enterprises (MSMEs), during the financial year 2018-19 also, through integrated support services encompassing Marketing, Credit, Technology and other Services.

The gross margin and profit before & after tax earned by the Company during 2015-16, 2016-17, 2017-18 ,2018-19 and 2019-20 (up to December) is depicted in the table below:

(Rs. in lakh)

Particulars	2015-16	2016-17	2017-18	2018-19	2019-20 (Upto Dec, 2019)
Gross Margin	37,710	36,744	29115	22845	32109
Net Profit Before Tax	15,695	16,507	15205	6342	8579
Less: Provision for Tax	5,549	5,867	5289	4280	2159
Net Profit after Tax	10,146	10,640	9927	2062	6420

Government Purchase The revenue generated from the Schemes of Government Purchase during the year 2018-19 was Rs. 14.14 crore and Rs. 10.37 crore under these schemes during 2019-20 (upto December 2019).

3.5 Mahatma Gandhi Institute for Rural Industrialisation

3.5.1 The Jamnalal Bajaj Central Research Institute (JBCRI), Wardha was revamped with the help of Indian Institute of Technology, Delhi as a national level institute under the Ministry of MSME in October 2008 and called Mahatma Gandhi Institute for Rural Industrialization (MGIRI).

3.5.2 Objectives

The main objectives of the institute as enunciated in its Memorandum of Association include:

- To accelerate rural industrialization for sustainable village economy so that KVI sector co-exists with the main stream
- Attract professionals and experts to Gram Swaraj
- Empower traditional artisans
- Innovation through pilot study/field trials
- R&D for alternative technology using local resources

3.5.3 Functions

The activities of MGIRI are being carried out by its six sections each headed by a Senior Scientist/ Technologist.

- i. **Chemical Industries Division:** The main focus of this division is to promote quality consciousness and consistency in the area of food processing, organic foods and other products of rural chemical industries. It also provides a comprehensive quality testing support and is working towards developing field worthy kits, techniques and technologies to facilitate the cottage and small scale units in this area.
- ii. **Khadi and Textile Division:** The activities mainly carried out by this division are to improve the productivity, value addition and quality of products manufactured in khadi institutions by introducing new technologies and by providing quality assurance support. It also works towards facilitating eco-friendly products and methods.
- iii. **Bio-processing and Herbal Division:** This division of MGIRI prepared technology package and simple quality assurance methods to facilitate production and utilization of organic manures, bio-fertilizers and bio-pesticides to promote rural entrepreneurs. This section is also making efforts to develop new formulations using 'Panchagavya' and their quality assurance procedures and facilities.
- iv. **Rural Energy and Infrastructure Division:** This division has been mandated to develop user-friendly and cost-effective technologies utilizing commonly available renewable resources of energy to facilitate rural industries and also to carry out audit of traditional rural industries so as to make them energy efficient.

- v. **Rural Crafts and Engineering Division:** This division is to help upgrade the skills, creativity and productivity of rural artisans and encourage value-addition and improve the quality of their products.
- vi. **Management & Systems Division:** This division provides information and communication technology based solutions for rural industries with a view to enhance their global competitiveness.

3.5.4 Organisation

MGIRI has a General Council (GC) which has a maximum of 35 members and the President of the GC is the Union Minister of MSME, Government of India and an Executive Council (EC) comprising of not more than 15 members lead by the Secretary of the Ministry of MSME, Government of India as the Chairman. The Director of the Institute is the Member Secretary of both GC and EC.



Director MGIRI briefed about MGIRI technologies to Shri Nitin Jairam Gadkari, the Union Minister for Road Transport & Highways and Micro, Small & Medium Enterprises, during his visit at 'Agro-Vision' exhibition, Nagpur on 22.11.2019

3.5.5. Major activities and achievements in 2019-20

- 3.5.5.1** Employees of the institute participated in 29 National seminars/ International seminars, conferences and workshops for the presentation of research work, technology dissemination, technology awareness and knowledge sharing among the scientific community and KVI sector.
- 3.5.5.2** MGIRI participated in 06 national and regional level exhibitions, expos, Khadi Fest, Agro-Vision and IITF 2019 for the creation of awareness about the MGIRI technologies, products and services.

3.5.5.3 Three (03) research papers have been published in national and international journals.

3.5.5.4 Work on the 13 machines / products / processes / services for Rural Industries sector are in progress including UV protective/PCM finishing of Khadi fabric, Solarisation of MGIRI New Modified Charkha, Development of Portable Compact Semi automatic Jack, Spinning of Hemp Fiber on Charkha, Development of solar dryer for honey bee pollen, Improvement in cutting system in the existing Dhoop-Batti machine, Development of Poultry waste meat meal for Agricultural aqua and poultry feed supplement, Solar Orange grading machine, Whole wheat multigrain nutritional biscuit, Probiotic palm Jaggery, Natural dye extract from waste marigold flowers and Goat milk soap and Goat milk based skin care liquid.

3.5.5.5 Dissemination of 10 technologies developed at MGIRI to UAM registered MSME for commercialization.

The following 10 well developed technologies of MGIRI were disseminated with all UAM registered MSME in January, 2020. Huge response has been received from the industry to take these technologies for commercialization:-

- Pilot Carding Machine : This machine may cover the market of textile spinning sector as well as Khadi sector. In textile spinning industry it will be used for sample development and in Khadi sector it will be used as a sliver plant to feed Charkha cluster.
- Pilot Desi wool roving machine: It is useful in Khadi sector for wool Charkha cluster development especially in hilly region i.e. J&K, Laddakh, H.P., Uttrakhand.
- Hank Dying machine: It is suitable for dyeing Khadi Cotton Yarn in hank for uniform Coloration. It is low cost machine for dyeing cotton khadi hanks, multi-heating system for dyeing is made available and hence there will be un-interrupted dyeing and scouring, bleaching, desizing, washing and soaping can be done in this machine apart from dyeing as the machine is made of stainless steel.
- A Novel plant booster (Amino acid mixture) from waste human hair: It is eco-friendly in nature, no side effect on ecosystem, compatible with all types of pesticide, easy application and reduce of chemical fertilizers, high profit margin and result oriented products for all crops.
- Panchgavya based products (Floor-cleaner, Dhoopbatti, Agarbatti, Mosquito repellent coil): These are eco-friendly, low cost product prepared by using natural resources such as cow dung, cow ghee, herbs and essential oils.
- Turmeric polishing machine: This is low cost simple technology for value addition of turmeric.
- Waste Collection Cart: It is innovative low cost technology suitable for house hold waste management.
- Low Cost Pug Mill: It is having potential where the pottery cluster is growing there the

scope of pug mill will play the important role for drudgery reduction and productivity enhancement.

- Manufacturing of handmade soap and detergent (transparent soap, goat milk based soap, Detergent (Grade – I and II) is low cost eco-friendly technology.
- Dhoop Batti machine has potential in drudgery reduction and productivity enhancement and could be adopted by village industries.

3.5.5.6 MGIRI imparted training to more than 450 of various aspirant and existing entrepreneurs, representatives of NGOs, field agencies, artisans, students, farmers, SHGs etc. from all over the country for dissemination of technologies, products, processes, designs etc. for enterprise development and skill up gradation.

3.5.5.7 A copy of manual on ‘Quality Guidelines for Khadi Spinning’ has been circulated to 2000 Khadi institutions located in the various KVIC zones. MGIRI has provided quality testing and guidance services to 28 various agencies such as KVI institutions, entrepreneurs, students, farmers etc.

3.5.5.8 Under Swachch Bharat Abhiyaan MGIRI has maintained cleanliness in the premises including water supply and sanitation to the urinals, toilets etc. Awareness program on ‘ban on plastic use’ and maintenance of vermi compost unit are also being carried out.

3.5.6 Budgetary support to MGIRI

3.5.6.1 The Union Government through Ministry of MSME provides funds to MGIRI for undertaking its various activities. The details of funds provided during the last four years to MGIRI are as under:

Year	Budget allocation (RE)	Funds released (Rs. in crore)
2015-16	6.87	6.02
2016-17	10.15	9.42
2017-18	10.00	7.80
2018-19	10.00	8.89
2019-20	10.00	5.27*

*Funds released till Dec.,2019

3.6 National Institute for Micro, Small and Medium Enterprises, (NI-MSME)

NI-MSME was originally set up as Central Industrial Extension Training Institute (CIETI) in New Delhi in 1960 under the then Ministry of Industry and Commerce, Government of India. The Institute was shifted to Hyderabad in 1962 as a registered Society in the name of Small Industry Extension Training Institute (SIET). After the enactment of MSMED Act, 2006, the Institute expanded focus of its objectives and re-designated its organization structure. In line with the new Act, the Institute was rechristened as National Institute for Micro, Small and Medium enterprises (NI-MSME). It is currently an organization under the aegis of the Ministry of Micro, Small and Medium Enterprises (formerly Ministry of SSI & ARI), Government of India.

3.6.1 Objectives

3.6.1.1 The primary objective of NI-MSME was to be the trainer of trainers. Today, with the technological development and ever-changing market scenario, the organisation's involvement has undergone changes too. From being merely trainers NI-MSME has widened its scope of activities to consultancy, research, extension and information services.

3.6.1.2 In line with the national objective of economic development through industrialization, and based on the expertise that is available, the Institute has identified thrust areas that need emphasis and exploration. These are: Entrepreneurship Development, Technology Up-gradation & Transfer, Policy Issues, NGO Networking, Environment Concerns, Cluster Development, Management Consultancy, Quality Management Services, Financial Services, and Information Services.

3.6.1.3 NI-MSME's long-term mission is to excel at the following:

- Training new corners in Information Technology
- Spotlighting of topical issues through conferences, seminars, etc.
- Greater attention to need based programmes
- Shift towards client driven approach and innovative interventions
- Programme evaluation
- Emphasis on research publications.

3.6.2 Functions

- Enterprise promotion and entrepreneurship development being the central focus of NI-MSME's functions, the Institute's competencies converge on the following aspects:-
- Enabling enterprise creation;
- Capacity building for enterprise growth and sustainability;
- Creation, development and dissemination of enterprise knowledge;
- Diagnostic and development studies for policy formulation; and
- Empowering the under-privileged through enterprise creation.

3.6.3 Organisation

- 3.6.3.1** The apex body of the institute is managed, administered, directed and controlled through Governing Council constituted by the Government of India. Hon'ble Minister for Ministry of Micro, Small and Medium Enterprises, Govt. of India is the President of the Society and Chairman of the Governing Council of ni-msme. Secretary, Ministry of Micro, Small and Medium Enterprises, Govt. of India is the Vice- President of the Society, Vice-Chairman of the Governing Council and Chairman of the Executive Committee. Day to day affairs and activities are administered by the Director General of the Institute.
- 3.6.3.2** Activities of the Institute are organized through its four Schools of Excellence (Enterprise Development; Enterprise Management; Entrepreneurship and Extension; and Enterprise Information and Communications) with each School consisting of theme-focused centres and cells. The Academic Council is the nucleus coordinating body which formulates academic activities and programmes with quantitative and qualitative benchmarks by providing a framework for assessment and evaluation addressing contextual variations.

3.6.4 Major activities and achievements

- 3.6.4.1** The performance of the National and International Programme conducted by the Institute during the year 2019-20 (as at the end of December, 2019) is given in the Table below:

Performance of NI-MSME during 2019-20 (till 31.12.2019)

Programmes	2019-20 (from 1 st April to 31 st December 2019)		2019-20	
	Programmes	Trainees	Achievements / In progress (from Jan.2020 to March 2020)	Trainees
Entrepreneurship Development Programmes				
Programmes under Assistance to Training Institutes Sponsored by M/o MSME				
ATI Programmes				
Started	33	690	20	600
Other Programmes:				
National Programmes	80	1748	42	630
International Programmes	5	132	3	90
Seminars and Workshops	4	273	0	0
Consultancy and Research (in progress)	0	0	0	0
Total	122	2843	65	1320



Traning Progremme at NI-MSME campus, Hyderabad



Intnernational Traning Progremme at NI-MSME campus, Hyderabad

3.6.5 Self-Employment and Wage-Employment of beneficiaries trained under ATI Scheme

The number of programmes conducted, the participants trained and the number of trainees who achieved self-employment or managed to find wage-employment since 2013-14 to 2019-20, are given in the following table.

Percentage of trainees with wage employment/self-employment 2013 to 19

Year	Program (in num- bers)	Trainees (in num- bers)	Achievement (Success rate)				Overall %	
			Wage employed		Self employed			
			No.	%	No.	%		
2013-14	1,045	30,910	8,843	51.34	5,905	41.36	47.54	
2014-15	1,599	47,092	15,419	32.74	9,236	19.42	52.16	
2015-16	1,075	31,874	14,130	44.30	6,313	19.18	64.10	
2016-17	135	4,050	2,159	53.00	615	15.00	68.00	
2017-18	87	2610	328	12.56	498	19.08	31.64	
2018-19	25	750	54	7.00	53	7.00	14.00	
2019-20 (upto Dec.19)	53	1590	-	-	-	-	-	

3.6.5.1 NI-MSME has also brought out a publication on various topics. Details of publication are as under:-

Sl.No.	Name of the Publication	Date of Publication	Language	Remarks
1.	Women Empowerment through Enterprise Dr. Sanjeev Chaturvedi, Dr.Dibyendu Choudhuri, Dr. Shreekant Sharma	ISBN: 988812124308 2019	English	NI-MSME Publication

3.6.5.2 Swachhta Pakhwada conducted in nimsme from 16th June 2019 to 30th June 2019

Swachhta Pakhwada conducted in NI-MSME from 16th to 30th June, 2019. As per the directions given from Ministry from time to time with respect to Swachh Bharat Mission programme activities undertaken.



Major Schemes of the Ministry of MSME and its Attached Offices

4.1 The Ministry of MSME implements numerous schemes targeted at -

- a) providing credit and financial assistances
- b) skill development training
- c) infrastructure development
- d) marketing assistance
- e) technological and quality upgradation
- f) Other Services for the MSMEs across the country.

A snapshot of all the Major schemes is provided ahead



A. CREDIT AND FINANCIAL ASSISTANCE TO MSMES



I. Prime Minister's Employment Generation Programme

DESCRIPTION

The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises. Another objective is to provide continuous and sustainable employment to all segment of traditional and prospective artisans and rural / urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas. A third objective is to increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVBs) and District Industries Centres (DICs) and banks. The maximum cost of the project/ unit admissible under manufacturing sector is Rs.25 lakh and under business/service sector is Rs.10 Lakh.

INTENDED BENEFICIARIES

Any individual, above 18 years of age is eligible to seek assistance. If the project size is above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business /service sector, the applicant must be at least Class VIII Pass.

Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible. Since inception in 2008-09 and upto 31.12.2019, a total of about 5.7 lakh micro enterprises have been assisted with a margin money subsidy of Rs 13,033.3 crore providing employment to an estimated 47 lakh persons. Out of the total units set up under PMEGP, 80% are under rural areas and 20% under urban areas. More than 50% units belong to women, SCs and STs.



RECENT DEVELOPMENTS:

The Scheme was evaluated by MDI, Gurugram, and the major observations of the evaluation are;

1. Scheme has been able to provide Sustainable Employment.

I. Average Employment Per Project – 7.62 persons

II. Average Cost of Generating Unit Employment – ₹ 96,209

III. Average Cost per Project – ₹ 7,33,423

2. New component has been added providing second loan of upto Rs. 1.00 crore to existing and better performing PMEGP/MUDRA units for upgrading with subsidy of 15% (20% for hill areas and NER). Coir Udyami Yojana (CUY) has been merged in PMEGP. Negative list under PMEGP has been amended allowing off Farm/Farm Linked activities and serving/selling non-vegetarian food at Hotels/Dhabas.

3. An Entrepreneurship Development Programme (EDP) online training portal and the mobile app have been designed, developed and made live w.e.f. 22.10.2019, to facilitate the training requirements of the beneficiaries. The online EDP portal can be accessed through PMEGP e-portal (www.kviconline.gov.in/pmegp), KVIC website (www.kvic.org.in) and url:www.kvic.udayami.org.in. The online EDP training also made available through mobile app which can be downloaded from the play store by searching 'udyami'.

MAJOR INDUSTRIES UNDER WHICH ENTERPRISES HAVE BEEN SETUP

- Service and Textile Industry
- Agro Based and Food Processing Industry Rural Engineering and Bio Technology
- Mineral Based Industry
- Polymer and Chemical Based Industry
- Forest Based Industry
- Hand-made Paper and Fiber industries

PMEGP PERFORMANCE DURING LAST THREE YEARS AND CURRENT YEAR:

YEAR	MARGIN MONEY DISBURSED (RS. IN CRORE)	MICRO UNITS ASSISTED TO SETUP (NUMBER)	ESTIMATED EMPLOYMENT GENERATED (NUMBER)
2016-17	1280.93	52,912	4,07,840
2017-18	1312.4	48,398	3,87,182
2018-19	2070.0	73,427	5,87,416
2019-20*	1002.98	32,227	2,57,816

* As on 31.12.2019

Disbursement of margin money subsidy is increasing over the year during last three years. Number of micro-enterprises setup has also increased substantially during 2018-19 and is likely to increase further in the coming years.

Average annual disbursement of margin money has increased from Rs.950 crore during 2008-09 to 2025-16 to Rs.1575 crore during 2016-17 to 2019-20.

IMPLEMENTATION

ARI Division

FUNDS ALLOCATED (2019-20)

Rs.2327.10 Crore (BE)
Rs. 2464.44 Crore(Re)

EXPENDITURE INCURRED (2019-20) AS ON 31.12.2019

Rs. 2173.53 Crore



II. Credit Linked Capital Subsidy Scheme(CLCSS)

DESCRIPTION

The objective of CLCS component of CLC-TUS is to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector/products approved under the scheme:

- (a) Upfront subsidy of 15% on institutional credit up to Rs. 1.0 crore (i.e. a subsidy cap of Rs. 15.00 lakh) for identified sectors/subsectors/technologies.
- (b) Flexibility for review of the identified technologies/subsector also exists.
- (c) Online Application and Tracking System already in place & amended in accordance to the revised provisions.
- (d) Presently scheme is being implemented through 11 Nodal Banks/agency, however, almost all Commercial Banks, Pvt. Banks & RRBs are acting as PLI through these 11 Nodal Banks/Agency (SIDBI, NABARD, SBI, Andhra bank, PNB, BoB, Canara Bank, Corporation Bank, Indian Bank, Bank of India & TIICL).
- (e) In order to ensure fair inclusion of SC/ST category, women entrepreneurs and entrepreneurs from NER, Hill States (Jammu & Kashmir, Himachal Pradesh & Uttarakhand) Island Territories (Andaman & Nicobar and Lakshadweep) and the identifies

Aspirational Districts/LWE Districts, the subsidy has also been proposed to be admissible also for investment in acquisition/replacement of plant & machinery/equipment & technology up-gradation of any kind.

2. The list of approved sectors/sub-sectors/technologies and details of machineries stipulated in previous guidelines (appendix -1, supplement 1-6) will remain unchanged. However, on addition/deletion of sector/ sub-sectors/technologies and details of machineries, the supplement(s) will be issued after approval of the committee of experts as per scheme guidelines. The detailed operational guidelines are available on the official website of this office i.e. www.dcmsme.gov.in under icon TECH-UP.

The Scheme has been re-launched by Hon'ble Minister of MSME on 05th September 2019.



INTENDED BENEFICIARIES

The scheme is applicable to new and existing MSEs.

FUNDS ALLOCATED (2019-20)

BE - Rs. 466.49 Crore
RE- Rs. 540.91 Crore

EXPENDITURE INCURRED 2019-20 (UPTO DEC, 2019)

Rs. 454.16 Crore



DESCRIPTION

Guarantees are provided for extending collateral free lending to Micro and Small Enterprises through banks and financial institutions (including NBFCs). The Scheme covers collateral free credit facility (term loan and /or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 200 lakh per borrowing unit. The guarantee cover provided is up to 75% of the credit facility upto Rs. 50 lakh (85% for loans up to Rs. 5 lakh provided to micro enterprises , 80% for MSEs owned/ operated by women and all loans to NER) with a uniform guarantee at 75% of the credit exposure above Rs. 50 lakh and up to Rs. 200 lakh. A composite all in Annual Guarantee Fee upto 1.80% p.a. of the credit facility sanctioned is charged, with the minimum Guarantee Fee being 1 % p.a.

STATUS: As on 31st December, 2019, cumulatively 38.77 lakh proposals have been approved for guarantee cover of Rs. 2.03 lakh crores.

RECENT DEVELOPMENTS

This scheme has been tremendously successful if we consider the fact that the scheme has facilitated loans which were 20 times the corpus and has thus been able to promote entrepreneurial activities in the country. It is the only of its kind guarantee scheme which has covered more than 35 lakh beneficiaries in last 19 years. The beneficiaries experienced a boost in their turnover as well as employment generation in the years following approval of CGTMSE funding has had a positive impact on six major areas in the MSE sector- technology upgradation , skill Upgradation , market development, sustainability of scheme, economic impact, and social Impact.

III. Credit Guarantee Trust Fund For MSEs (CGTMSE) - Provision of collateral free credit for MSMEs



The scheme has been successful in spanning itself geographically across the country with a special focus in the North East. The benefits of the scheme have also reached more than 100 industrial sectors in which MSEs are operating. The beneficiaries are spread over even in tier 3 towns and not limited to major industrial hubs. CGTMSE has been highly effective in settling the claims where in the first instalment was settled within 3 weeks in majority of the cases. Details of the scheme along with latest circulars are available in the website of CGTMSE at www.cgtmse.in

INTENDED BENEFICIARIES

The Scheme is applicable to new and existing MSEs.

FUNDS ALLOCATED (2019-20)

BE- Rs. 597.00 crore , RE- Rs. 555.16 crore

EXPENDITURE INCURRED 2019-20 (UPTO DEC., 2019)

Rs. 555.15 crore





IV. Interest Subvention Scheme for Incremental credit to MSMEs

DESCRIPTION

As a part of the initiative on support and outreach for MSMEs Hon'ble Prime Minister announced the "Interest Subvention Scheme for Incremental credit to MSMEs 2018" on 2nd November, 2018. The Scheme offers 2 % interest subvention for all Udyog Aadhar Number (UAN) and GST registered MSMEs on fresh or incremental loans to the extent of Rs. 100 lakh. The Scheme is being implemented for a period of two financial years FY 2018-19 and FY 2019-20 with an allocation of Rs. 975 crore. Small Industries Development Bank of India (SIDBI) acts as the Nodal Agency for implementation of the Scheme. The term loan or working capital extended by Scheduled Commercial Banks and RBI Registered Systemically Important Non-Banking Finance Companies [NBFCs] and Regional Rural Banks are covered under the Scheme. MSME exporters availing interest subvention for pre-shipment or post-shipment credit under Department of Commerce are not eligible for assistance under Interest Subvention Scheme for Incremental credit to MSMEs 2018. Moreover, MSMEs already availing interest subvention under any of the Schemes of the State /Central Govt. are also not eligible under the Scheme.

STATUS: Rs.400.15 crore disbursed to eligible institutions for the benefit of 31,340 MSMEs by the end of December, 2019.

RECENT DEVELOPMENTS

This is a new scheme launched on 2nd November, 2018



INTENDED BENEFICIARIES

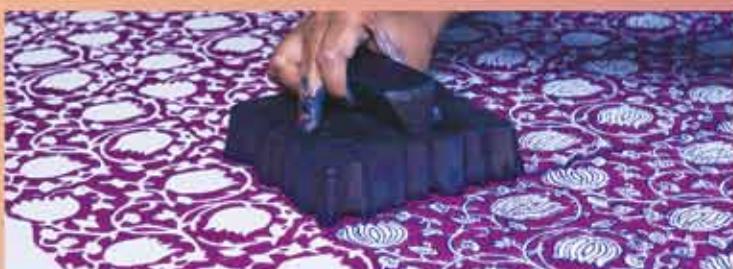
The scheme is applicable to new and existing MSEs.

**FUNDS ALLOCATED
(2019-20)**

**BE-Rs 350.00 Crores
RE-Rs 350.00 Crores**

**EXPENDITURE INCURRED
2019-20 (UPTO DEC, 2019)**

Rs. 350.00 crores





B. SKILL DEVELOPMENT AND TRAINING



I. A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship(ASPIRE)

DESCRIPTION

The scheme has the following objectives:

- i) Create new jobs and reduce unemployment,
- ii) Promote entrepreneurship culture in India,
- iii) Grass roots economic development
- iv) Facilitate innovative business solution for unmet social needs, and
- v) Promote innovation to strengthen the competitiveness of MSME sector.

The scheme components are

- i) Create a database of technologies available with various Government/ private agencies and setup a Network of Technology Centres for sharing of best practices and experiences.
- ii) Develop the required skilled Human Resources necessary for mentoring and handholding the incubates.
- iii) Set up Livelihood Business Incubators (LBI) under National Small Industries Corporation (NSIC), KVIC or Coir Board or any other Institution/agency of GOI/State Govt.
- iv) Incubation and Commercialisation of Business Ideas Programme through technical/research institutes, Ministries of GOI and Private incubators.
- v) Business Accelerator programme for scaling up.
- vi) Create a framework for Start-up Promotion through Small Industries Development Bank of India (SIDBI) by using innovative means of finance to enable ideas/innovation & to convert these into commercial enterprises.

The Objective of LBIs is

- a) To set up business incubators so that eligible youth can be adequately incubated in various skills and be provided the opportunity to setup their own business enterprises.
- b) To impart entrepreneurship, and skill development training to youth.
- (c) To provide mentoring and hand holding with facilitation for funding with a view to empower them to set up own business enterprises.
- (d) To promote new low-end-technology/livelihood based enterprises.

The Objective of TBIs is

- (a) To promote growth through innovation and application of technology.
- (b) Support economic development strategies for small business development.
- (c) Encourage growth from within local economies, while also providing a mechanism for technology transfer.

The following activities are covered under the scheme:

- A) **Livelihood Business Incubators** by NSIC, KVIC, Coir Board or any other Institution or Agency of Govt. of India/State Govt. or Private Institution under PPP mode – Support for setting up LBI's (Rs.100 lakh for NSIC & other Govt. agencies and Rs.50 lakh for eligible agencies under PPP) for plant & machinery only.
- B) **Technology Business Incubators -**
 - 1- **Incubation center**
 - Support for Existing Incubators (Rs.30 lakh for incubator capex)
 - Setting up of New Incubator (Rs.100 lakh for incubator capex)
 - 2- **Incubation of Ideas (Rs.4 lakh per idea)**
 - Creation of Enterprise out of innovative idea (Seed Capital fund@ Rs.1.00 cr. per incubator for enterprise creation@ 50% of project cost or Rs.20 lakh per successful idea whichever is less)
 - Accelerator workshop

INTENDED BENEFICIARIES

- (a) Existing incubation centres currently operating under different Ministries and Departments of the Government of India or Institutions including National/Regional level institutions of GOI/State Governments.
- (b) To set up new incubation centres, eligible private institutions including Industry Associations, along with the Academic Institutions, R&D laboratories, Universities, Government entities and Technology Parks, Technical institutions with a proven track record in promotion of innovative/technology based entrepreneurship in the agro-rural landscape.

FUNDS ALLOCATED (2019-20)

**BE- Rs. 50.00 Crore
RE- Rs. 10.00 Crore**

EXPENDITURE INCURRED 2019-20 (UPTO DEC, 2019)

Rs. 1.36 Crore

DESCRIPTION

About the Scheme:-

Entrepreneurship and Skill Development Programme (ESDP), a Central Sector Scheme meant for creating awareness about entrepreneurship among the youth aspiring for building their career and hand holding them to create their small business ventures. The scheme also envisages capacity building of existing MSME for implementing good management practices in their units for improving productivity and product quality etc.

Activities of the Scheme:-

The Activities/programme under the ESDP Scheme includes the following modules:

1. One/two day Industrial Motivational Campaign (IMC)
2. Two weeks' Entrepreneurship Awareness Programme (EAP)
3. Six weeks' Entrepreneurship-cum-Skill Development Programme (E-SDP)
4. One week duration Management Development Programme (MDP)

IMPLEMENTING AGENCIES

To have a better outreach of the ESDP scheme, new up-scaled guidelines were implemented from 21.11.2019, through which the scheme activities/programmes are being conducted by the field offices of M/o MSME, and also through other Ministries/Departments/ organizations/ Corporations/PSUs/Agencies under the administrative control of Central/ State Governments.

II. Entrepreneurship & Skill Development Programmes (ESDP)



PROGRAMMES/ BENEFICIARIES (2019) (UPTO DEC., 2019)

PROG. NAME	NO. OF PROG. COMPLETED	NO OF PARTICIPANTS
IMC	537	28000
EAP	106	3100
E-SDP	165	4125
MDP	81	2025
TOTAL	889	37250

FUNDS ALLOCATED (2019-20)

BE - Rs. 136.96 Crore, RE - Rs. 127.71 Crore

EXPENDITURE INCURRED 2019-20 (UPTO DEC 2019)

Rs. 33.70 Crore





C- SUPPORT THROUGH CLUSTER APPROACH



I. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

DESCRIPTION

The objectives of the scheme is to organize traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability, sustained employment, to enhance marketability of products of such clusters, to equip traditional artisans of the associated clusters with the improved skills, to make provision for common facilities and improved tools and equipment for artisans, to strengthen the cluster governance systems with the active participation of the stakeholders, and to build up innovative products, improved technologies, advanced processes, market intelligence and new models of public-private partnerships.

The scheme covers three types of interventions:

- i) Soft interventions- Activities to build general awareness, counseling, skill development & capacity building, exposure visits, market development initiatives, design and product development, etc.
- ii) Hard interventions- Creation of common facility centres, raw material banks, upgradation of production infrastructure, warehousing facility, tools and technological upgradation, etc.
- iii) Thematic interventions- Interventions on a cross-cutting basis for brand building, new media marketing, e-commerce initiatives, research and development, etc.

The financial assistance provided for any specific project shall be subject to a maximum of Rs. 5 (five) crore to support Soft, Hard and Thematic interventions.

PROGRAMMES/ BENEFICIARIES (2019) (UPTO DEC., 2019)

TYPE OF CLUSTERS	PER CLUSTER BUDGET LIMIT
Regular Clusters (upto 500 artisans)	Rs.2.50 Crore
Major Clusters (more than 500 artisans)	Rs.5.00 Crore



MSME Ministry has constituted a Scheme Steering Committee as the apex coordination and monitoring body. KVIC, Coir Board, NIMSME (Hyderabad), IED (Odisha), IIE (Guwahati), IMEDF (New Delhi), J&K KVIB and NIESBUD (Noida) are the Nodal Agencies for implementation of the scheme. In addition, to widen the reach of the scheme, Foundation for MSME Clusters (FMC), New Delhi, Council for Handicrafts Development Corporations (COHANDS), New Delhi and 18 Tool Rooms/Technology Centers under O/o DC(MSME) have been designated as Nodal Agencies under the scheme during 2019-20.

Status: The Ministry of MSME has so far approved 191 proposals for setting up clusters under the scheme and approved an amount of Rs.408.19 Crores as GoI grant for implementation of clusters since 2015-16 to 2019-20 (till Dec. 2019). Ministry has released an amount of Rs. 60.05 Crore during the year 2019-20 (till 31.12.19) for implementing the activities prescribed in the DPRs such as setting up of Common facility Centres (CFC), procurement of machineries, conducting Soft Interventions activities such as marketing initiatives, awareness programmes etc.

INTENDED BENEFICIARIES

Non-Government organizations (NGOs), institutions of the Central and State Governments and semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), Private sector by forming cluster specific SPVs, Corporates and corporate Responsibility (CSR) foundations with expertise to undertake cluster development.

FUNDS ALLOCATED (2019-20)

BE- Rs. 125.00 Crore
RE- Rs. 185.00 Crore

EXPENDITURE INCURRED 2019-20 (UPTO DEC, 2019)

Rs. 60.05 Crore



II. Scheme for Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

DESCRIPTION

The Ministry has adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country.

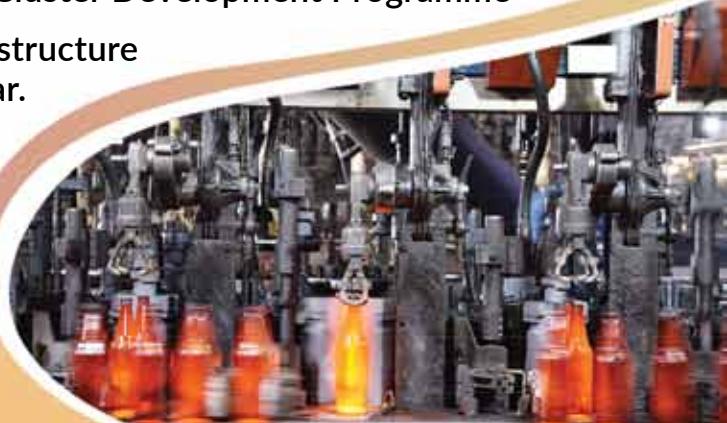
Objectives of the Scheme:

- i) To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills and quality, market access, access to capital etc.
- ii) To build capacity of MSEs for common supportive action through formation of self-help groups, consortia, upgradation of association etc.
- iii) To create / upgrade infrastructural facilities in the new / existing industrial areas / clusters of MSEs.
- iv) To set up Common Facility Centres (for testing, training centre, raw material depot, effluent treatment, complementing production processes etc.)
- v) Promotion of green & sustainable manufacturing technology for the clusters so as to enable units switch to sustainable and green production processes and products.

Major activities:

- i. Funding support for setting up of 'Common Facility Centres (CFC)'.
- ii. Funding support for setting up of 'Common Display Centres (CDC) for Women entrepreneurs'.
- iii. Funding support for 'Infrastructure Development Projects (new / upgradation)'.
- iv. Funding support for Thematic Interventions.
- v. Funding support for Support to State Innovative Cluster Development Programme

STATUS: 76 Common Facility Centres and 169 Infrastructure Development Project have been commissioned so far.



INTENDED BENEFICIARIES

- i) Funding support for setting up of Common Facility Centres (CFCs) – Implementing agencies such as organizations of State Governments, National and International institutions engaged in development of MSME sector or any other institution / agency approved by the Ministry of MSME.
- ii) Funding support for Infrastructure Development Projects (new / upgradation – Implementing agencies such as organizations of State Governments.

ACHIEVEMENTS (2019-20)

- (i) 8 Common Facility Centres and 7 Infrastructure Development Projects have been commissioned.
- (ii) 40 Common Facility Centres and 35 Infrastructure Development Projects have been approved.



FUNDS ALLOCATED (2019-20)

BE - Rs. 279.00 Crore
RE - Rs. 227.90 Crore

EXPENDITURE INCURRED 2019-20 (UPTO DEC, 2019)

Rs. 202.78 Crore



D. MARKETING ASSISTANCE

DESCRIPTION

Government has introduced w.e.f 01.04.2010, a flexible, growth stimulating and artisan oriented Market Development Assistance (MDA) Scheme, in place of the erstwhile system of Rebate. The financial assistance being extended currently under MMDA @ 30% to the artisans like spinners and weavers engaged in production of khadi, and @ 10% to the other workers engaged in khadi production will continue to be paid. However, the financial assistance to the Khadi Institutions would be reduced to 30% (20% for Producing Institution and 10% for Selling Institution) from the existing 60% (40% for Producing Institution and 20% for Selling Institution). The balance 30% component would be distributed among the Institutions on the basis of an incentive structure with an objective to introduce competition, incentivize entrepreneurial endeavor and market-driven principles. The current Modified Market Development Assistance (MMDA) would be distributed as mentioned in the following table:

NATURE OF SHARE/ INCENTIVE	EXISTING SHARE AMONG MMDA	REVISED SHARE AMONG MMDA
Artisan Share	40%	40%
Producing Institution Share	40%	20%
Selling Institution Share	20%	10%
Institutions' Incentive	0	30%
TOTAL	100%	100%

I. Scheme for providing financial assistance to Khadi institutions under MPDA



MDA provides institutions flexibility to use the assistance for improving the outlets, products and production processes, besides giving incentive to customers, etc. The scheme has been modified as MPDA by amalgamating existing Market Development Assistance on production (Khadi & Poly) Scheme and additional components of Publicity, Marketing and Market promotion (including Export Promotion) & Infrastructure (inclusive of new component of Marketing Complexes /Khadi Plaza)out of VI Grant. Under the Modified MDA (MMDA), Pricing would be fully de-linked from the cost chart and products can be sold at market- linked prices at all stages of production. Incentives would be extended to Artisans and Karyakartas.

INTENDED BENEFICIARIES

The Khadi institutions, having valid Khadi certificate and categorized as A+, A, B and C, are only eligible to avail MDA grant from KVIC.

FUNDS ALLOCATED (2019-20)

Rs 391.20 crore (BE), Rs. 391.20 crore (RE)

EXPENDITURE INCURRED 2019-20 (UPTO DEC., 2019)

Rs. 248.48 crore





E. TECHNOLOGY UPGRADATION AND COMPETITIVENESS

I. Financial Support to MSMEs in ZED certification

DESCRIPTION

The Development Commissioner (MSME), Ministry of Micro, Small & Medium Enterprises, Govt. of India, will implement up-scaled 'Financial Support to MSMEs in ZED Certification Scheme' for the benefit of manufacturing Micro, Small & Medium Enterprises (MSMEs) for a period ending financial year 2019-20 at an estimated financial outlay of Rs. 116.94 Cr. with Government of India Contribution: Rs. 100.00 Cr. and Pvt. Contribution Rs. 16.94 Cr.

The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs and ZED Assessment for their certification with the following objectives:

- To promote adaptation of Quality tools/systems and Energy Efficient manufacturing.
- To encourage MSMEs to constantly upgrade their quality standards in products and processes.
- To drive manufacturing with adoption of Zero Defect production processes and without impacting the environment.

STATUS

Initially, the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India has launched the ZED Scheme on 18.10.2016 and further up-scaled in 2018-19.

23070 MSMEs are registered under ZED Scheme since inception of the scheme till date. In order to further simplify the scheme and make it more effective new operational guidelines have made.





INTENDED BENEFICIARIES

Manufacturing MSMEs

IMPLEMENTATION

Through the Offices of
Development Commissioner

FUND ALLOCATION (2019-20)

BE- Rs. 13.29 Crore
RE- Rs. 13.29 Crore

EXPENDITURE INCURRED (2019-20) (UPTO 31.12.19)

Rs. 10.00 Crore



II. Support for Entrepreneurial and Managerial Development of SMEs through Incubators

DESCRIPTION

The main objective of the scheme is to promote and support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovative MSMEs (ventures) that seek the validation of their ideas at the proof of concept level.

Activity

- Registration of eligible institutions as Host Institute (HI) to set up Business incubator (BI).
- Approval of Ideas of Incubatee of Host Institute.
- Assistance for nurturing of an Idea to HI.
- Assistance towards Grant in Aid Support to HI for Plant and Machines.
- Assistance as SEED capital Support to appropriate incubatee.
- Awareness and workshop programme.

NATURE OF ASSISTANCE

- Financial assistance upto Rs.15 lakh for developing and nurturing of an idea.
- Financial assistance upto Rs. 1.00 crore for procurement and installation of Plant and Machines in BI in order to strengthen the technology related R&D activities of BI.
- Financial assistance upto Rs. 1.00 crore as grant-in-aid for seed capital support to Host Institute (HIs).

WHO CAN APPLY

Student/ Entrepreneurs of Institutions such as Technical college, universities, other professional colleges/ institutes, R&D institutes, NGO involved in relevant activities, EDCs of O/o DC(MSME), MSME-DIs/ Technology Centers (TCs), DICs or any institute/ organization of Central/State Government.





HOW TO APPLY

HI will apply to National Monitoring & Implementing Unit (NMIU) through Implementing Agency (IA) on MIS Portal for availing the benefit of the scheme.

- (i) The Scheme has been launched in May, 2019 itself.
- (ii) Online MIS has been made operational on 29.05.2019.
- (iii) DBT: All the proposal received through online MIS is to pass through 3 stages i.e. at MSME DI level, National Monitoring and Implementation Unit (NMIU) level, Project Monitoring and Advisory Committee (PMAC) level.

Step 1 - Initially HI will be approved.

Step 2 - Ideas of approved HI will be approved.

Step 3 - Request from HI for release of fund in respect of approved idea/ Capital support will be considered only thereafter fund will be released to HI.

**FUNDS ALLOCATED
(2019-20)**

**BE - Rs. 22.91 Crore
RE - Rs. 22.91 Crore**

**EXPENDITURE
INCURRED (2019-20)
(UPTO 31.12.19)**

Rs. 11.10 crore



F. SPECIAL SCHEMES



I. The National Scheduled Caste and Scheduled Tribe Hub

DESCRIPTION

The Hub provides professional support to SC/ST entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-up India initiatives. The Scheme is implemented through National Small Industries Corporation Ltd. (NSIC).The National SC/ST Hub carries out the following functions:

- i. Collection, Collation & Dissemination of information regarding SC/ST enterprises & entrepreneurs.
- ii. Capacity building among existing & prospective SC/ST entrepreneurs through skill training & EDPs.
- iii. Vendor Development involving CPSEs, NSIC, MSME-DIs and industry associations including DICCI.
- iv. Promoting participation of SC/ST entrepreneurs in exhibitions.
- v. Mentoring and hand holding support to SC/ST entrepreneurs.
- vi. Working with States as well as other organisations for SC/ST entrepreneurs so that these enterprises can benefit from all of them.
- vii. Facilitating SC/ST entrepreneurs participating in public procurement, e-platform of DGS&D and monitoring the progress.
- viii. Facilitating credit linkages for SC/ST entrepreneurs. The Guideline of National SC/ ST Hub Scheme is available on the Ministry's Website i.e. www.msme.gov.in.



NATURE OF ASSISTANCE

Financial assistance is provided under NSSH under the following sub- schemes/interventions:

- Single Point Registration Scheme(SPRS)
- Special Marketing Assistance Scheme(SMAS)
- Special Credit Linked Capital Subsidy Scheme(SCLCSS)
- Short-term course fee of top 50 NIRF rated management institutions to SC/ST entrepreneurs to build capacities of existing entrepreneurs
- Distribution of Toolkits by training institutions to the successful trained SC/ST entrepreneurs
- Testing fee charged of NABL and BIS accredited laboratories for SC/ST MSEs.
- Bank charges for performance bank guarantee obtained by SC/ST MSEs for participation in Government Tenders
- Bank loan processing fee
- Membership fee charged by various Export Promotion Councils (EPCs) for SC/ST MSEs

APPLICATION PROCESS

Who can apply: SC/ST entrepreneurs are eligible to get the assistance as per guidelines.

How to apply: Interested SC/ST entrepreneurs may apply in the prescribed application form alongwith requisite documents as per respective guidelines to the nearest NSIC Branch Office / NSSH Office.

Whom to contact: NSIC Branch Office / NSSH Office / NSSH Cell at NSIC Ltd., NSIC Bhawan, Okhla Industrial Estate, New Delhi (Contact details are available at www.nsic.co.in)

INTENDED BENEFICIARIES

SC/ST Entrepreneurs

FUNDS ALLOCATED (2019-20)

Rs. 121.69 Crore (BE)
Rs. 80.00 Crore (RE)

EXPENDITURE INCURRED 2019-20 (UPTO DEC, 2019)

Rs. 54.64 crore
(as on 31.12.2019)

II. Scheme for Promotion of MSMEs in N.E. Region and Sikkim

DESCRIPTION

The Scheme component 'Promotion of MSMEs in North Eastern Region and Sikkim' approved by Govt. of India has the following sub-components: -

1. Setting up new and modernization of existing Mini Technology Centres.

Objective: The Scheme envisages financial assistance to State Governments for setting up new and modernization of existing Mini Technology Centres.

Financial Assistance: The quantum of financial assistance will be equal to 90% of the cost of machinery / equipment / buildings, not exceeding Rs. 10.00 crore. Government of India funding would not be admissible towards cost of land and building cost will be maximum to the extent of 20% only.

2. Development of new and existing Industrial Estates.

Objective: Financial assistance for development of new and existing Industrial Estates.

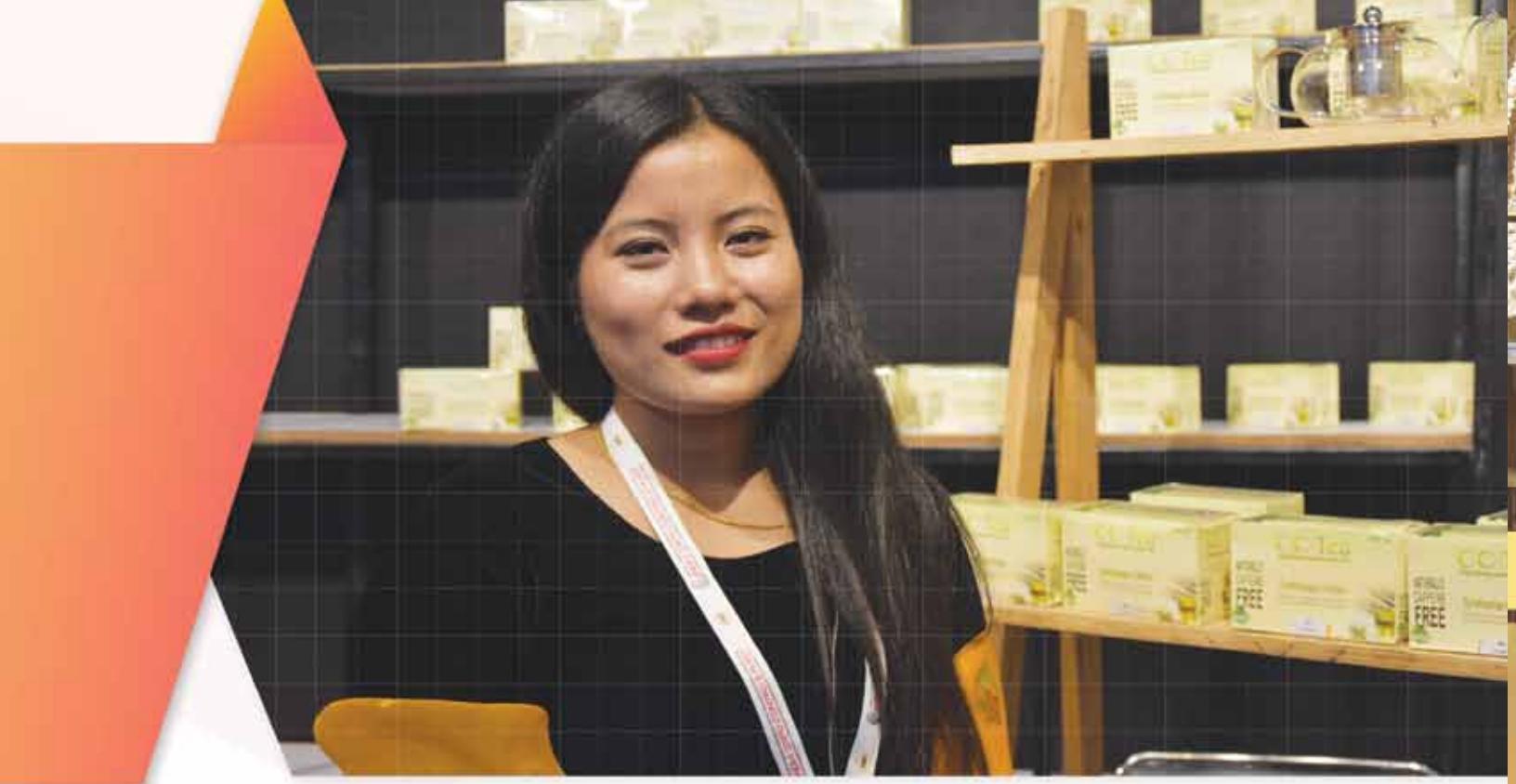
Financial Assistance: 80% of the cost of infrastructure facilities not exceeding Rs. 8.00 crore will be sanctioned for development of new and existing Industrial Estates. The infrastructure facilities will include power distribution system, water, telecommunication, drainage & pollution control facilities, roads, banks, storage and marketing outlets etc.

3. Capacity Building of Officers.

Objective: Capacity Building of officers engaged in promotion and development of MSMEs, by deputing them for various Techno-managerial training programmes in MSME Institutions such as NI-MSME, Hyderabad & MSME Technology Centres and other reputed organizations at national level.

Financial Assistance: The expenditure towards training fee and the boarding/lodging expenses of officers would be borne by Government of India under the scheme and would be paid directly to the Training Institutions (maximum 7 days). Expenditure towards TA/DA would be borne by the respective Departments / State Governments for the Domestic Training. In case of International Training Programmes, GOI will bear the expenditure towards TA/DA incurred during abroad journey [by economy class shortest route] only apart from the course fee (expenditure limit on both to be Rs. 1.5 Lakhs per participant). The expenditure pertaining to the domestic area shall be borne by the respective state Governments.





4. Other Activities:

Objective: The Scheme funds can also be used for undertaking various activities such as Research Studies (including assessment studies), Strengthening of Institutes etc. (Soft intervention only). It shall also include the demand based services like knowledge & human capital development, business development & access to operational services – finance, technology, infrastructure, markets and business networks, etc. These can be specially designed Projects formulated by State Governments or other organizations for development and promotion of enterprises in the areas of honey, bamboo, organic products etc. IT modules for ease of doing business for micro and small enterprises working in NER and Sikkim can also be developed.

Financial Assistance: Each such intervention can be up to Rs. 1.00 crore with detailed justification on each component in DPR.

INTENDED BENEFICIARIES	FUNDS ALLOCATED (2019-20)	EXPENDITURE INCURRED (2019-20) (UPTO 31.12.19)
All MSMEs	BE- Rs. 58.93 Crore RE- Rs. 58.93 Crore	Rs. 31.29 Crore



III. Building Awareness on Intellectual Property Rights (IPR) for MSMEs

DESCRIPTION

To enhance the competitiveness of the MSME Sector, a scheme “Building Awareness on Intellectual Property Rights (IPR)” for the MSME is administered with the objectives as under:

- To enhance awareness of MSMEs about Intellectual Property Rights (IPRs)
- To take measure for the protecting their ideas and business strategies.
- Assistance to SMEs in technology Up-gradation and enhancing competitiveness and effective utilization of IPR Tools by MSMEs.
- These objectives are fulfilled through various activities under the scheme like awareness programmes, Seminar workshop, Reimbursement for registration of IP, International Co-operation & setting-up IP facilitation centre across the country.

The Detailed activities along with Government of India financial assistance is as follows.

S. NO.	ACTIVITIES	FINANCIAL ASSISTANCE
1.	Financial assistance on grant of patent/ registration under geographical indications of goods/ trademarks	
	(a) Foreign Patent	Upto Rs. 5.00 Lakh
	(b) National Patent	Upto Rs. 1.00 Lakh
	(c) Trademark	Upto Rs. 0.10 Lakh
	(d) Geographical Indication	Upto Rs. 2.00 Lakh

S. NO.	ACTIVITIES	FINANCIAL ASSISTANCE
2.	Assistance for setting up IP facilitation Centre	Upto Rs. 1.00 Crore for a period of 5 years.
3.	Awareness and Sensitization Programs on IPR	Upto Rs. 0.70 Lakh per programme
4.	Pilot Studies/ Other Studies for Selected Subject/ Clusters/ Group of Industries	Upto Rs. 5.00 Lakh
5.	National Level Interactive Seminars/ Workshops/ Conclave/ Conferences/ Exhibition	Upto Rs. 5.00 Lakh
6.	Regional Level Interactive Seminars/ Workshops/ Conclave/ Conferences/ Exhibition	Upto Rs. 3.00 Lakh
7.	Training Programme for MSME Officials & IPFCs	Upto Rs. 20.00 Lakh per programme
8.	Interaction with International Agencies	Upto Rs. 15.00 Lakh per programme

ACHIEVEMENTS DURING 2019-20

120 Nos of IPR awareness programmes sanctioned for various MSME-Clusters across the country.

FUND ALLOCATION (2019-20)

BE- Rs. 36.02 crore, RE- Rs. 36.02 crore



Targeted activities for the North-Eastern Region, Women, Disabled Persons, and International Cooperation

5.1 Activities for the North-Eastern Region

5.1.1 Budgetary outlay reserved for the North-Eastern Region

5.1.1.1 Pursuant to the Government's Policy of earmarking 10% of the total funds for NER, under the Schemes/Programmes of M/o MSME, an outlay of Rs.701.13crore in BE 2019-20 had been earmarked exclusively for the Region which comprise the States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.

5.1.1.2 Details of funds earmarked to ARI Division and funds released by the Ministry for the NER during the last three years and 2019-20 are given in the Table below.

Table 5-1: Funds released by ARI Division for NER during 2016-17 to 2019-20

(Rs in Crore)

Year	Budget Allocation (RE) for ARI Division	Budget Allocation to NER	Expenditure NER
2016-17	1717.55	171.76	143.25
2017-18	2517.71	252.21	248.21
2018-19	3488.40	409.90	419.30*
2019-20 (upto 31.12.19)	3714.43	349.93	282.36

*enhancement of expenditure over and above RE is due to Supplementary obtained in the relevant years.

5.1.2 KVIC in the North-East

5.1.2.1 In order to ensure effective implementation and monitoring of Khadi and Village Industries (KVI) programmes in the North Eastern Region (NER), Khadi and Village Industries Commission (KVIC) have a Zonal Office at Guwahati and other field Offices in NE States. KVI programmes are being implemented in the region through State KVI Boards, registered Institutions, Co-operative Societies and Entrepreneurs.

5.1.2.2 Village Industries which are being setup in these hilly and backward areas include Forest Based Industries, Pottery, Beekeeping, Processing of Cereals and Pulses, Fibre, Fruit & Vegetable Processing Industries, Soap making, Carpentry and Blacksmithy, and also Khadi & Polyvastra activities.

5.1.2.3. KVIC is implementing the following schemes in the North East:

- **PMJJBY / PMSBY / Modified AABY** – A total of 5,021 number of Khadi artisans have been covered under the Yojana so far to provide insurance coverage to the Khadi Artisans during 2019-20 (Up to 31-12-2019).
- **PMEGP** – Special efforts have been made by KVIC to provide employment in NER under PMEGP.
 - ✓ A total number of 9,263 PMEGP Projects were assisted by utilizing Margin Money Subsidy of Rs. 135.07 Crore in NE States during the year 2018-19.
 - ✓ A total number of 2,246 PMEGP Projects were sanctioned by involving Margin Money Subsidy of Rs. 35.76 Crore in NE States during the year 2019-20 (Up to 31-12-2019).
- **Honey Mission** – Special efforts have been made by KVIC to provide employment opportunities to the unemployed youth in the Country including NE States.
 - ✓ Under Honey Mission, 24,120 Bee boxes with beehives were distributed to 2,412 Beekeepers. By this, 4270 Kgs honey valued to Rs. 13.48 Lakhs has been produced in NE States during the year 2018-19.
 - ✓ Under Honey Mission, 1,740 Bee boxes with beehives have been distributed to 174 Beekeepers during the year 2019-20 (Up to 31-12-2019).
- **Kumbhar Shashaktikaran** – In order to uplift the pottery activities, Kumbhar Shashaktikaran programme has been launched.
 - ✓ Under Kumbhar Shashaktikaran, 370 Electric Pottery Wheels were distributed to 370 Pottery artisans. By this, 1,480 employment opportunities were created in NE States during the year 2018-19.
 - ✓ Under Kumbhar Shashaktikaran, 500 Electric Pottery Wheels were distributed to 500 Pottery artisans. By this, 2,000 employment opportunities were created in NE States during the year 2019-20 (Up to 31-12-2019).

- **Renovation of Sales Outlets** – Special efforts have been made by KVIC to boost the Khadi sales in NE States.
 - ✓ Under assistance for marketing infrastructure, 2 sales outlets were renovated in NE States during the year 2018-19.
- **Training** – Training is provided under various disciplines through Training Centers located in Assam, Nagaland and Mizoram.
 - ✓ A total of 3,636 candidates were trained from NE States during the year 2018-19.
 - ✓ A total of 664 candidates were trained from NE States during the year 2019-20 (Up to 31-12-2019).

5.1.3 Khadi and Village Industries in the North East

**Table 5.2: STATE-WISE PHYSICAL PERFORMANCE OF KHADI in NER DURING 2019-20
(upto to 31.12.2019)**

Sl. No.	State	Production (Rs. In Lakh)	Sales (Rs. In Lakh)	Cumulative Employment (Numbers)
1.	Arunachal Pradesh	21.78	36.28	31
2.	Assam	872.05	949.06	5073
3.	Manipur	66.21	49.71	143
4.	Meghalaya	41.62	39.97	53
5.	Mizoram	1.08	4.50	14
6.	Nagaland	39.04	58.56	295
7.	Sikkim	-	-	-
8.	Tripura	0.38	3540.20	25
	TOTAL	1042.17	1178.28	5634

Including Polyvastra & Solarvastra

**Table 5.3:STATE-WISE PHYSICAL PERFORMANCE OF VILLAGE INDUSTRIES IN NER
DURING 2019 – 20 (Upto 31.12.2019)**

Sl. No.	State	PRODUCTION (In lakhs)	SALES (In lakhs)	Cumulative EMPLOYMENT (in Lakh)
1.	Arunachal Pradesh	7078.81	1320.15	0.21
2.	Assam	82749.08	8272.73	5.59
3.	Manipur	24445.17	4133.55	1.16
4.	Meghalaya	17522.03	1710.75	0.62
5.	Mizoram	29798.47	2765.93	1.29
6.	Nagaland	32757.08	4890.75	1.00
7.	Sikkim	5060.42	550.43	0.26
8.	Tripura	24368.90	3177.68	1.19
	TOTAL	223779.96	26821.97	11.32

**Table 5.4: State-wise Physical Performance of Khadi & Village Industries in NER
during 2019 – 20 (Upto 31.12.2019)**

Sl. No.	State	Production	Sales	Cumulative Employment (Rs. In Lakh)
1.	Arunachal Pradesh	7100.59	1356.43	0.21
2.	Assam	83621.13	9221.79	5.64
3.	Manipur	24511.38	4183.26	1.16
4.	Meghalaya	17590.82	1750.72	0.62
5.	Mizoram	29800.57	2770.43	1.29
6.	Nagaland	32805.75	4949.31	1.00
7.	Sikkim	5060.42	550.43	0.26
8.	Tripura	24369.63	3217.88	1.19
	TOTAL	224860.29	28000.25	11.37 (projected up to 31.03.20)

**Table 5.5: STATE-WISE PMEGP PERFORMANCE IN NORTH-EAST DURING 2018-19
(FOR SETTING UP OF NEW PMEGP UNITS & 2ND DOSE FOR EXISTING UNITS)**

Sl. No.	State	Units assisted (Number)	Margin Money utilized (Rs. in lakh)	Estimated employment generated (Number)
1	Arunachal Pradesh	280	419.88	2240
2	Assam	3737	4167.41	29896
3	Manipur	1291	2041.06	10328
4	Meghalaya	390	587.14	3120
5	Mizoram	1123	1514.90	8984
6	Nagaland	1208	2349.67	9664
7	Tripura	1179	2314.24	9432
8	Sikkim	55	112.35	440
	Total	9263	13506.65	74104

**Table 5.6: State-Wise PMEGP performance in NER States during 2019-20
(Upto 31.12.2019) is as under:**

(For setting up of new PMEGP units and 2nd dose for existing units)

Sl. No.	State	Units assisted (Number)	Margin Money utilized (Rs. in lakh)	Estimated employment generated (Number)
1	Arunachal Pradesh	112	176.02	896
2	Assam	947	1155.06	7576
3	Manipur	356	602.77	2848
4	Meghalaya	146	256.56	1168
5	Mizoram	275	380.05	2200
6	Nagaland	278	806.61	2224
7	Tripura	245	487.03	1960
8	Sikkim	38	85.80	304
	Total	2397	3949.00	19176

**Table 5.7: STATE-WISE MICRO ENTERPRISES (PROJECTS) ASSISTED
UNDER PMEGP IN NORTH-EAST
(FOR SETTING UP OF NEW PMEGP UNITS & 2nd DOSE FOR EXISTING UNITS)**

(Micro Enterprises / Projects : in Numbers)

State	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20 (UP TO 31-12- 2019)
Arunachal Pradesh	8255	5015	3483	6028	2282	3737	3737
Assam	397	555	603	329	75	389	389
Manipur	733	747	685	1265	600	1291	1291
Meghalaya	1307	787	642	2297	1116	1178	1178
Mizoram	421	416	623	1018	930	1208	1208
Nagaland	777	817	1134	425	249	1123	1123
Sikkim	66	16	110	27	37	55	55
Tripura	657	652	35	301	209	280	280
TOTAL	12613	9005	7315	11690	5498	9263	2397

5.1.4 NSIC in North Eastern region



NSIC has a network of offices in NER which includes Branch Office at Guwahati and Sub-Office at Imphal (Manipur). Activities undertaken by NSIC in NER is as under:

- An event “North East Summit for SC/ST MSMEs” in partnership with CII was organized under National SC/ST Hub on 22nd and 23rd November, 2019 at Guwahati, Assam. This summit was attended by around 500 SC/ST entrepreneurs from all the North-Eastern States.
- NSIC signed MoU with Government of Sikkim for the promotion and development of MSME sector in the state of Sikkim through NSIC package of services for the growth of MSME sector.

- NSIC Guwahati office signed MoU with M/s Shyam Steel Ltd. for distribution of TMT Rebar to different MSMEs in North East Region.
- NSIC Ltd., Guwahati office mobilized 48 MSMEs from handicraft and handloom sector for participating in 26th International Guwahati Trade fair held at Maniram Dewan Trade Centre, Guwahati, Assam during 27.09.2019 to 14.10.2019.
- 65 MSMEs were mobilized by NSIC for participation in 19th International LEO Expo 2019 which was held at Maniram Dewan Trade Centre, Guwahati, Assam during 25.10.2019 to 18.11.2019.
- NSIC conducted Buyer Seller Meet at Group Centre, CRPF Langjing, Imphal. 77 MSMEs from different field of activities both buying and selling participated in this event.
- NSIC was appointed as Marketing Partner by Assam Bio Refinery Pvt. Ltd. (ABRPL)- Numaligarh (NRL has 50 % stake in ABRPL). NSIC Guwahati also organized a workshop with ABRPL in Guwahati wherein NSIC MSME units participated for opportunity to work with ABPRL in Bio-Fuel Mission.

5.2 Activities targeted at welfare of women

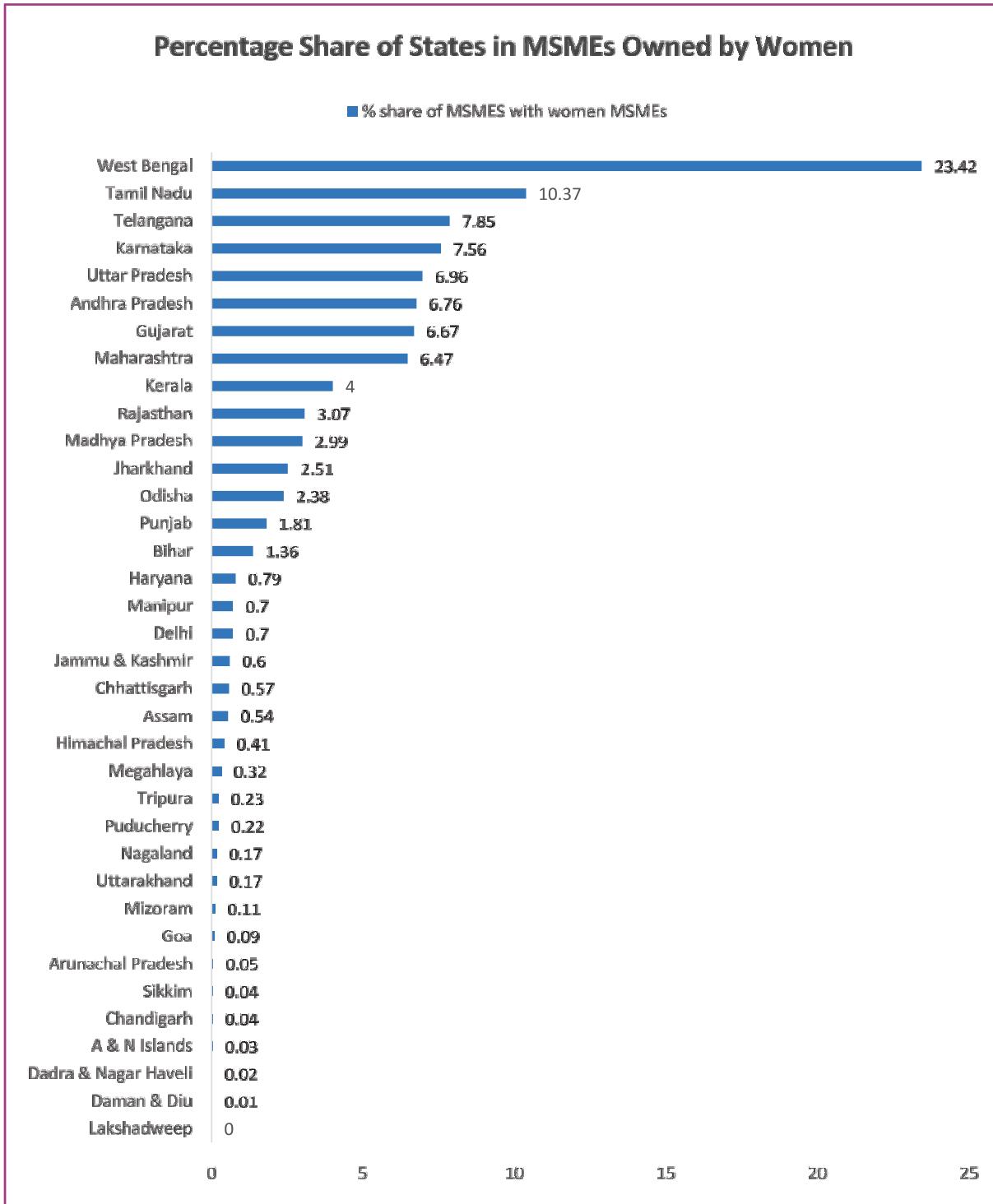
- 5.2.1** As Per the NSS 73rd Round of NSSO there are a total of estimated 1,23,90,523 Women owned proprietary MSMEs in the country. Figure 5.3 shows the percentage distribution of male owned proprietary MSMEs in the country. More than 20% proprietary MSMEs are owned by women.
- 5.2.2** The main focus of the schemes/programmes undertaken by the Organisations of the Ministry is to provide/facilitate a wide range of services required for accelerating the development of MSMEs. Nevertheless, there are a few schemes/programmes which are individual beneficiary oriented. There are several schemes, wherein women are provided extra benefits/ concessions/ assistance. The details of concessions for women may be seen in the respective scheme guidelines as available on the Ministry's website www.msme.gov.in.

Table 5.8: State-wise Distribution of Proprietary MSMEs by Gender of Owners [NSS 73rd Round]

Sl. No.	State/UTs	Male	Female	All	Share of State among All MSMEs with Male Owners(%)	Share of State among All MSMEs with Female Owners (%)
1	West Bengal	5583138	2901324	8484462	11.52	23.42
2	Tamil Nadu	3441489	1285263	4726752	7.10	10.37
3	Telangana	1459622	972424	2432046	3.01	7.85
4	Karnataka	2684469	936905	3621374	5.54	7.56
5	Uttar Pradesh	8010932	862796	8873728	16.53	6.96

Sl. No.	State/UTs	Male	Female	All	Share of State among All MSMEs with Male Owners(%)	Share of State among All MSMEs with Female Owners (%)
6	Andhra Pradesh	2160318	838033	2998351	4.46	6.76
7	Gujarat	2375858	826640	3202499	4.90	6.67
8	Maharashtra	3798339	801197	4599536	7.84	6.47
9	Kerala	1647853	495962	2143816	3.40	4.00
10	Rajasthan	2261127	380007	2641134	4.67	3.07
11	Madhya Pradesh	2275251	370427	2645678	4.70	2.99
12	Jharkhand	1250953	310388	1561341	2.58	2.51
13	Odisha	1567395	295460	1862856	3.24	2.38
14	Punjab	1183871	224185	1408056	2.44	1.81
15	Bihar	3239698	168347	3408044	6.69	1.36
16	Haryana	831645	98309	929953	1.72	0.79
17	Delhi	827234	86742	913977	1.71	0.70
18	Manipur	86383	86604	172987	0.18	0.70
19	Jammu & Kashmir	624056	74785	698841	1.29	0.60
20	Chhattisgarh	727203	71201	798403	1.50	0.57
21	Assam	1128411	66665	1195076	2.33	0.54
22	Himachal Pradesh	329595	50368	379963	0.68	0.41
23	Meghalaya	72191	39462	111653	0.15	0.32
24	Tripura	179169	28042	207212	0.37	0.23
25	Puducherry	65350	27072	92422	0.13	0.22
26	Uttarakhand	380000	20964	400964	0.78	0.17
27	Nagaland	65778	20865	86643	0.14	0.17
28	Mizoram	20439	13698	34137	0.04	0.11
29	Goa	57133	10815	67948	0.12	0.09
30	Arunachal Pradesh	16153	6274	22427	0.03	0.05
31	Chandigarh	44321	5560	49881	0.09	0.04
32	Sikkim	20880	5036	25916	0.04	0.04
33	A & N Islands	14302	4026	18328	0.03	0.03
34	Dadra & Nagar Haveli	12900	2629	15529	0.03	0.02
35	Daman & Diu	5880	1560	7441	0.01	0.01
36	Lakshadweep	1384	488	1872	0.00	0.00
37	ALL	48450722	12390523	60841245	100.00	100.00

Figure 5.3: Percentage Share of States in MSMEs owned by Women



5.2.3 PMEGP-Under PMEGP higher subsidy is provided to women beneficiaries. Since inception (i.e. 2008-09 to 31.12.2019), a total of 1,62,383 projects have been assisted to women entrepreneurs under PMEGP.

Data on number of women beneficiaries for each over the past years is as follow:

Table 5.9: Women beneficiaries under PMEGP since inception (i.e. 2008-09 – 31.12.2019)
 (Micro Enterprises / Projects : in Numbers)

YEAR	WOMEN ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2008-09	4930
2009-10	10845
2010-11	12134
2011-12	14299
2012-13	13612
2013-14	13448
2014-15	13394
2015-16	11356
2016-17	14768
2017-18	15669
2018-19	25399
2019-20 (UP TO 31-12-2019)	12529
TOTAL SINCE INCEPTION (UP TO 31-12-2019)	162383

5.3 Welfare for Persons with disabilities

5.3.1 This Ministry is maintaining ‘reservation roster’ as per the instructions on the subject. The vacancies arising out of 100-point roster for the disabled persons for the Ministry and its attached O/o DC (MSME), are regularly intimated to the Department of Personnel and Training for filling up of such posts. Besides other facilities (like conveyance allowance), as per the Government of India’s instructions, also provided to the disabled persons working in various offices of the Ministry.

5.3.2 The NSIC and NIMSME are providing necessary reservation/preference for the training in different fields of entrepreneurship development and related training modules.

5.4 International Cooperation Scheme

5.4.1 Worldwide, the MSMEs have been accepted as the engine of economic growth for promoting equitable development and in India also MSMEs play an important role in export promotion of the country. To maintain its niche in the international and global markets, MSMEs are required to remain globally competitive and have to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demands, emergence of new markets, etc.

5.4.2 With agility and dynamism, the sector has shown admirable innovation and adaptability. However, MSMEs have been facing great challenges in the era of globalization and

liberalization. With its consistent growth performance and abundant high skilled manpower, India provides enormous opportunities for investment, both domestic and foreign. To exploit this potential, M/o MSME and its organizations, through its various Schemes and programmes, are providing support to the Indian MSME sector by giving them exposure of the international market; foreign technology; sharing of experiences and best management practices in the international arena. In continuation of this endeavour, M/o MSME has entered into long term Agreements, Memorandum of Understanding/Joint Action Plan with 19 countries viz. Tunisia, Romania, Rwanda, Mexico, Uzbekistan, Lesotho, Sri Lanka, Algeria, Sudan, Cote d'Ivoire, Egypt, Republic of South Korea, Mozambique, Botswana, Indonesia, Vietnam, Mauritius, Sweden and UAE.

5.4.3 Mega Event held under International Cooperation

- 5.4.3.1** Ministry of MSME in association with nimsme and India SME Forum organized an International Convention on “Indian MSMEs, Global Aspirations” on the occasion of International MSME Day on 27th June, 2019 at New Delhi.



The Union Minister for Road Transport & Highways and Micro, Small & Medium Enterprises, Shri Nitin Gadkari presenting the India SME 100 Awards, at the MSME day and International SME Convention 2019, in New Delhi on June 27, 2019. The Minister of State for Micro, Small & Medium Enterprises and Animal Husbandry, Dairying & Fisheries, Shri Pratap Chandra Sarangi and the Secretary, MSME, Shri Arun Kumar Panda are also seen.

- 5.4.3.2** Ministry of MSME in association with India SME Forum and other Global Organizations organized an International SME Convention from **28-29, June, 2019** in New Delhi with the aim to provide a global platform for intensive business discussions between international entrepreneurs with selected high-performing entrepreneurs from all over the India. The event was attended by 175 Foreign Delegates and 1385 Indian MSMEs. Ambassadors from 16 countries including, European, African and Latin American Countries along with their respective commercial sections presented trade opportunities at the Convention. 198 pre-

arranged b2b meetings were conducted between entrepreneurs from India and overseas, of which 42 letters of intent were filed for possible future collaborations, 729 B2B trade connect forms were filed by Indian entrepreneurs.

5.4.3.3 Ministry of MSME in partnership with Confederation of Indian Industry (CII), New Delhi organized 16th Edition of Global SME Business Summit 2019 on 24-25th September, 2019 in New Delhi with the objective of boosting competitiveness of MSMEs through adoption of innovation and promoting their growth through building sustainable and significant global partnership. The event witnessed the participation of over 600 participants. Over 800 B2B Meetings were organized. About 15 knowledge sessions were conducted and more than 70 internationally acclaimed speakers were invited to deliberate upon the potential opportunities, threats and the way forward for integrating SMEs with the global value chain and contributing substantially to the 5 trillion economy in making.



The Union Minister for Road Transport & Highways and Micro, Small & Medium Enterprises, Shri Nitin Gadkari releasing the publication at the 16th Global SME Business Summit 2019, in New Delhi on September 24, 2019. The Secretary, MSME, Shri Arun Kumar Panda and other dignitaries are also seen.

5.4.4 Significant Meetings with Foreign Dignitaries and Delegations

Ministry of Micro, Small and medium Enterprises and its Organisations like O/o DC(MSME) and NSIC hold discussions with foreign delegations for enhancement of bilateral cooperation for the mutual benefits of MSMEs of the two countries. The details of such meetings/ discussions with respect to M/o MSME are given below:

- Second Meeting of the Joint Committee formed under the MoU signed between India and Mozambique on Cooperation in MSME Sector was held on July 8, 2019 in New Delhi. The Indian delegation was led by Ms. Alka Arora, Joint Secretary, Ministry of Micro, Small and Medium Enterprises of the Republic of India. The Mozambique delegation was led by Mr. Claire Mateus Correia Zimba, Director General of IPEME, Ministry of

Industry and Commerce, Government of Mozambique. Various issues of bilateral cooperation including setting up of VTC/Incubation Centre by NSIC in Mozambique; cooperation in the field of packaging industry etc. were discussed during the meeting.

- Dr. Arun Kumar Panda, Secretary (MSME) led a delegation to Czech Republic from 19-20 September, 2019 to hold bilateral meetings with authorities involved in SME promotion and development in the Government of Czech Republic and Industry representatives. The delegation also visited industrial clusters to understand their model of Clusters and policies followed by them to promote SME sector. The delegation also discussed the MoU being contemplated by the Ministry with Czech Republic and cooperation between Czech vocational training institutes and glass industries.
- Sh. Ram Mohan Mishra, Special Secretary and Development Commissioner (MSME), Ministry of Micro, Small and Medium Enterprises (MSME) led a 4 member official delegation to Republic of Korea from 4th to 6th November, 2019 to review the cooperation activities undertaken so far and also to discuss the new cooperative agenda.
- A number of foreign Ministerial delegations from Islamic Republic of Iran, Republic of Korea, Czech Republic, Hungary and Slovak Republic called on Hon'ble Minister of MSME, Hon'ble MoS for MSME and Secretary (MSME) to explore mutual areas of cooperation in the field of Micro, Small and Medium Enterprises Sector.
- Senior Officers of the Ministry led MSME business delegations to premiere Fairs/ Exhibitions organized in United States of America (USA), Germany and Egypt.

General Statutory Obligations

6.1 Official Language

- 6.1.1** The Union of India is constitutionally obligated to use the Hindi in Devanagari script as its official language. Government policy aims at progressively increasing the use of Hindi in official work. Effective steps were taken during the year in the Ministry of MSME to ensure the compliance of Official Language Policy, implementation of the annual programme and compliance with the various orders of the Government of India on the recommendations of the Committee of Parliament on Official Language.
- 6.1.2** Progress has been made in the progressive use of Hindi in official business. The Ministry has a functional Hindi language website at: <http://msme.gov.in>
- 6.1.3** All documents such as general orders, notifications, press communiqué, contract, agreement, tender forms and notices, resolution, rules, memorandum /office memorandum, administrative reports and official papers laid before a House or both the Houses of Parliament under the Section 3(3) of the Official Languages Act, 1963 are issued bilingually, i.e. both in Hindi and English. General orders meant for departmental use were issued in Hindi only. All letters received in Hindi were replied to in Hindi.
- 6.1.4** The meeting of Hindi Advisory Committee of Ministry of Micro, Small and Medium Enterprises are held under the chairmanship of the Hon'ble Minister of MSME wherein important decisions are taken. The Departmental Official Language Implementation Committee under the Chairmanship of the Joint Secretary (In-Charge of Hindi) in the Ministry of MSME has already been constituted. Quarterly meetings of the Committee are organized regularly and important decisions for use of Hindi in official work are taken. Effective steps for ensuring compliance of the decisions have also been taken.
- 6.1.5** Correspondence in Hindi: Letters to State Governments, Union Territory and Central Government offices located in regions 'A' and 'B' were issued in Hindi, to the extent possible. Similarly, letters were sent in Hindi to Central Government offices located in region 'C' as per the targets laid down in the Annual Programme. About 83% correspondence was made in Hindi in region 'A', 87 % in region 'B' and 79% in region 'C' up to the quarter ending September 2019.
- 6.1.6** Monitoring and Inspections: In order to ensure the implementation of the Official Language Policy, monitoring is done through reviewing the quarterly progress reports. During the years 05 sections of the Ministry and attached organizations i.e. KVIC headquarter Mumbai, NSIC, Regional offices and NSIC zonal office, Coir Board showroom and sales depot, Mumbai, NSIC HQs, Delhi, NIMSME, Hyderabad, NSIC Zonal office, Hyderabad, KVIC state office and

Coir Board Regional office, Bangalore, Coir Board Hqrs, Kochi, NSIC branch office, Kochi etc. under the control of Ministry of MSME were inspected to ensure the use of official language and compliance with the Official Language policy.

- 6.1.7** Hindi Month: Hindi month was celebrated from 14th September, 2019 to 13th October 2019 in the Ministry of Micro, Small and Medium Enterprises. To encourage and motivate the employees/officers for doing official work in Hindi, various competitions like Hindi Typing, Hindi Essay Writing, Noting and Drafting in Hindi, General Hindi, Dictation, quiz, speech in Hindi, Kavita path and Hindi work in the sections were organized. A large number of officers and employees participated in these events with enthusiasm. The message of Hon'ble Minister (MSME) on the occasion of Hindi Day 2019 was circulated on the 14th September in the Ministry of MSME as well as in its attached and subordinate offices for compliance.

6.1.8 Use of Hindi in attached Offices and statutory bodies

- 6.1.8.1 KVIC:** Khadi and Village Industries Commission (HQ), Mumbai has a full-fledged Hindi department which is responsible to implement the Official Language policy and guidelines issued from time to time by the Department of Official Language, Ministry of Home Affairs. Hindi Month was organized from 3rd September, 2019 in to 29th September, 2019 in which various Hindi competitions were held and the winners were awarded. Sub-ordinate offices of the Commission and Directorates of the headquarters were inspected. The meeting of Official Language implementation Committee and Hindi workshops were organized regularly in the commission. The website of the commission is bilingual. The compliance of the section 3(3) of Official Language Act, 1963 is ensured in the Commission.

- 6.1.8.2 Coir Board:** The Coir Board is a constitutional body under the Government of India which has been trying to implement the Official Language Policy of Govt. of India over the years. During the year all the documents under the Section 3(3) of the Official Language Act, 1963 were issued bilingually. All the letters received in Hindi were replied to in Hindi only. Hindi Fortnight was organized from 14th September 2019 to 28th September 2019 in the headquarters. Nineteen competitions in Hindi were organized. The meetings of the Official Language Implementation Committee and workshops were regularly organized. Untrained officials were nominated for training. Sub offices and Coir Bhawan were inspected. Coir Board has been awarded with the 2nd prize of Kirti Puraskaar of Department of Official Language, Ministry of Home Affairs, Government of India for the year 2018-19 among offices located in Region 'C'.

- 6.1.8.3 NSIC:** NSIC continuously strives to promote the use of Hindi in official work. The meeting of Official Language Implementation Committee and Hindi workshop were regularly organized in NSIC. During the year Hindi fortnight was organized from 16th September, 2019 to 30th September, 2019 in which six Hindi competitions were held. On the occasion of Hindi day on 14th September, 2019 the messages of Hon'ble MSME Minister and CMD, NSIC were read. During the year, More than 50% amount was spent on the purchase of Hindi books out of total amount earmarked for the purchase of books and magazines etc. The

corporation has been honoured with 'Rajbasha Samman' by Vishwa Hindi Parisad Council in international conference-2019, Rajbasha 'mukutmani' award was given by Bhartiya Bhasha Evam Sanskriti Kendra conference in Goa and 'Rajbasha Hindi Implementation Ratna' was given by Pritvartan Jan Kalyan Samiti in Koude kanal.

6.1.8.4 National Institute for Micro, Small and Medium Enterprises (NIMSME)

On the occasion of Hindi Day 2019 Hindi fortnight was celebrated in the institute. During this period various Hindi programmes were conducted. Meeting of the Official Language Implementation Committee was conducted. Different types of training programmes and workshops were conducted in the institutes.

6.1.8.5 Mahatma Gandhi Institute for Rural Industrialization (MGIRI)

Hindi Fortnight was celebrated from 13th September, 2019 to 30th September, 2019 in the Institute. During this period various competitions/events were organized and the winners of the competitions were awarded cash prizes. The meeting of the Official Language Implementation Committee was conducted in the Institute. During the year workshops, training programmes, seminars were organized to motivate the employees/officers of the institute so that they might use the most of words of Hindi in their official work.

6.1.8.6 Office of the Development Commissioner (MSME)

There is a full-fledged Hindi Section in the Office of the DC (MSME) to ensure compliance with the Official Language Policy and to implement the directives of the Government of India. All documents were issued bilingual under the section 3(3) of Official Language Act, 1963. All the documents were replied to in Hindi only. During the year, Hindi Fortnight was celebrated from 16th September, 2019 to 30th September, 2019 in which 10 Hindi competitions were conducted. The meetings of Official Language Implementation Committee were regularly held in the office. Workshops located in Hyderabad, Bangalore were also conducted in the office. 02 sub-ordinate offices were inspected during the year.

6.2 Vigilance



Oath Ceremony on Vigilance Awareness Day

- 6.2.1** The Vigilance Division of the Ministry is headed by a part-time Chief Vigilance Officer (CVO) of the rank of Joint Secretary who functions as the nodal point for all vigilance matters, in consultation with the Central Vigilance Commission and Investigating Agencies.
- 6.2.2** The Ministry is implementing the guidelines/instructions issued by the Department of Personnel & Training and the Central Vigilance Commission on creating greater awareness of vigilance among the users of its services. During the period under report, the references/vigilance complaints received from various sources in the Ministry/Attached Office/Organizations under the Ministry were replied to/disposed off.
- 6.2.3** Vigilance Awareness Week was observed from 28th October, 2019 to 2nd November, 2019.
- 6.2.4** The Vigilance Division deals with the appeals preferred by employees of the organizations functioning under the Ministry on the penalties imposed on them as also complaints, etc. received against the functionaries of these organizations and disciplinary proceedings against officers of the Ministry and Assistant Directors and above level officers of O/o DC (MSME). The following functions are also performed by the Division:-
- i. Maintenance of Annual Performance Appraisal Reports (APARs) of Officers and Staff including online system of SPARROW <https://sparrow.eoffice.gov.in>
 - ii. All cases falling under CCS (Conduct) Rules, 1964 including Annual Property Return Statement of the employees.
 - iii. Safe custody of mortgage bonds/deeds.
 - iv. Vigilance clearance for administrative purposes.
- 6.2.5.** During the period under report, 41 complaints were received and were closed/disposed of in consultation with Central Vigilance Commission, wherever applicable.

6.3 Citizen's Charter

- 6.3.1** Citizens'/ Clients' Charter for M/o MSME have been prepared and the same can be viewed at Ministry's website. This Charter consists of a Declaration of the Ministry, incorporating its mission and commitment to the Micro, Small and Medium Enterprises and for the people of India, in general.
- 6.3.2** The Information and Facilitation Counter of the Ministry, located on the ground floor (between Gate No. 4 and 5), Nirman Bhawan, New Delhi, provides information on the services and activities of the Ministry and its organisations. It also receives RTI applications as well as fees, if any, by RTI applicant.
- 6.3.3** Annual Reports and Handbook on Self Employment have been published and are available for the information of potential entrepreneurs, policy makers and others. The website of the Ministry, i.e., www.msme.gov.in provides all the relevant information and link to its organisations.

- 6.3.4** The detailed Citizens'/ Clients' Charter of the Ministry is available on the website of the Ministry.
- 6.3.5** Complaints: The Department of Administrative Reforms and Public Grievances (DAPRG) have created a portal for public grievances - <http://pgportal.gov.in>. Any person can lodge his grievance on this portal. All grievances received by DAPRG, Prime Minister's Office and President Secretariat are forwarded to the concerned Ministries through this portal/ software. Grievance pertaining to other Ministries/Subordinate organisations can be transferred online. M/o MSME, O/o DC (MSME), NSIC and all the 24 Responsibility Centres have been provided link to <http://pgportal.gov.in>. The MSME Ministry and its organisations are promptly attending to the grievances. The Ministry has also started MSME internet grievance monitoring system to track and monitor other grievances and suggestions received in the Ministry. The address, phone and fax numbers of the Information and facilitation Counter and the Grievance Cell are as follows:

Particulars	Website Address	Organisation
1. Grievance Cell Additional Development Commissioner, Office of the Development Commissioner (MSME), Room No.716, Nirman Bhawan, New Delhi-110108. Tel: 23061277, Fax:23061804	www.msme.gov.in	M/o MSME
	www.dcmsme.gov.in	O/o DC (MSME)
	www.nsic.co.in	NSIC, New Delhi
	www.nimsme.org	NI-MSME, Hyderabad
	www.kvic.org.in	KVIC, Mumbai
	www.coirboard.gov.in	Coir Board, Kochi
2. Information and Facilitation Counter, Counter, Gate No. 4, Ground Floor, Nirman Bhawan, New Delhi-110108. Tel. No. 23062219.	www.mgiri.org	MGIRI, Wardha

6.4 Right to Information

- 6.4.1** For information under the RTI Act, 2005, citizens may approach the Public Information Officer (RTI) located between Gate No. 4 & 5, Nirman Bhawan, (O/o DC (MSME)), New Delhi on any working day or file online application on www.rtionline.gov.in.
- 6.4.2** The complete information in respect of the Ministry and the other Public Authorities of the Organisations under this Ministry is regularly uploaded on the website of the Ministry. The details of the CPIOs'/Appellate Authority are also available at respective Office website. The latest list of Nodal CPIOs of the Ministry and its organizations is at Annexure 2.

6.5 Prevention of Sexual Harassment

- 6.5.1** In accordance with the provisions contained in the Sexual Harassment of Women at Work Place (Prevention and Redressal) Act, 2013, an Internal Complaints Committee has been constituted in the Ministry.

- 6.5.2** During the year 2019-20 (Upto December, 2019) no case was reported to the Internal Complaints Committee and no case is pending with the ICC.
- 6.5.3** The online complaint management system-“She box” (Sexual Harassment electronic-Box) introduced by the Ministry of Women and Child Development to enable women employees of the Central Government to file complaints directly. It has been given wide publicity by the Ministry among its employees and attached /subordinate organizations.

1. PLAN ALLOCATION AND EXPENDITURE DURING 2016-17 to 2019-20

(Rs. in crore)

Items	2016-17	2017-18	2018-19	2019-20
SME DIVISION				
BE	310.99	138.22	170.29	213.99
RE	160.73	106.21	143.03	174.93
EXPENDITURE	121.51	94.69	135.61	85.94*
ARI DIVISION				
BE	1825.00	2065.48	3308.24	3641.75
RE	1717.54	2517.70	3488.40	3714.43
EXPENDITURE	1686.39	2249.69	3577.98	3026.58*
O/o DC(MSME)				
BE	864.00	4278.26	3074.08	3155.55
RE	3104.93	3858.05	2921.18	3121.93
EXPENDITURE	1365.12	3877.83	2799.54	2327.89*
TOTAL BE	2999.99	6481.96	6552.61	7011.29
TOTAL RE	4983.20	6481.96	6552.61	7011.29
TOTAL EXPENDITURE	3173.02	6222.21	6513.13	5440.41*

* Upto December, 2019

2. List of Nodal Central Public Information Officers (CPIOs)

Sl. No.	Name, Designation and Telephone of CPIOs	Name, Designation and Telephone of Appellate Authority	Subject Matter
1.	Pradeep Kumar Singh Under Secretary, M/oMSME, Udyog Bhavan, New Delhi. 23063293	Rajiv Malik, Deputy Secretary 23063198	Distribution of all the RTI applications related to M/o MSME among the concerned CPIOs. The subject- wise list of CPIOs are available on website www.msme.gov.in
2.	Vinay Kumar Asstt. Director Office of the DC (MSME), Nirman Bhavan, New Delhi.	Dr. O. P. Mehta Director, Office of the DC(MSME), Nirman Bhavan, New Delhi.	Distribution of all the RTI applications related to Office of the Development Commissioner (MSME) among the concerned CPIOs. The subject-wise list of CPIOs are avail- able on website www.dcmsme.gov.in
3.	A.K. Mishra General Manager, NSIC Limited, NSIC Bhavan, Okhla Industrial Estate, New Delhi-110020 011-26390190, akmishra@nsic.co.in	Navin Chopra, Chief General Manager NSIC Limited, NSIC Bhavan, Okhla Industrial Estate, New Delhi-110020 011-26920911, navinchopra@nsic.co.in	Distribution of all the RTI applications related to the National Small Industries Corporation Limited among the concerned CPIOs. The subject-wise list of CPIOs are avail- able on website www.nsic.co.in
4.	N. Muralia Kishore, Asstt. Registrar, National Institute for Micro, Small and Medium Enterprises (NI-MSME), YousufGauda, Hyderabad – 500 045 040-23633260, ar@nimsme. org	J. Koteswara Rao, Associate Faculty Member National Institute for Mi- cro, Small and Medium Enterprises (NI-MSME), YousufGauda, Hyderabad – 500 045 040-23633203, cao@ nimsme.org	All the matters related to NIMSME. The details of CPIOs are available on website www.nimsme.org

Annex - II (Contd.)

Sl. No.	Name, Designation and Telephone of CPIOs	Name, Designation and Telephone of Appellate Authority	Subject Matter
5.	Shri Krishna Pal, Asst. Director,KVIC,3 Irla Road, Ville Parle (West), Mumbai022-26711037	Shri G. Guruprasanna, Dy. CEO,KVIC, 3 Irla Road, Ville Parle (West), Mumbai 022-26713538	Distribution of all the RTI applications related to Khadi and Village Industries Commission among the concerned CPIOs. The subject-wise list of CPIOs is available on website www. kvic.org.in
6.	Smt. Anita Kumari S, Marketing & Publicity Officer, Coir Board, Coir House, M.G. Road, Kochi-682016 0484-2351807	K Raghunandan V C, Senior Accounts Officer, Coir Board, Coir House, M.G. Road, Kochi-682016 0484-2351807	All the matters related to Coir Board. The details of CPIOs are available on website www. coirboard.gov.in
7.	Dr. M. Patnaik,Deputy Director, Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-4420010 07152-253512,	Dr. P.B. Kale, Director, Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-4420010 7152-253512, 13 director.mgiri@gmail. com	All the matters related to MGIRI. The details of CPIOs are available on website www. mgiri.org

3. Contact Addresses of the Offices of Ministry of MSME and its Statutory Bodies

Sl. No.	Name and Address of the organisation	Website	E-mail	Telephone	Fax
1	Ministry of Micro, Small and Medium Enterprises, Udyog Bhavan, New Delhi – 110 107	www.msme.gov.in	min-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
2	Office of Development Commissioner (MSME), 7th Floor, A-Wing, Nirman Bhavan, New Delhi – 110 108	www.dcmsme.gov.in; www.laghu-udyog.com; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
3	Khadi and Village Industries Commission, (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West), Mumbai - 400056, Maharashtra	www.kvic.org.in	kvichq@bom3.vsnl.net.in, ditkvic@bom3.vsnl.net.in, dit@kvic.gov.in	022-26714320-25/ 26716323/ 26712324/ 26713527-9/ 26711073/ 26713675	022-26711003
4	Coir Board, "Coir House", M.G. Road, Ernakulam, Kochi-682016, Kerala	www.coirboard.gov.in	info@coirboard.org <u>coirboard@nic.in</u>	0484-2351900 2351807, 2351788, 2351954, Toll Free – 1-800-4259091	0484-2370034 2354397
5	National Small Industries Corporation Limited (NSIC), NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	www.nsic.co.in	info@nsic.co.in,	011-26926275 26910910 26926370 Toll Free 1-800-111955	011-26932075 26311109
6	National Institute for Micro, Small and Medium Enterprises (NI-MSME), YousufGauda, Hyderabad – 500 045	www.nimsme.org	registrar@nimsme.org	040-23608544-46 23608316-19	040-23608547 23608956 23541260
7	Mahatama Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	www.mgiri.org	director.mgiri@gmail.com	0752-253512	0752-240328

4. State-Wise List of MSME -DI and Branch MSME -DI

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
1	Andaman & Nicobar (UT)	Br. MSME-DI	Port Blair	DollygungIndustrail Es-tate, P.O. Jungle Ghat, Port Blair-744103	03192-252308		brdcdi-pprt@dcmsme.gov.in jan-gammouli@yahoo.com
2	Andhra Pradesh	Br. MSME-DI	Visakhapat-nam	F-19-22, Block D IDA, Autonagar, Visakhapatnam- 530012	0891-2517942 /2701061	0891-2517942	brdcdi-vish@dcmsme.gov.in
3	Telangana	MSME-DI	Hyderabad	Narsapur Cross Roads, Bala Nagar, Hyderabad-500 037	040-23078857	040-23078857	dcdi-hyd@dcmsme.gov.in
4	Arunachal Pradesh	Br. MSME-DI	Itanagar	APIDFC Building, 'C' Sector, Itanagar-791111	0360-2291176	0360-2291176	brmsme.itan@gmail.com
5	Assam	MSME-DI	Guwahati	Industrial Estate, M.R.D Road , P.O. Bamuni- maid-am, Guwahati-781021	0361-2550052, 2550298	0361-2550298	dcdi-guwahati@dcmsme.gov.in
		Br. MSME-DI	Silchar	Link Road Point, N.S Avenue, Silchar-788006	03842-247649	03842-241649	brdcdi-silc@dcmsme.gov.in
		Br. MSME-DI	Diphu (KarbiAnglong)	Amalipati, KarbiAn- glong , Diphu-782460	03761-272549	03671-272549	brmsmediphu@gmail.com
		Br. MSME-DI	Tezpur	Darrang College Road, Tezpur-784001	03712-221084	03712-221084	brdcdi-tezp@dcmsme.gov.in
6	Bihar	MSME-DI	Muzaffarpur	Institute, Goshala Road, PO Ramna, Muzaffar- pur-842002.	0621-2282486 /2284425	0621-2282486	dcdi-mzfpur@dcmsme.gov.in
		MSME-DI	Patna	Patliputra Industrial Est.,Patna-800013	0612-2262568	0612-2262719	dcdi-patna@dcmsme.gov.in
7	Chattisgarh	MSME-DI	Raipur	Near Urkura Railway Station, Bhanpuri In- dustrial Area, Raipur (C.G)-492001	0771-2427719	0771-2422312	dcdi-raipur@dcmsme.gov.in
8	Dadra & Nagar Haveli (UT)	Br. MSME-DI	Silvassa	Masat Industrial Estate, Silvassa-396230	0260-2640933	0260-2640933	brdcdi-silv@dcmsme.gov.in
9	Delhi (NCT)	MSME-Ext. Centre	New Delhi	Bal Sahayog Kendra, Connaught Place, New Delhi.			dcdi-delhi@dcmsme.gov.in
		MSME-DI	New Delhi	Shaheed Capt. Gaur Marg, Opp. Okhla Industrial Es-tate, New Delhi-110 020.	011-26847223, 26838369,	011-26838016	dcdi-delhi@dcmsme.gov.in
10	Goa	MSME-DI	Margao	Opp. Konkan Railway Station (Quem Road), Margao-403 601.	0832-2705092	0832-2710525	dcdi-goa@dcmsme.gov.in

Annex - IV (Contd.)

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
11	Gujarat	MSME-DI	Ahmedabad	Harsiddhh Camber, 4th Floor, Ashram Road (Gujarat), Ahmedabad-380014	079- 27543147, 27544248	079- 27540619	dcdi-ahmbad@ dcmsme.gov.in
		Br. MSME-DI	Rajkot	3rd Floor, Annexe Building, Amruta (Jasani) Building Premises, Nr. Girnar Cinema, M G Road, Rajkot-360001	0281- 2471045	0281- 2471045	brcdi-rajk@ dcmsme.gov.in
12	Haryana	MSME-DI	Karnal	11-A, Industrial Development Colony, Near ITI, Kunjpura Road, Karnal-132 001.	0184- 2208100/ 2208113	0184- 2208114	dcdi-karnal@ dcmsme.gov.in
		Br. MSME-DI	Bhiwani	Iti Campus, Hansi Road, Bhiwani-125021.	01664- 243200	01664- 243200	brcdi-bhiw@ dcmsme.gov.in
13	Himachal Pradesh	MSME-DI	Solan	Electronic Complex, Chambaghat, Solan-173213.	01792- 230265	01792- 230766	dcdi-solan@dc- msme.gov.in
14	Jammu & Kashmir (UT)	Br. MSME-DI	Jammu Tawi	Industrial Estate Digiane, Jammu Tawi	0191- 2431077	0191- 2431077	dcdi-jammu@ dcmsme.gov.in
		MSME-DI	Jammu	36, B/C, Gandhi Nagar, Jammu-180004.	0191- 2431077	0191- 2450035	dcdi-jammu@ dcmsme.gov.in
15	Jharkhand	Br. MSME-DI	Dhanbad	Katras Road, Matkuria, Dhanbad-826001.	0326- 23063380	0326- 23063380	brcdi-dhan@ dcmsme.gov.in
		MSME-DI	Ranchi	Industrial Estate., Kokar, Ranchi-834001	0651- 2546133	0651- 2546235	dcdi-ranchi@ dcmsme.gov.in
16	Karnataka	MSME-DI	Hubli	Industrial Estate, Gokul Road, Hubli-580 030	2330389, 2332334 (0836)	0836- 2330389	dcdi-hubli@dc- msme.gov.in
		MSME-DI	Begaluru	Rajaji Nagar, Industrial Estate, Bangalore-560 010.	23151540, 23151581, 23151582 (080)	080- 23144506	dcdi-bang@dc- msme.gov.in
		Br. MSME-DI	Mangalore	L-11. Industrial Estate, Yeyyadi, Mangalore-575005	0824- 2217936		brcdi-mang@ dcmsme.gov.in
		Br. MSME-DI	Gulbarga	C-122, Industrial Estate, M.S.K. MillRoad, Gulbarga-585102.	08472- 420944		bsjawalgi@ yahoo.co.in
17	Kerala	MSME-DI	Thrissur	Kanjany Road, Ayyanthole, Thrissur-680003	0487- 2360686 /638/	0487- 2360536/ 216	dcdi-thrissur@ dcmsme.gov.in
		MSME-TI	Thiruvalla	Manjadi PO., Thiruvalla, Pathana- mthitta-689105	0469- 2701336	0469- 2701336	msmeti@ dcmsme. gov.in
		MSME-TI/TS	Ettumanur	P.B..No. 7, Ettumanur, Kottayam-686631, Kerala	0481- 2535563	0481- 2535523	msmeti-ettu@ dcmsme.gov.in
18	Lakshadweep (UT)	MSME-Nucleus Cell	Lakshadweep	Amini, UT of Lakshadweep-682552	04891- 273345		brcdi-laks@ dcmsme.gov.in

Annex - IV (Contd.)

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
19	Madhya Pradesh	Br. MSME-DI	Gwalior	7, Industrial Estate, Tansen Road, Gwalior-474004	0751-2422590		brdcdi-gwal@dcmsme.gov.in
		Br. MSME-DI	Rewa	Udyog Vihar, Chorhatta, Rewa-486001.	0766-2222448		brdcdi-reva@dcmsme.gov.in
		MSME-DI	Indore	10, Industrial Estate, Polo Ground, Indore-452015	2421659/2421037 (0731)	0731-2420723	dcdi-indore@dcmsme.gov.in
20	Maharashtra	Br. MSME-DI	Aurangabad	32-33, Midc, Industrial Area, Chikal Thana, Aurangabad-431210.	0240-2485430	0240-2484204	brdcdi-aura@dcmsme.gov.in
		MSME-DI	Mumbai	KuriaAndheri Road, Sakinaka, Mumbai-400072	91-22-28576090	91-22-28578092	dcdi-mumbai@dcmsme.gov.in
		MSME-DI	Nagpur	Block-C, C.G.O Complex, Seminary Hill, Nagpur-440006	0712-2510352	0712-2511985	dcdi-nagpur@dcmsme.gov.in
21	Manipur	MSME-DI	Imphal	C-17/18, Takyelpat, Industrial Estate, Imphal-795 001.	0385-2416220		dcdi-imphal@dcmsme.gov.in
22	Meghalaya	Br. MSME-DI	Tura	Dakopgre, Near T. V Tower, Tura- 794101	03651-222569	03651-222569	brdcdi-tura@dcmsme.gov.in
		Br. MSME-DI	Shillong	Opposite B. K. Bajoria School, Shil-long-793001	0364-2223349	0364-2223349	brdcdi-shil@dcmsme.gov.in
23	Mizoram	Br. MSME-DI	Aizawl	Br. MSME-DI, College Veng. House No. V-37 Near TAXI Stand. Aizawl-796001	0389-2323448		brdcdi-aizw@dcmsme.gov.in
24	Nagaland	Br. MSME-DI	Dimapur	Industrial Estate, Dimapur-795001.	03862-248552	03862-248552	brdcdi-dima@dcmsme.gov.in
25	Odisha	MSME-DI	Cuttack	Vikas Sadan, College Square, Cuttack-753 003.	0671-2548077	0671-2548006	dcdi-cuttack@dcmsme.gov.in
		Br. MSME-DI	Rayagada	R.K.Nagar, Rayaga-da-765004	06852-222268	06856-235968	brdcdi-raya@dcmsme.gov.in
		Br. MSME-DI	Rourkela	C-9, Industrial Estate, Rourkela-769004.	0661-2507492	0661-2402492	brdcdi-rour@dcmsme.gov.in
26	Punjab	MSME-DI	Ludhiana	Near Pratap Chock, Opp-Sangeet Cinema, Industrial Area- B, Ludhiana - 141003	0161-2531733, 734	0161-2533225	dcdi-ludhi-ana@dcmsme.gov.in
27	Rajasthan	MSME-DI	Jaipur	22 Godam Industrial Estate, Jaipur-302006.	0141-2210553, 2212098	0141-2210553	dcdi-jaipur@dcmsme.gov.in
28	Sikkim	MSME-DI	Gangtok	Tadong Bazar, NH-10, K K Singh Building, PO Tadong, Gangtok-737102.	03592-231880	03592-231262	dcdi-gangtok@dcmsme.gov.in

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
29	Tamil Nadu	MSME-DI	Chennai	65/1, G.S.TRoad, Guindy, P.B.3746, Chennai-600 032	044-22501011 /12/13	044-22341014	dcdi-chennai@dcmsme.gov.in
		Br. MSME-DI	Coimbatore	386, Patel Road, Ram Nagar, Coimbatore	0422-2230426	0422-2233956	brdcdi-coim@dcmsme.gov.in
		Br. MSME-DI	Tuticorin	No. 6 Jayaraj Road, Tuticorin 628003.	0461-2375345		dcdi-chennai@dcmsme.gov.in
		Br. MSME-DI	Tirunelveli	Shed No. 7& 8 Industrial Estate, Pettai, Tirunelveli 627010.	0462-2342137		Brmsmedi-tin@gmail.com
30	Tripura	MSME-DI	Agartala	MSME-DI. Indranagar (Near I.T.I. Play Ground) P.O.: Kunjaban, Agartala-7999006	0381-2326570		dcdi-agartala@dcmsme.gov.in
31	Uttar Pradesh	MSME-DI	Agra	34, Industrial Estate, Nunhai, Agra-282 006	0562-2280879/2280882	0562-2523247	dcdi-agra@dcmsme.gov.in
		MSME-DI	Allahabad	E-17/18, Udyog Nagar, Naini, Allahabad-211 009	0532-2697468	0532-2696809	dcdi-allbad@dcmsme.gov.in
		MSME-DI	Kanpur	107, Industrial Estate, Kalpi Road, Kanpur-208 012.	0512-2295070 2295071, 2295073.	0512-2240143	dcdi-kanpur@dcmsme.gov.in
		Br. MSME-DI	Varanasi	Chandpur I ndustrial Estate, Varanasi-221106.	0542-2370621	0542-2371320	brdcdi-vara@dcmsme.gov.in
32	Uttaranchal	MSME-DI	Haldwani	Kham Bungala Campis, Kaladungi Road, Haldwani- 263 139.	05946-221053, 220853	05946-228353	dcdi-haldwani@dcmsme.gov.in
33	West Bengal	MSME-DI	Kolkata	111&112, B.T Road, Kolkata-700 108	033-25775531	033-25100524	ajoy1791@gmail.com dcdi-kolkata@dcmsme.gov.in
		Br. MSME-DI	Suri (Birbhum)	R. N. Tagore Road, Near Police Lines, PO-Suri, Distt. Birbhum, West Bengal, Pin-731101	03462-255402	03462-255402	brdcdi-birb@dcmsme.gov.in snandy.msme@gmail.com
		Br. MSME-DI	Durgapur	RA-39 (Ground Floor), Urvashi (Ph.2), Bengal Ambuja, Tarashankar-Sarani, City Centre, durgapur-713 216.	0343-2547129		brdcdi-durg@dcmsme.gov.in dipakchanda900@hotmail.com
		Br. MSME-DI	Siliguri	Industrial Estate, Sevoke Road, 2nd mile, Siliguri- 734 001.	0353-2542487		brdcdi-sili@dcmsme.gov.in monojit342@gmail.com

Annex - V

MSME	Micro, Small and Medium Enterprises
AABY	Aam Admi Bima Yojana
ARI	Agro & Rural Industry
ASPIRE	A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship
BI	Business Incubators
BPL	Below Poverty Line
CCA	Carbon Credit Aggregation Centres
CDC	Common Display Centres
CSO	Central Statistics Office
CUY	Coir Udyami Yojana
DBT	Direct Benefit Transfer
DC (MSME)	Development Commissioner (MSME)
DICs	District Industries Centres
DPR	Detailed Project Report
EC	Economic Census
EET	Energy Efficient Technologies
EM-II	Entrepreneur Memorandum Part-II
ESDP	Entrepreneurship Skill Development Programmes
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IIT	Indian Institute of Technology

IPFC	Intellectual Property Rights Facilitation Centre
ISEC	Interest Subsidy Eligibility Certificate
KVIC	Khadi Village Industries Commission
LIC	Life Insurance Corporation of India
MMDA	Modified Market Development Assistance
MFI	Micro Finance Institution
MGIRI	Mahatma Gandhi Institute for Rural Industrialisation
MoSPI	Ministry of Statistics and Programme Implementation
MoU	Memorandum of Understanding
MSE-CDP	Scheme for Micro & Small Enterprises Cluster Development Programme
MSMED Act	Micro, Small and Medium Enterprises Development Act
NBMSME	National Board for Micro, Small and Medium Enterprises
NER	North-East Region
NGOs	Non-Government organizations
NID	National Institute of Design
NIMSME	National Institute for Micro, Small and Medium Enterprises
NIT	National Institute of Technology
NSIC	National Small Industries Corporation
OBCs	Other Backward Classes
PMAC	Project Monitoring & Advisory Committee
PMEGP	Prime Minister's Employment Generation Programme

Annex - V

PPP	Public Private Partnership
PRI	Panchayati Raj institutions
QCI	Quality Council of India
RBI	Reserve Bank of India
REBTI	Rural Engineering & Bio Technology Industry
SC	Scheduled Castes
SEBI	Securities and Exchange Board of India
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SMAS	Special Marketing Scheme
SME	Small & Medium Enterprises
SPV	Special Purpose Vehicle
SSPRS	Subsidy of Single Point Registration Scheme
ST	Scheduled Tribes
TEQUP	Technology and Quality Upgradation
TREAD	Trade Related Entrepreneurship Assistance and Development
UAM	Udyog Aadhaar Memorandum



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