

HANDBOOK ON

**GOVERNMENT
SCHEMES**

for **MSMEs**



Government of Telangana
DIRECTOR OF INDUSTRIES
Department of Industries and Commerce



HANDBOOK OF GOVERNMENT SCHEMES FOR MSMEs

CREATING AWARENESS ABOUT GOVERNMENT OF TELANGANA AND GOVERNMENT OF INDIA SCHEMES FOR MSMEs

The compendium of schemes for MSMEs has been made to effectively communicate and create awareness about Government of Telangana and Government of India schemes for the development of thriving MSME ecosystem in the state.

Government of Telangana has a comprehensive MSME Policy 2024 where in various policy level measures have been enshrined for MSMEs to reduce the cost of doing business, help MSMEs achieve scale and improve competitiveness. In order to provide additional support and encouragement to the aspiring entrepreneurs, especially among the women and underprivileged communities, particularly Scheduled Castes, Scheduled Tribes, through policy measures and institutional network. 5% Reservation for Women Entrepreneurs and for SC/ST entrepreneurs in the MSME parks, in addition to 1 park exclusively for women owned MSMEs and 1 park exclusively for innovative startups. This policy strives to provide an added focus on strengthening pre-establishment support, improving market linkages, credit facilities and economic development.

The compendium presented here captures the essence of these interventions along with highlighting various MSME centric schemes of different Ministries/ Departments of Government of India and also schemes of SIDBI for the promotion and development of MSMEs in the state of Telangana.

This compendium also complements the objective of Setting up of Enterprise Development Centres (EDCs) at DICs, which is one of the components of the Raising and Accelerating MSME Performance (RAMP) program in the state of Telangana. The compendium will serve as a ready reckoner to the exiting as well as aspiring entrepreneurs to understand and avail suitable and appropriate scheme support. The compendium will also be a handy tool to the institutional BDS like DICs as a reference point to guide and support the entrepreneurs for convergence with GoI and state government schemes.

Director of Industries,

Department of Industries and Commerce

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SCHEMES UNDER MINISTRY OF MSME, GOVERNMENT OF INDIA



TRADE RELATED ENTREPRENEURSHIP ASSISTANCE AND DEVELOPMENT (TREAD) SCHEME

A. OBJECTIVE:

The Government of India has initiated a scheme called “Trade Related Entrepreneurship Development Assistance Scheme (TREAD)” to promote women entrepreneurs. The primary objective of the scheme is to create sustainable employment for poor women by developing their entrepreneurial capabilities and technical skill through the package of support services. This scheme also strengthens the capacities of NGOs and trade-related services institutions of such women through training, product and market development and transfer of skills and technology. Apart from the training and counselling, it provides the delivery of credit poses the problem for the poor women.

B. KEY BENEFITS:

Under this scheme, the Government grants financial assistance of loan amount up to 30% of the total project value as appraised by lending banks which would finance the remaining 70% as loan assistance to applicant women. The women beneficiaries those who are identified under this scheme would be provided with a grant up to the maximum amount of Rs. 1 Lakh per programme. The duration of the training programme will be minimum one month with the batch containing the least of 20 participants.

C. SCHEME APPLICABLE FOR:

To apply for the TREAD Scheme, there are no specific criteria prescribed. However, the application form to be furnished with the experience details indicating performance in handling women's economic development projects. The Entrepreneurship Development Institutes (EDIs), Micro, Small and Medium Enterprises (MSMEs), NISIET, NGOs, etc. will conduct the training programmes on economic development projects for the empowerment of women that would be provided with a grant provided such institutions bring their share to the extent of a minimum of 25%.

D. DETAILED INFORMATION:

<https://msme.gov.in/schemes/entrepreneurship-and-skill-development-programs>

<https://www.msme.gov.in/sites/default/files/TREAD%20Guidelines.pdf#:~:text=launched%20a%20scheme%20titled%20%22Trade%20Related>

E. HOW TO APPLY:

The applicants must furnish the following documents along with the Application Form to apply for the TREAD Scheme.

- Identity Proof: PAN Card, Aadhar Card, Driving License, Voter ID Card, etc.
- Address Proof: Aadhar Card, Valid Passport, Utility bill, Property tax bill, etc.
- Audited Accounts records of past 3 years
- Sources of funding details
- If the applicants have any work experience, then documents proving the same are necessary.

PRADHAN MANTRI MUDRA YOJANA (PMMY)

A. OBJECTIVE:

To provide loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.

B. KEY BENEFITS:

The rate of interest on MUDRA loans is 8.40% and 12.45% per annum. It provides three types of loans:

Shishu: Covering loans up to ₹50,000 (businesses that are in the initial stages of development)

Kishore: Covering loans above ₹50,000 and up to ₹5,00,000 (businesses that have already been set-up but are not well-established)

Tarun: Covering loans above ₹5,00,000 and up to ₹10,00,000 (New businesses and businesses that are well-established and have been running for a while fall under this category).

C. SCHEME APPLICABLE FOR:

All non-corporate, non-farm small/micro enterprises are eligible.

D. DETAILED INFORMATION:

To know more about Pradhan Mantri MUDRA Yojana (PMMY), please visit our website at www.mudra.org.in

Website: <https://www.mudra.org.in/>

E. HOW TO APPLY:

Mudra loans under Pradhan Mantri Mudra Yojana (PMMY) can be availed of from nearby branch office of a bank, NBFC, MFIs etc. Borrowers can also now file online application for MUDRA loans on Udyamimitra portal (www.udayamimitra.in)

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)

A. OBJECTIVE:

- (i) 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.
- (ii) To bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
- (iii) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- (iv) To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment

B. KEY BENEFITS:

PMEGP offers a subsidy of 15-35% of the project cost. The own contribution of the beneficiary is 10% of the project cost in case of General category and 5% of the project cost in case of Special category (SC/ST/OBC/PH/ Women/ Ex Servicemen/ Transgenders/ Aspirational Districts/NER). The maximum cost of the project/unit admissible in the manufacturing sector is ₹ 25 lakhs and, in the business,/service sector, it is ₹ 10 lakhs. The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.

C. SCHEME APPLICABLE FOR:

All Entrepreneurs above 18 years of age and planning to set up a new project. 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.

D. DETAILED INFORMATION:

Website: <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>

E. HOW TO APPLY:

The beneficiaries can submit their application online at <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp> and take the printout of the application and submit the same to respective offices along with Detailed Project Report and other required documents.

MICRO & SMALL ENTERPRISES CLUSTER DEVELOPMENT (MSE-CDP)

A. OBJECTIVE:

1. To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
2. To create/upgrade infrastructural facilities in the new/ existing Industrial Areas/Clusters of MSEs.
3. To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc).
4. Promotion of green & sustainable manufacturing technology for the clusters.

B. KEY BENEFITS:

1. Creation of Common Facility Centers including Plug & Play Facilities.
2. Support for Infrastructure Development Projects including Flatted Factory Complexes.

C. SCHEME APPLICABLE FOR:

Group of MSEs of clusters, State Government/State Government Agencies.

D. DETAILED INFORMATION:

1. COMMON FACILITY CENTRES: Creation of “tangible assets” such as Common Production / Processing Centre, Design Centers, Testing Facilities including Plug & Play Facilities. GoI Assistance: up to 80% of the maximum Project cost of Rs. 30 crores
2. INFRASTRUCTURE DEVELOPMENT: Development of land, roads, drainage, power distribution etc. in new/existing industrial (multi-product) areas/estates/Flatted Factory Complex. GoI Assistance: up to 70% of the maximum Project cost of Rs. 15 crores.

E. HOW TO APPLY:

Online applications can be filled at <https://cluster.dcmsme.gov.in>,

Website:http://dcmsme.gov.in/CLCS_TUS_Scheme/Cluster-Development-Programme/Scheme_Guideline.aspx

ASSISTANCE TO TRAINING INSTITUTIONS (ATI)

A. OBJECTIVE:

The assistance is provided to National level training institutions operating under the Ministry of MSME, namely, NI-MSME, KVIC, Coir Board, Tool Rooms, NSIC & MGIRI in the form of capital grant for the purpose of creation and strengthening of infrastructure and support for entrepreneurship development and skill development training programmes. Assistance is also provided to existing State level EDIs i.e. owned and controlled by a State Government/UT for creation or strengthening/ expansion of their training infrastructure.

B. KEY BENEFITS:

- Maximum assistance for creation or strengthening of infrastructure will be Rs.150 lakh on matching basis, not exceeding 50% of project cost. However, for the North- Eastern Region (including Sikkim), Andaman & Nicobar and Lakshadweep, maximum assistance on matching basis would be Rs.270 lakh or 90% of project cost, whichever is less.
- Assistance may be provided to support institutions and individual experts for undertaking research and studies on MSME related issues. For major research projects, the maximum grant would be up to Rs.15 lakhs. The grant could be utilised for items like, equipment, books and journals, hiring of services, field officers, contingency travel and field work.
- Maximum assistance per trainee per hour for entrepreneurship development and skill development programmes is Rs.50 (Rs.60 for NER,A&N and Lakshadweep).

C. SCHEME APPLICABLE FOR:

Any State/Union Territory Government training institutions, NGOs and other development agencies can apply for assistance for creation or strengthening of infrastructure.

Training institutions who wish to conduct training programmes under the scheme will have to enroll themselves with any of the three national level EDIs of the Ministry viz, NIESBUD, Noida; IIE Guwahati and NIMSME, Hyderabad.

D. DETAILED INFORMATION:

The Assistance to Training Institutions (ATI) Scheme is a program by the Ministry of Micro, Small and Medium Enterprises (MSME) that provides financial assistance to training institutions:

Purpose

The scheme's goal is to strengthen and create infrastructure, and to support entrepreneurship and skill development training programs. The maximum assistance for a State level EDI is Rs. 3.00 crore.

For more details: https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/0_3_1.html

E. HOW TO APPLY:

Organizations wishing to apply for assistance for creation or strengthening of infrastructure may send their applications to the Director/Deputy Secretary (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi – 110 011.

PROCUREMENT AND MARKETING SUPPORT (PMS) SCHEME

A. OBJECTIVE:

The scheme aims to promote new market access initiatives like organizing / participation in National / International Trade Fairs / Exhibitions / MSME Expo, etc. held across the country and to create awareness and educate the MSMEs about the importance / methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international / national trade and other subjects / topics relevant for market access developments.

B. KEY BENEFITS:

Market Access

- Participation of Individual MSEs in Trade Fairs / Exhibitions.
- Organizing Domestic/ International Trade Fairs/Exhibition and participation in trade fairs/ exhibitions by the Ministry/Office of DC (MSME)/Government organizations.
- Vendor Development Program (VDP).
- Capacity Building
- Adoption of Modern Packaging Techniques
- Adoption of Bar Code
- Adoption of e-Commerce Platform
- National Workshops / Seminars & Organizing National workshops/seminars by the Ministry / Office of DC (MSME) (Conventional/Virtual).
- Development of Retail Outlet: Infrastructure development of Retail Outlets for promoting GI (Geographical Indication) Products

C. SCHEME APPLICABLE FOR:

- Manufacturing/ Service Sectors MSEs having valid
- Udyam Registration (UR) Certificate.

D. DETAILED INFORMATION:

For detailed information, refer PMS Scheme guidelines on <http://dcmsme.gov.in/OM%20&%20PMS%20Scheme%20Guidelines.pdf>

E. HOW TO APPLY:

To apply for this scheme please visit the following link: www.dcmsme.gov.in

TOOL ROOMS AND TECHNICAL INSTITUTIONS

A. OBJECTIVE:

Tool Room & Technical Institutions are concentrated on an integrated Development of the relevant sector of industries to help MSME. Total 18 MSME Tool Rooms & Technical institutions established PAN India serving in the relevant sector like General Engineering, foundry & forging, electronics, fragrance, glass, sports good and footwear etc.

B. KEY BENEFITS:

- Improves access of MSMEs to tooling facilities for enhancement of their efficiency and providing industry ready manpower by conducting training programme.
- Process and Product development in relevant sector.
- Consultancy and job works in relevant sector.

C. SCHEME APPLICABLE FOR:

- Industrial Units (focusing on MSME sector).
- The intake eligibility for the training programmes from school dropout to M. tech level.

D. DETAILED INFORMATION:

1. 8 Tool Rooms & Technical Institutions (TRs & TIs) under O/o DC (MSME), Ministry of MSME are concentrating on an integrated development of the related segments of industries by way of providing quality tools, trained personnel and consultancy in tooling and related areas, specific product groups like Foundry & Forging, Electrical, Electronics, Fragrance & Flavour, Glass, Sport Goods, and footwear etc. The Ministry has been investing periodically to Upgrade the TRs & TIs by introducing new technologies such as 3D Printing, Glass Machining, CAD/ CAM, CNC machining for tooling, vacuum heat treatment, Robotics and Process Automation etc.
2. TRs & TIs are conducting various training Programme includes NSQF Compliance Courses, AICTE/NCVT/SCVT approved courses and variety of training courses as per needs of industry to provide them industry ready manpower & create Entrepreneurship. TRs & TIs have also developed special training programmes to meet the requirements at international level. Technology Centres are conducting training programmes for international participants sponsored under various agreements like Technical Co-operation Scheme of Colombo (TCS), Special Commonwealth African Assistant Programme (SCAAP), Indian Technical and Economic Co-operation (ITEC), Aid to Sri Lanka etc.

3. In addition, these institutes provide technical services such as design of parts and components, materials testing, heat treatment, quality control, and technical consultancy related to the product & process improvement. TRs & TIs apart from extending design, development & manufacturing support to MSMEs for complex tools, parts and components (many that serve as import substitutes) have also supported the strategic sectors such as aerospace, defence, atomic energy etc. of the country for their R&D requirements.
4. All the TRs & TIs adhere to the principles of Total Quality Management (TQM). They are ISO 9001-2000 certified institutions and a few of them are ISO-14000, OHSAS-18000, ISO-29990 and ISO-50001 certified. Central Tool Room & Training Centre, Bhubaneswar is also AS-9100 certified for Aero-space Component Supply.

E. HOW TO APPLY:

- Online application can be filled at
http://dcmsme.gov.in/CLCS_TUS_Scheme/Tool_Room_Tech_Institutions/Scheme_Guidelines.aspx or different concerned Tool Room & Technical institutions website

MSME COMPETITIVE (LEAN) SCHEME

A. OBJECTIVE:

The objective of the scheme is to enhance the Domestic and Global Competitiveness of MSMEs through the application of various Lean Techniques That inter-alia includes:

Reduction in:

- Rejection Rates
- Product and Raw Material Movements
- Product Cost

Optimization of:

- Space Utilization
- Resources like Water, Energy, Natural Resources etc.

Enhancement of:

- Quality of Products and Process
- Production & Export Capabilities
- Workplace Safety
- Knowledge & Skill Set
- Innovative Work Culture
- Social & Environmental Accountability
- Profitability
- Introduction & Awareness to Industry 4.0
- Digital Empowerment

B. KEY BENEFITS:

Implementation Cost (Max. per unit)

- Basic Level: Free
- Intermediate Level: 1,20,000 + Taxes
- Advanced Level: 2,40,000 + Taxes

Beneficiary Contribution:

- Basic: NA
- Advanced Level: 10% of total cost of implementation i.e., up-to Rs. 24,000/- + Taxes per unit (Max.)
- Intermediate Level: 10% of total cost of implementation i.e., up-to Rs. 12,000/- + Taxes per unit (Max.)

GoI Contribution:

- Basic Level - NA
- Advanced Level: MSME Unit will be entitled for up-to Rs. 2,16,000/- (max.) towards the implementation cost (Taxes extra)
- Intermediate Level: MSME Unit will be entitled for up-to Rs. 1,08,000/- (max.) towards the implementation cost (Taxes extra)

Additional Benefit:

- Basic Level - NA
- Intermediate Level & Advanced Level
 - a) Additional 5% GoI contribution for MSMEs which are part of SFURTI Clusters, Woman/ SC/ ST owned, NER located MSMEs.
 - b) **OEM/ Industry Association route**
 - Additional 5% GoI contribution shall be given to the MSMEs registering through Industry Association/ OEM after completion of all levels.
 - 5000/ per MSME shall be given to OEM/ Association after completing all stages of lean intervention.
 - For availing this benefit MSME unit need to mention on while applying – Applying under Original Equipment Manufacturer (OEM) or Applying under Industry Association (IA).

C. Scheme applicable for:

- All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Competitive (Lean) Scheme and avail related benefits/incentives.
- Scheme is also open to Common Facilities Centers (CFCs) under SFURTI (Scheme of Fund for Regeneration of Traditional Industries) and Micro & Small Enterprises - Cluster Development Program (MSE-CDP) Schemes.

D. DETAILED INFORMATION:

Detailed information of the scheme is available in

[https://lean.msme.gov.in/files/Approved%20MSME%20Competitive\(LEAN\)%20Scheme_Guidelines_07_10_2022.pdf](https://lean.msme.gov.in/files/Approved%20MSME%20Competitive(LEAN)%20Scheme_Guidelines_07_10_2022.pdf)

E. HOW TO APPLY:

Apply online through <https://lean.msme.gov.in/VerifyUdyam/Register>

FINANCIAL ASSISTANCE UNDER PMEGP FOR EXPANSION OF THE EXISTING SUCCESSFUL PMEGP/ MUDRA UNITS

A. OBJECTIVE:

- To fulfill the need of additional financial assistance for upgrading and expansion to the successful / well-performing units .
- To cater to the need of the entrepreneurs for bringing new technology/ automation so as to modernize the existing unit.
- To enhance the productivity of the existing units with the inclusion of additional dose of funding.
- To enhance the capacity of the existing unit with the additional financial assistance assuring additional wage employment.

B. KEY BENEFITS:

1. The maximum cost of the project/unit admissible under manufacturing sector for up-gradation is Rs.1.00 Crore, and the maximum subsidy would be Rs.15 lakhs (Rs.20 lakhs for NER and Hill States).
2. The maximum cost of the project/unit admissible under Service/Trading sector for up-gradation is Rs.25 lakhs, and the maximum subsidy would be Rs. 3.75 lakhs (Rs. 5 lakhs for NER and Hill States).
3. For all categories, rate of subsidy (of project cost) is 15% (20% in NER and Hill States). Beneficiary's contribution will be 10% for all categories.
4. The balance amount of the total project cost will be provided by bank as term loan.
5. Under the term loan component (construction of building/industrial shed, machinery & equipment etc.), the construction of own building may be included and ceiling of construction should not usually exceed 25% of the total sanctioned project cost.
6. The capital expenditure component including cost of construction should be upto 60% of the total project cost. The working capital cost would be upto 40%.However, the financing bank can decide the criteria at the time of sanction of loan based on the nature of the project.

C. SCHEME APPLICABLE FOR:

Existing well performing PMEGP/REGP/MUDRA units.

D. Detailed Information:

<https://msme.gov.in/sites/default/files/final-guidelines-for-2nd-loan.pdf>

E. How to apply:

Apply on: <https://www.kviconline.gov.in/pmegpportal/pmegphome>

DOMESTIC MARKET PROMOTION SCHEME (DMP)

A. OBJECTIVE:

- To Promote the sale of coir and coir products manufactured by the co-operatives and Public Sector Enterprises committed to payment of minimum wages and other obligatory benefits to the coir workers and thereby encouraging sustained production and better employment opportunities.
- To provide financial support on a continuing basis round the year to the co-operatives and public sector Enterprises who undertake market development programme in coir.

B. KEY BENEFITS:

The Scheme proposes to provide financial assistance to the Apex Co-operative Societies, Central Co-op. Societies, Primary Co-operative Societies, Public Sector Enterprises in the coir industry and the Showroom and Sales Depots of the Coir Board. The MDA is granted at the rate of 10% of their average annual sales turnover of coir products including coir yarn and rubberized coir goods during the preceding three financial years. This Assistance will be shared on 1:1 basis between the Central Government and the concerned State/ Union Territory Government. The disbursement of Central share of MDA will be subject to the budgetary outlay available with the Coir Board under the relevant schemes.

C. SCHEME APPLICABLE FOR:

Apex Co-operative Societies, Central Co-op. Societies, Primary Co-operative Societies, Public Sector Enterprises, franchisees appointed by Coir Board in the coir industry and the Showroom and Sales Depots/ Hindustan Coir of the Coir Board.

D. DETAILED INFORMATION:

Domestic Market Promotion is one of the major functions envisaged under the Coir Industry Act 1953, Under the Scheme the Board is undertaking various measures for popularizing coir and coir products and expanding the domestic market. The following activities are undertaken by the Board for the purpose.

- Establishment and Maintenance of Showrooms & Sales Depots.
- Participation in Domestic Exhibitions.

For more information: https://msme.gov.in/sites/default/files/Revised_Operation_Guidelines_of_CVY.pdf

E. HOW TO APPLY:

The MDA application form can be had from the Coir Board HO and also can be downloaded from the website of coirboard.

CREDIT GUARANTEE TRUST FUND FOR MICRO & SMALL ENTERPRISES (CGTMSE)

A. OBJECTIVE:

To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free / third-party guarantee-free loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral.

B. KEY BENEFITS:

1. Credit guarantee for loans up to Rs. 5 crores, without collateral and third-party guarantee.
2. Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75% (others).
3. 50% coverage is for retail activity.

C. SCHEME APPLICABLE FOR:

Micro & Small Enterprises

D. DETAILED INFORMATION:

1. Any collateral/ third party guarantee free credit facility (both fund as well as non-fund based) extended by eligible institutions, to new as well as existing Micro and Small Enterprises, including Service Enterprises, with a maximum credit cap of Rs. 2 crore are eligible for guarantee under the scheme. Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks.
2. The guarantee cover available under the scheme is to the extent of 50% / 75% / 80% & 85% of the sanctioned amount of the credit facility. The extent of guarantee cover is 85% for micro enterprises for credit up to Rs. 5 lakh. The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from Rs. 10 lakh to Rs. 1 crore per MSE borrower for retail trade activity.
3. The extent of guarantee cover is 80% for (i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities up to Rs. 50 lakh. In case of default, the trust settles the claim up to 75% of the amount in default of the credit facility extended by the lending institution for credit facilities up to Rs 2 crore.

E. HOW TO APPLY:

Through Member Lending Institutions (Banks and NBFCs)

For detailed guidelines please visit <https://www.cgtmse.in>

ENTREPRENEURSHIP SKILL DEVELOPMENT PROGRAMME (ESDP)

A. OBJECTIVE:

To promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country

B. KEY BENEFITS:

Widen the base of entrepreneurship by development, achievement, motivation and entrepreneurial skill to the different sections of the society

C. SCHEME APPLICABLE FOR:

Aspiring and Existing Entrepreneurs

D. DETAILED INFORMATION:

1. Entrepreneurship Awareness Programme (EAP)-One Day training programme is conducted for Entrepreneurship/ Self-employment awareness and motivation to different sections of the society including SC/ ST/ Women, differently abled, Ex-servicemen and BPL persons as career options.
2. Entrepreneurship cum Skill Development Programme(E-SDP) - Six weeks training programme is conducted for Entrepreneurship & Skill Training in Agro Based Products, Hosiery, Food & Fruit Processing Industries, Carpet Weaving, Mechanical Engineering Workshop/ Machine Shop, Heat Treatment, Electroplating, Basic/Advance Welding/ Fabrication/Sheetmetal work, Basic/ Advance Carpentry, Glass & Ceramics etc.
3. Advance E-SDP: The One Week Advance ESDP programmes are conducted through IIMs/IITs/ICAR/CSIR/BARC/IISc/NIT/ Agricultural University of Central and State government etc.
4. Management Development programme (MDP)- One week training programme for Management capacity building Training to Existing Entrepreneurs and their supervisory staff in Industrial Management, Human Resource Management, Marketing Management, Export Management/Documentation &Procedures, Materials Management, Financial/ Working Capital Management, Information Technology, Digital Marketing, Quality Management/QMS/ISO 9000/EMS, WTO, IPR, Supply Chain Management, Retail Management, Logistics Management etc.
5. Advance MDP: The One Week Advance MDP Training Programmes is conducted through State Administrative Training Institutes (ATIs) and/or other reputed institutions in this domain of Central or State Governments/NITs/ Regional Engineering Colleges/ Agricultural colleges/Autonomous bodies of Central/State Governments to provide MDP training to MSMEs promoters/executives.

E. How to apply:

Apply through the websites of MSME-DFOs, MSME-TC and other Implementing Agencies under ESDP scheme.

The scheme link - <http://dcmsme.gov.in/Enterprise&skillDevelopment.htm>
and <http://msmedi.dcmsme.gov.in>

COIR VIKAS YOJANA- UMBRELLA SCHEME

A. OBJECTIVE:

- To enhance utilization of the raw material abundantly available in the country at economic levels of production. Coir Vikas Yojana (CVY) is an Umbrella Scheme being implemented by Coir Board for the Development of Coir Industry all over the country.
- To increase income/returns to workers, entrepreneurs, exporters and other stake-holders of the industry.
- Full utilization of the market potential of the products within the country and abroad and Industry related functional support services.
- Development of improved equipments machinery, processes and new products.
- Promoting large scale investment in Coir Industry. • Development of skilled manpower for Coir industry, empowerment of rural women and Employment Generation.
- Welfare measures for coir workers.
- To upgrade the coir industry through technological interventions and integration of various Digital Platforms.

B. KEY BENEFITS:

Under this Umbrella Scheme, the Coir Board is implementing the following sub schemes/programmes:

Science and Technology: Modernization of Production Processes, Development of Machinery and Equipments, Product Development and Diversification, Development of Environment friendly technologies, Technology Transfer, Incubation, Testing and Service Facilities, are the components of this programme.

Export Market Promotion: The activities of the Board under Export Market Promotion include participation in international exhibitions, publicity, providing assistance under Export Market Development Assistance Scheme/International Co-operation Scheme etc.

Domestic Market Promotion: The main activities under the Domestic Market Promotion scheme are display cum sales of coir products through its Showrooms & Sales Depots, participation in domestic exhibitions organized by other Agencies, organizing exclusive fairs, disbursement of Market Development Assistance (MDA) to the Coir Co-operative units and PSUs, through the State Governments/ UTs concerned. The activities under this programme would involve primary and secondary level information search, collection and statistical analysis of information including export, drawing inferences and preparation and publication of the reports.

C. SCHEME APPLICABLE FOR:

All Coir Production/processing units registered under Coir Board and having valid Udyam Registration Certificate.

D. DETAILED INFORMATION:

The details of the Schemes are available in the Coir Board Website <http://coirboard.gov.in>

E. How to apply: Apply on: <http://coirboard.gov.in>

INTERNATIONAL COOPERATION SCHEME (IC)

A. OBJECTIVE:

The scheme aims to build Capacity of MSMEs for entering export market by facilitating their participation in international exhibitions/ fairs/conferences/ seminar/ buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved in export of goods and services. The Scheme provides opportunities to MSMEs to continuously update themselves to meet the challenges emergingout of changes in technology, changes in demand, emergence of new markets, etc.

B. KEY BENEFITS:

Participation of MSME delegations in international exhibitions, trade fairs and buyer-seller meets in foreigncountries (Physical Mode).

- Space Rent (Stall Charges): Upto Rs. 3.00 lakh per MSME.
- Air Fare : Upto Rs.1.50 lakh per MSME
- Duty allowance: USD150 per day for Office Bearer
- Freight charges: Upto Rs.50,000/-per MSME unit and Rs.75,000/-per MSME for Latin American Countries.
- Advertisement and publicity charges: Upto Rs.5.00 lakh
- Registration fee: Upto Rs.5,000/-
- Participation of MSME delegations in internationalexhibitions, trade fairs and buyer-seller meet by Foreign Organisers (Virtual Mode).
- Space/Stall Charges including catalogue/digital material charges for Participating in the Virtual International Events organized by foreign countries: Upto Rs.1.5 lakh.
- Advertisement and Publicity Charges: Upto Rs.5.00 lakh.Organizing International conferences/ summits/ workshops/Seminars on the themes relevant to MSME sector (Physical Mode) to be organized in India by the Industry Associations/Government Organizations.
- Charges for holding/organizing the International conferences/summits/workshops/seminars in India by Industry Associations including charges for venue rent, catering, advertisement & publicity, security arrangement, etc. : Upto Rs.10.00 lakh.
- Economy class Airfare for foreign speakers/experts/resource persons: Upto Rs.5.00 lakh.
- Organising International conferences/ summits/workshops/seminars on the themes relevant to MSME sector
- (Virtual Mode) to be organized by Industry Associations/Government Organizations.
- Publicity Cost incurred on promotion/marketing/publicity of the event: Upto Rs.5.00 lakh.
- Translation and Interpretation charges involved in thevirtual event: Upto Rs.1.00 lakh.
- Organising Mega international conferences/summits/workshops/seminars, bilateral/ multilateral Government to Government Events in India (Physical /Virtual Mode) by

Ministry of MSME, its organizations solely or in partnership with industry associations for promotion of MSME sector.

Incidental costs viz. Registration cum Membership certification (RCME); Export Insurance Premium; Quality certification is reimbursed to first time MSE Exporters. The Ministry on 20.09.2022 has signed MoUs with 18 Export Promotion Councils (EPCs), Export Credit Guarantee Corporation Ltd (ECGC) and National Small Industries Corporation Ltd (NSIC) as implementing agencies for Reimbursement of RCMC Fees, Export Insurance Premium and Testing & Quality Certification to MSEs.

C. SCHEME APPLICABLE FOR:

- Ministry of MSME and organizations under the Ministry
- State/Central Government Organizations/Institutions and Registered Industry/Enterprise Associations etc.

D. DETAILED INFORMATION:

The Scheme covers the following sub-components:

- Sub-Component-I: Market Development Assistance of MSMEs (MDA).
- Sub-Component-II: Capacity Building of First Time MSE Exporters (CBFTE).
- Sub-Component-III: Framework for International Market Intelligence Dissemination (IMID).

As on date, Sub-Component-I and Sub-Component-II are in operation. The guidelines of these two components have already been circulated which are available on Ministry's website. Sub-Component-III will be in operation soon. For more detailed information refer to Scheme guidelines, on the following link:

<https://msme.gov.in/sites/default/files/RevisedICScheme2021.PDF>

E. HOW TO APPLY:

To apply the scheme please visit on: <http://ic.msme.gov.in>

SCHEME FOR PROMOTING INNOVATION, RURAL INDUSTRY & ENTREPRENEURSHIP (ASPIRE)

A. OBJECTIVE:

To set up a network of Livelihood Business Incubators (LBIs), predominantly in the rural and underserved areas, to promote innovation and accelerate entrepreneurship for the following :

- Generate employment opportunities by facilitating formal, scalable micro-enterprise creation in the agro-rural sector.
- Skill, up-skill, re-skill unemployed, self-employed/ wage earners in new technologies in the agro-rural sector.
- Provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector.

B. KEY BENEFITS:

1. Maximum of INR 1 crore. to Government agencies & INR 75 lakh to Private agencies for procuring plant and machinery.
2. Maximum of INR 1 crore. to Government and Private agencies as operational expenditure support towards manpower cost, running incubation and skill development programmers, etc.

C. SCHEME APPLICABLE FOR:

Any agency/institution of Government of India/ State government or; existing training centres under Ministries/ Departments of Government of India/ State Government, Industry Associations, Academic Institutions.

Any not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs may be eligible to set up an LBI.

D. DETAILED INFORMATION:

https://aspire.msme.gov.in/WriteReadData/DocumentFile/ASPIRE_NEW.pdf

E. HOW TO APPLY:

https://aspire.msme.gov.in/WriteReadData/DocumentFile/ASPIRE_NEW.pdf

KHADI GRAMODYOG VIKAS YOJANA - UMBRELLA SCHEME

A. OBJECTIVE:

- To increase productivity and wages of Khadi Artisans and secure livelihood
- To improve Infrastructure for Khadi Production
- Increased Khadi Production, Sales and Employment
- Development of Village Industries and increase number of rural artisans
- To revive the traditional and inherent skills of rural artisans
- To renovate and Modernize Sales Outlets
- To promote Marketing and Exports

B. KEY BENEFITS:

1. Modified Market Development Assistance (MMDA): Subsidy @ 35% on Prime Cost for Cotton/Muslin, Wool and Polyvastra and @ 20% on Prime Cost for Silk Khadi
2. Interest Subsidy Eligibility Certificate Scheme (ISEC): Khadi Institution is required to pay only 4% interest rate. The difference between the actual Interest charged by the Bank and 4% is borne by the KVIC as “Interest Subsidy”.
3. Work-shed Scheme for Khadi Artisans: Individual workshed (20 Sq. mtrs): Rs. 1,20,000/- or 75% of the cost of workshed including toilet (90% for NER), whichever is less. Group workshed (10 Sq. mtrs per artisans): Rs.80,000 or 75% of the cost of the workshed including toilet (90% for NER), whichever is less.
4. Strengthening Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure: Financial assistance for revival of khadi institution with ceiling limit of Rs.15.00 lakh (Capital Expenditure +working fund). Financial assistance under Marketing Infrastructure for renovation of departmental sales outlets of KVIC /KVIB and institutional sales with the ceiling limit of Rs.25.00 lakh.
5. Other Components: Centre of Excellence for Khadi, Khadi Quality Assurance, Marketing (Exhibition), Science & Technology (S&T)

C. SCHEME APPLICABLE FOR:

- Khadi Institutions (KIs) registered with KVIC or State Khadi and Village Industries Boards(KVIBs) and Khadi artisans.
- The beneficiaries may be identified by KVIC, NGOs /KIs/VIs/KVIB's/ DIC's/FPOs etc.
- Age Group: 18-55 Years.

- Having valid Aadhar Card or any other Identity Card issued by Government.
- One person from one family is eligible for the assistance under KGVY.
- Persons who have availed benefits from other Govt. Schemes for the same/similar purpose is not eligible.
- Preference shall be given to the people belonging to SCs/STs/Women/ Unemployed Youth /BPL category etc.

D. DETAILED INFORMATION:

For more information and regular updates, visit: www.msme.gov.in

E. HOW TO APPLY:

Apply on: <http://www.kviconline.gov.in>

REVAMPED SCHEME OF FUND FOR REGENERATION OF TRADITIONAL INDUSTRIES (SFURTI)

A. OBJECTIVE:

- i. To organize the traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability and economy of scale.
- ii. To provide sustained employment for traditional industry artisans and rural entrepreneurs.
- iii. To enhance marketability of products of such clusters by providing support for new products, design intervention and improved packaging and also the improvement of marketing infrastructure.
- iv. To equip traditional artisans of the associated clusters with the improved skills and capabilities through training and exposure visits.
- v. To make provision for common facilities and improved tools and equipment for artisans to promote optimum utilization of infrastructure facilities.
- vi. To strengthen the cluster governance systems with the active participation of the stakeholders.
- vii. To build up innovated and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships.
- viii. To look for setting up of multi-product cluster with integrated value chain and a strong market driven approach for viability and long term sustainability of the cluster.
- ix. To ensure convergence from the design stage with each activity of the cluster formation and operations thereof.
- x. To identify and understand cluster's target customers, understand their needs and aspirations and develop and present product lines to meet the requirement.
- xi. To develop specific product lines out of the currently offered diversified basket of heterogeneous products based on the understanding of the target consumer segment. A brand unification exercise also needs to be done to maximize the value.
- xii. To make a paradigm shift from a supply driven selling model to a market driven model with the right branding, focused product mix and correct positioning and right pricing to make the offering holistic and optimal for each of the focus categories.
- xiii. To tap the E-Commerce as a major marketing channel given the outreach and the growing market penetration of E-Commerce.
- xiv. To make substantial investment in the area of product design and quality improvement.

B. KEY BENEFITS:

- The financial assistance provided for any specific project shall be subject to a maximum of Rs.5 (Five) crore.
- The Budget Limit for Regular Clusters (upto 500 artisans) is fixed at Rs.2.50 crore per Cluster and the Budget Limit for Major Clusters (more than 500 artisans) is fixed at Rs.5.00 crore.
- Clusters with lesser number of artisans/workers etc. can also be proposed by Nodal Agencies but number of artisans/workers etc. should not be less than 100 (50 for NER & Hilly areas) In such cases, proportionate GIA(Grants-in-aid) may be considered by SSC while granting approval.
- The Scheme covers three types of interventions
- Soft Interventions: General awareness, counselling, motivation and trust building, Skill development and capacity building, Institution development, Exposure visits, Market promotion initiatives, Design and product development, Participation in seminars, workshops and training programmes on technology up-gradation etc.
- Hard Interventions: Creation of facilities such as Multiple facilities for multiple products and packaging wherever needed, Common Facility centres (CFCs), Raw Material Banks (RMBs), Up-gradation of production infrastructure, Tools and technology up-gradation, Warehousing facility, Training Centre, Value addition and processing Centre.
- Thematic Interventions: Cross-cutting thematic interventions at the sector level including several clusters in the same sector with emphasis on both domestic and international markets. These will primarily include Brand-building and promotion campaigns, new media marketing, e-Commerce initiatives and innovation.

C. SCHEME APPLICABLE FOR:

- Non-Government organizations (NGOs)
- Institutions of the Central and State Governments
- Semi-Government institutions
- Field functionaries of State and Central Govt.
- Panchayati Raj institutions (PRIs)

D. DETAILED INFORMATION:

https://msme.gov.in/sites/default/files/SFURTI_GUIDELINES_REVISED_0.pdf

E. HOW TO APPLY:

Eligible agencies/organizations may submit the proposal to the State Office, KVIC and the same will be scrutinized at the State Level and Zonal Level before submitting to the Scheme Steering Committee for approval.

MSME SUSTAINABLE (ZED) CERTIFICATION

A. OBJECTIVE:

The ZED Certification envisages promotion of Zero Defect Zero Effect (ZED) practices amongst MSMEs so as to:

- Encourage and enable MSMEs for manufacturing of quality products using latest technology, tools & to constantly upgrade their processes for achievement of high quality and high productivity with the least effect on the environment.
- Develop an Ecosystem for ZED Manufacturing in MSMEs, for enhancing competitiveness and enabling exports.
- Promote adoption of ZED practices and recognizing the efforts of successful MSMEs.
- Encourage MSMEs to achieve higher ZED Certification levels through graded incentives.
- Increase public awareness on demanding Zero Defect and Zero Effect products through the MSME Sustainable (ZED) Certification.
- Identify areas to improve upon, thereby assisting the Government in policy decisions and investment prioritization.

B. KEY BENEFITS:

Cost of Certification

- Certification Level 1: BRONZE: Rs. 10,000/-
- Certification Level 2: SILVER: Rs. 40,000/-
- Certification Level 3: GOLD: Rs. 90,000/-

Subsidy on cost of ZED certification:

- Joining Reward of Rs. 10,000/- (Bronze will become free if availed)
- 80-60-50% for Micro, Small & Medium Enterprises

Additional subsidy:

- 10% for Women/SC/ST owned MSMEs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts.
- 5% for MSMEs which are also a part of the SFURTI OR Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry.Financial Assistance in Testing/Quality/Product Certification:
- Up to 75% of the total cost of Testing/Certification, with the maximum ceiling of subsidy

- being Rs. 50,000/- Handholding Support
- Up-to Rs.2 lakhs for consultancy for all ZED certified MSMEs. Support in Technology Upgradation for Zero Effect

Solutions:

- Up-to Rs. 3 lakhs for all ZED certified MSMEs.

Graded incentives: MSMEs can avail graded incentives as prescribed for the three ZED Certification Levels. Wherever possible, the incentives provided by States will be linked through API integration with the ZED portal to ensure interoperability.

C. SCHEME APPLICABLE FOR:

All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Sustainable (ZED) Certification and avail related benefits/incentives.

D. DETAILED INFORMATION:

- MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSMEs about Zero Defect Zero Effect (ZED) practices and motivate and incentivize them for ZED Certification while also encouraging them to become MSME Champions. Through the journey of ZED Certification, MSMEs can reduce wastages substantially, increase productivity, enhance environmental consciousness, save energy, optimally use natural resources, expand their markets, etc. MSMEs will also be motivated to adopt best practices in work culture, standardization of products, processes and systems etc. in order to enhance their global competitiveness and sustainability. The ZED Certification aims at enhancing the competitiveness of an MSME by assessment, modification through guidance, handholding, managerial and technological intervention – not just certification.

E. HOW TO APPLY:

Eligible MSMEs shall apply through online portal www.zed.msme.gov.in

MSME - INNOVATIVE (INCUBATION, IPR AND DESIGN)

A. OBJECTIVE:

- To promote all forms of innovations in the complete value chain from developing ideas into innovative applications through incubation and design interventions.
- To provide appropriate facilities and support for development of concept to market, design competitiveness and protection & commercialization of Intellectual creations of MSME sector.
- To promote a culture of innovation and creative problem solving through knowledge sharing and collaboration amongst industry, academia, government institutions, research laboratories etc.
- To serve as a connecting link between industrial/academia leaders and innovators, in order to encourage new product development and hand-holding.
- To focus on developing affordable innovations that can benefit a large number of people and at the same time being commercially viable and sustainable.

B. KEY BENEFITS:

Incubation

- Financial Assistance to Host Institute(HI) for developing and nurturing the ideas - shall be provided up to maximum of Rs. 15 lakh per idea to HI.
- Financial assistance for Plant and Machinery to HI up to Rs. 1.00 cr. (max) - shall be provided for procurement and installation of relevant plant and machines including hardware and software etc. in BI for R&D activities and common facilities for incubatees of BI.

Design:-

Design Project: For the design projects approved for any MSME, 75% (Micro) and 60% (Small & Medium) of the total project cost will be contributed by GoI up to a maximum of Rs. 40 lakh and the remaining project cost will be borne by MSMEs and deposited to the

IA.

- Student Project: 75% of the total project cost will be contributed by GoI up to a maximum of Rs. 2.5 lakhs.

IPR

- A Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) installments.
- Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design: The maximum financial assistance to the eligible applicants under the IPR component is as follows:
 - i. Foreign Patent-Rs. 5.00 lakhs
 - ii. Domestic Patent-Rs. 1.00 lakhs
 - iii. GI Registration-Rs. 2.00 lakh
 - iv. Design Registration-Rs. 0.15 lakhs
 - v. Trademark-Rs. 0.10 lakhs

C. Scheme applicable for:

Incubation:

Institutions such as Technical Colleges, Universities, other Professional Colleges/ Institutes, R&D Institutes, NGOs involved in incubation activities, MSME-DIs/ Technology Centres or any Institute/Organization of Central/State Government may apply for registration as an HI and act as a Business Incubator (BI).

Design:

The beneficiary unit(s) must typically be a registered micro, small or medium enterprises as per the definition in MSMED Act and should have a valid UAM or Udyam Registration. The manufacturing MSMEs may be a profitable entity preferably in the at least one year out of last three financial years, PMAC can relax the criteria. The designer that a unit employs in this scheme should be qualified Industrial designers having a relevant experience in that field. Implementing agencies should verify all the relevant documents.

IPR:

MSME-Development Institutes, Technology Centres and any other associated Field Organisations directly or indirectly under the administrative control of Ministry of MSME

- Government Bodies/Departments /Autonomous Organisations being Run on Autonomous or Commercial Lines, MSME Industry Associations, Societies/ Cooperatives /
- Firms/Trust and Other profit and non-profit Bodies, NGOs representing or working for MSMEs, Research/ Technical & Educational Institutions, Universities/ colleges with a track record of assisting MSMEs etc, subject to the following:
- They must have an established project execution infrastructure, built-up space including human resources (IP experts, business development, finance/accounting and admin staff), capital infrastructure like computing devices, printers, office with furniture;
- They must have demonstrated suitable work experience in matters related to Intellectual property through pilot studies, research studies, knowledge dissemination activities, in-house IP advisory resources, Technology transfer and IP supports etc.
- The agency should be in operation for at least 02 years on the date of application. In case of non-government entity, the agency must present audited annual reports for last 2 years. They should not have taken any other grant for the same project from any Central Ministry/State Government.

D. Detailed Information:

MSME Innovative is a holistic approach to unify, synergize and converge 3 sub- schemes and interventions with a single purpose. MSME Innovative is a new concept for MSMEs with a combination of innovation in incubation, design intervention and by protecting IPR in a single mode approach to create awareness amongst MSMEs about India's innovation and motivate them to become MSME Champions. This will act as a hub for innovation activities facilitating and guiding development of ideas into viable business proposition that can benefit society directly and can be marketed successfully.

E. How to apply: The eligible applicants may apply at the MIS portal (<https://innovative.msme.gov.in>).

MSME CHAMPIONS SCHEME (ERSTWHILE CLCS-TUS)

A. OBJECTIVE:

Ministry of MSME has been implementing Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS-TUS) for promoting competitiveness amongst Micro, Small and Medium Enterprises (MSMEs) by the way of wastage reduction through Lean Manufacturing, support for Design improvement, building awareness on Intellectual Property Rights, Zero Defect Zero Effect (ZED) Scheme, digitally empowerment of MSME through Digital MSME and to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovation MSMEs through Incubation across India.

B. KEY BENEFITS:

- MSMEs can receive financial assistance for design consultants and design interventions.
- MSMEs can adopt the latest manufacturing technologies and knowledge-based innovations.
- MSMEs can learn about intellectual property rights.
- MSMEs can reduce wastage through lean manufacturing.
- MSMEs can receive guidance and advisory services on finance, marketing, technology, raw materials, labor, infrastructure, and capacity building.

C. SCHEME APPLICABLE FOR:

Any MSE unit

D. Detailed Information:

MSME Champions scheme has been formulated through Standing Finance Committee (SFC) by merging all 6 components of erstwhile Technology Upgradation Scheme (TUS) for a period of 5years i.e 2021-22 to 2025-26. It is a Holistic Approach to unify, synergize and converge various schemes and Interventions with a single purpose. The end objective is to pick up clusters and enterprises and modernize their processes, reduce wastages, sharpen business competitiveness and facilitate their National and Global reach and excellence. There are 3 components under the new MSME Champions scheme, the details of which are as below:

- MSME Sustainable ZED Certification
- MSME Competitive (LEAN)
- MSME Innovative (Incubation, IPR, Design and Digital MSME)

<https://msme.gov.in/sites/default/files/reditLinkCapitalSubsidyScheme%282%29.pdf>

E. HOW TO APPLY: Via Website of ZED, LEAN

QUALITY MANUFACTURING STANDARDS (QMS) & QUALITY TECHNOLOGY TOOLS (QTT)

A. OBJECTIVE:

To sensitise and encourage MSEs to understand and adopt latest Quality Management Standards (QMS) and Quality Technology Tools (QTT)

B. KEY BENEFITS:

- Funding support for introduction of appropriate course modules in technical institutions
- Funding support for conducting ‘QMS awareness’ workshops (applicant – expert organisation or industry associations)
- Funding support for conducting competition watch (C-watch), study and analysis
- Funding support for introduction of QMS and QTT in selected MSMEs (applicant – expert organisation or industry association)
- Participation in international study mission (MSEs as selected by Monitoring and Advisory Committee)
- A total contribution of Rs.425 lakh per year to be made by the GoI for introduction of course material, training the trainer, awareness workshop and other activities
- Funding support of Rs.1.25 lakh per programme to be provided for conducting awareness programme.
- Under C-watch - GoI contribution of Rs.2.5 lakh for professional study on threatened products; ♦ GoI contribution of Rs.7.5 lakh for technical exposure visit; ♦ GoI contribution of Rs.2.5 lakh for procurement of samples; ♦ GoI contribution of Rs.5 lakh for product development.
- GoI contribution of Rs.1.5 lakh for popularisation of improved products - GoI contribution of Rs.2.5 lakh/unit for covering the costs of diagnostic study and for implementation of Quality Technology Tools/Quality - Management Standards (25 to 50% cost will be paid by the participating units)
- GoI contribution of Rs.2.5 lakh per SME for international visit (25% and 50% cost to be collected by the micro and small enterprise respectively)

C. SCHEME APPLICABLE FOR:

- Expert organisations like Quality Council of India (QCI), National Recruitment Board for Personnel and Training, Consultancy Development Corporation, National Productivity Council, Standardisation, Testing & Quality Certification (STQC, a Society under the Ministry of IT), IIQM (Indian Institute of Quality Management),
- Industry Associations that have taken active interest in QMS/QTT
- Technical Institutions, Engineering Colleges
- Tool Rooms and similar bodies and MSEs can apply for assistance under this scheme.

D. DETAILED INFORMATION:

https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/ssub_2.html

<https://msme.gov.in/sites/default/files/QMSQTT10.pdf>

E. HOW TO APPLY: All eligible Micro & Small Enterprises should submit their Application in the prescribed Proforma

(Annexure-A) : <https://msme.gov.in/sites/default/files/QMSQTT10.pdf>

SCHEME OF SURVEYS, STUDIES AND POLICY RESEARCH

A. OBJECTIVE:

- To collect regularly/periodically relevant and reliable data from primary, secondary and other sources on various aspects and features of MSME engaged in manufacturing and services/trading
- To study and analyse the constraints and challenges faced by MSMEs as well as the opportunities available to them
- To use the insights from these studies to assist and enable these enterprises in facing the challenges and availing and expanding sustainable generation of employment by them.
- To obtain data on enterprises owned and/or managed by women, SC/ST, and OBC, data of sick, closed and new MSMEs
- To compile MSME's share in GVA and Exports

B. KEY BENEFITS:

- Conduct the study/survey to analyze the constraints and challenges faced by the MSME as well as the opportunities available to them;
- Conduct the study/ survey and analyze on the basis of empirical data and use the results of surveys, evaluation studies of scheme for this Ministry and analytical studies for policy research, designing appropriate strategies and measures of intervention by the Government.

C. SCHEME APPLICABLE FOR:

Clusters, Industrial associations/Consortia

D. DETAILED INFORMATION:

<https://msme.gov.in/sites/default/files/OpnlGuidlines-SSandPR-2021-22to2025-26.pdf>

E. HOW TO APPLY:

<https://msme.gov.in/scheme-surveys-studies-and-policy-research>

The eligible agencies/institutions as mentioned under para 7.1.2. of the operational guidelines of the scheme can apply for conducting the studies on CPP Portal as and when the study proposals are uploaded on the CPP Portal as well as this Ministry website. The selection of agencies/ institutions could be carried through the competitive bidding process.



SCHEMES UNDER MINISTRY OF RURAL DEVELOPMENT, GOVERNMENT OF INDIA



NATIONAL RURAL LIVELIHOODS MISSION (DEENDAYAL ANTYODAYA YOJANA)

A. OBJECTIVE:

To promote poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods.

B. KEY BENEFITS:

1. DAY-NRLM, MoRD, will provide Revolving Fund (RF) support as corpus ranging between ₹10,000 - ₹15,000 per SHG to strengthen their institutional and financial management capacity and build a good credit history within the group.
2. CIF will be provided by MoRD to the SHGs promoted under DAY-NRLM in all blocks and will be routed through the village level/cluster level federations, to be maintained
3. In perpetuity by the federations.
4. For loans up to ₹3 lakh under the scheme, banks will extend credit at a concessional interest rate of 7% per annum.
5. For loans above ₹3 lakh and upto ₹5 lakh under the scheme, banks will extend credit at interest rate equivalent to their 1 year-MCLR or cost of funds or any other external benchmark based lending rate or 10% per annum, whichever is lower.

C. SCHEME APPLICABLE FOR:

1. DAY-NRLM promotes affinity-based women Self Help Groups (SHGs). However, only in case of groups to be formed with persons with disabilities and other special categories like elders and transgenders, DAY-NRLM may have both men and women in the Self-Help Groups.
2. Women SHGs under DAY-NRLM consist of 10-20 members. In case of special SHGs i.e. groups in the difficult areas, groups with disabled persons, and groups formed in remote tribal areas, this number may be a minimum of 5 members.
3. Federations of Self Help Groups formed at village, gram panchayat, cluster or higher level may be registered under appropriate Acts prevailing in their respective states.

D. Detailed Information:

<https://www.nabard.org/content1.aspx?id=582&catid=23&mid=23>

E. HOW TO APPLY:

Register via:

<https://nrlm.gov.in/login/login.do?methodName=show MainPage&reqtrack=0tECMb6jWB1XIAlhebucmk89C>



**SCHEMES UNDER MINISTRY OF
ELECTRONICS AND INFORMATION TECHNOLOGY,
GOVERNMENT OF INDIA**



SPECIAL ECONOMIC ZONE (SEZ)

A. OBJECTIVE:

- To generate additional economic activity
- To promote exports of goods and services
- To promote investment from domestic and foreign sources
- To create employment opportunities
- To develop infrastructure facilities.

B. KEY BENEFITS:

- Exemption from duties on import/procurement of goods for the development, operation and maintenance of SEZs. Income tax exemption for a block of 10 years in 15 years.
- Exemption from Service Tax FDI to develop townships within SEZs with residential, educational, health-care and recreational facilities permitted on a case-by-case basis

C. SCHEME APPLICABLE FOR:

Medium and large industries.

D. DETAILED INFORMATION:

Electronic Hardware Schemes | Ministry of Electronics and Information Technology,
Government of India (meity.gov.in)

E. HOW TO APPLY:

<https://sezindia.gov.in/how-to-apply>

INDIA BPO PROMOTION SCHEME (IBPS)

A. OBJECTIVE:

- Creation of employment opportunities for the youth, by promoting the IT/ITeS Industry particularly by setting up the BPO/ITeS operations in smaller cities.
- Promotion of investment in IT/ITeS Sector in order to expand the base of ITeS Industry and secure balanced regional growth.

B. KEY BENEFITS:

- Financial support of up to 50% of expenditure [Capital Expenditure (CAPEX) and/or Operational Expenditure (OPEX)] incurred on permissible items, with upper ceiling of Rs. 1 lakh per BPO/ITeS seat.
- Special incentives (Additional within upper cap of Rs 1 Lakh/Seat)
- 5% incentive for employing 50% Women
- 7.5% incentive for employing 75% Women (only in NEBPS)
- 2% incentive for employing 4% differently abled persons
- Up to 10% incentive for generating employment beyond target
- 5% incentive for local entrepreneurs
- 5% incentive for setting up BPO at location other than State capital (only for IBPS)
- Training incentive for regular employees

C. SCHEME APPLICABLE FOR:

BPO/ITeS operations in smaller cities.

D. DETAILED INFORMATION:

<https://www.meity.gov.in/bpo-promotion-schemes>

E. HOW TO APPLY:

<https://www.meity.gov.in/bpo-promotion-schemes>

SCHEME FOR PROMOTION OF MANUFACTURING OF ELECTRONIC COMPONENTS AND SEMI-CONDUCTORS (SPECS)

A. OBJECTIVE:

To position India as a global hub for Electronics System Design and Manufacturing (ESDM) by encouraging and driving capabilities in the country for developing core components, including chipsets, and creating an enabling environment for the industry to compete globally. Electronic components are the basic building blocks for Electronics Industry and entail maximum value addition. Therefore, a vibrant electronic components manufacturing ecosystem is vital for the overall long-term and sustainable growth of electronics manufacturing in India and essential to achieve net positive Balance of Payments (BoP).

B. KEY BENEFITS:

The scheme will provide financial incentive of 25% on capital expenditure for the identified list of electronic goods that comprise downstream value chain of electronic products, i.e., electronic components, semiconductor/ display fabrication units, ATMP units, specialized sub-assemblies and capital goods for manufacture of aforesaid goods, all of which involve high value added manufacturing.

The applicants shall also be eligible to take benefit under any other scheme(s) of Government of India.

However, investments committed by the applicants under M-SIPS scheme for which incentives have been claimed will not qualify as eligible investments under SPECS scheme.

C. SCHEME APPLICABLE FOR:

The Scheme will be applicable to investments in new units and expansion of capacity/modernization and diversification of existing units.

D. DETAILED INFORMATION:

The SPECS will be open for applications initially for 3 years from the date of its notification. The applications received under the scheme will be appraised on an ongoing basis and implementation will continue as per the approvals accorded under the scheme.

For detailed information: <https://www.meity.gov.in/esdm/SPECS>

E. HOW TO APPLY:

Application under the Scheme can be made by any entity registered in India.

For Application process: <https://www.meity.gov.in/writereaddata/files/SPECS-Guidelines-Presentation.pdf>

TECHNOLOGY INCUBATION AND DEVELOPMENT OF ENTREPRENEURS (TIDE)

A. OBJECTIVE:

The objectives of the proposed scheme are:

- Set-up / Strengthen the Technology Incubation Centres and thus nurture technology entrepreneurship development;
- Promote product oriented research and development;
- Encourage and accelerate development of indigenous products and packages.
- Bridge the gap between R&D and commercialisation.

B. KEY BENEFITS:

Each TIDE centre would be given financial support as Grant-in-aid of up to Rs 155 lakhs – payable in instalments. These funds can be used for improvement in infrastructure - up to Rs. 30 lakhs and for providing financial support to the incubating companies – Rs 125 Lakhs (@ Rs 25 lakhs per company). The grants under the proposed scheme would be subject to the enclosed terms & conditions. DeitY would constitute a Project Review and Steering Group (PRSG) for the Scheme. Release of funds to the HI/ TIDE will be done based on the recommendations of PRSG.

C. SCHEME APPLICABLE FOR:

Institutions

D. DETAILED INFORMATION:

[https://www.meity.gov.in/writereaddata/files/Details_of_Technology_Incubation_and_Development_of_Entrepreneurs\(TIDE\)_Scheme_Rev.PDF](https://www.meity.gov.in/writereaddata/files/Details_of_Technology_Incubation_and_Development_of_Entrepreneurs(TIDE)_Scheme_Rev.PDF)

E. HOW TO APPLY:

The project proposals for TIDE would be invited (as per the enclosed format) from institutions of higher learning conducting education Programmes of M. Tech/PhD in Engineering and Technology in ICT, Electronics and Management. These include institutions such as IITs, IIMs, NITs, IIITs and other premier institutes. The invitation would also be published on the DeitY website.

SUPPORT TO INTERNATIONAL PATENT PROTECTION IN ELECTRONICS AND IT(SIP-EIT)
INTELLECTUAL PROPERTY FACILITATION CENTER FOR ENTREPRENEURS AND MSMES

A. OBJECTIVE:

To facilitate MSMEs and Technology Startup units for international patent filing by providing financial support so as to encourage innovation and recognize the value and capabilities of global IP along with capturing growth opportunities in ICTE sector.

B. KEY BENEFITS:

Reimbursement will be limited to a total of Rs 15.0 Lakhs per invention or 50% of the total expenses incurred in filing and processing of patent application upto grant whichever is lesser.

C. SCHEME APPLICABLE FOR:

Any registered MSME or TIC

D. DETAILED INFORMATION:

SIP-EIT is a scheme to provide financial support to MSMEs and Technology Startup units for international patent filing to encourage innovation and recognize the value and capabilities of global IP along with capturing growth opportunities in ICTE sector.

Reimbursement will only be applicable to expenditures incurred from the date of acceptance of complete application by DeitY, subject to approval of competent authority and will be limited to a total of Rs 15.0 Lakhs per invention or 50% of the total expenses incurred in filing and processing of patent application upto grant whichever is less. The reimbursement will include expenses incurred in filing and processing of foreign applications

Filed in respect of same invention.

For detailed information:

http://www.ipface.org/pdfs/Brochure_SIPEIT.pdf

<https://www.meity.gov.in/content/support-international-patent-protection-electronics-information-technology#:~:text=SIP-EIT%20is%20a%20scheme%20to%20provide%20financial>

E. HOW TO APPLY:

The procedure to apply online under the scheme is as follows:

- First of all, go through the brochure thoroughly, and make sure that you fall under the eligibility criteria.
- In order to apply, you need to create a Login ID, which would be used in further communications.
- After you have created your user account, you can Login and Apply Online for the Scheme. Before proceeding to apply online, kindly make sure that you have read the Guidelines thoroughly and also checked the List of documents to be uploaded during filling up of the online application form.



SCHEMES UNDER SIDBI



STEP- SIDBI SCHEME

A. OBJECTIVE:

- To provide medium/short term financial assistance to eligible MSMEs for augmenting NWC and / or to execute urgent confirmed order.
- Incremental working capital requirement may also be funded after satisfying about non enhancement of regular WC limit from existing lenders.

B. KEY BENEFITS:

- Working capital term loan assistance for augmenting net working capital and/or to execute urgent confirmed orders.
- Repayment upto 3 EDyears including moratorium upto 6 months.
- Financing upto Rs. 3 crore for existing customers and Rs. 2 crore for new customers

C. SCHEME APPLICABLE FOR:

- Existing MSMEs as per MSMED Act
- Minimum 3 years operations of the unit required. (2 years for Existing customer of SIDBI)
- WCTL shall be provided to only those enterprises not availing WCL / OD facility from any Banks / FIs.
- Operating profit during past 2 years (1 year for Existing Customers).
- Standard Scheme Norms apply (CIBIL / CMR, due diligence checks etc.)
- Should not be in default to any bank/FI.

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/working-capital>

E. HOW TO APPLY:

<https://www.sidbi.in/en/working-capital>

SWIFT-SIDBI SCHEME

A. OBJECTIVE:

The SIDBI Term Loan to Enhance Production of MSMEs (STEP) scheme is a financial assistance program from the Small Industries Development Bank of India (SIDBI) for eligible Micro, Small, and Medium Enterprises (MSMEs). The scheme's objectives include: Increasing net working capital (NWC), Funding urgent orders, and Meeting working capital requirements.

B. KEY BENEFITS:

- Working capital assistance in form of Overdraft Facility for working capital requirements of the MSMEs.
- Paperless in-principle offer letter upon completion of Digital Journey.
- No requirement for submission of monthly/ quarterly statements (Stock/ Book Debt/ QIS etc.)
- Low processing fees of 0.25% at time of sanction and 0.10% p.a. at time of review/ renewal.
- Option to choose banking platform from multiple banks (IDBI/CUB/Yes Bank).
- MCLR Linked attractive rate of Interest.
- Assistance upto Rs.3 crore

C. SCHEME APPLICABLE FOR:

1. Existing entities having 3 years of operations.
2. Should not avail working capital/ over-draft facility from any other bank/ financial institution.
3. No defaults to Bank/FIs.

D. DETAILED INFORMATION: <https://www.sidbi.in/en/working-capital>

E. HOW TO APPLY: <https://www.sidbi.in/en/working-capital>

UBHARTE SITAARE- SIDBI SCHEME

A. OBJECTIVE:

To provide Future Growth With Strategic Project Funding

B. KEY BENEFITS:

- Financing to export oriented MSMEs for modernization diversifying into new products, technology upgradation, product R&D etc.
- Financing upto 80% of the project cost (joint financing with EXIM Bank also available).
- MCLR Linked attractive rate of Interest.
- Technical assistance for mentorship support, equity support etc.
- Upto 25 bps performance/ milestone linked interest incentive.
- Facility of TL/ Foreign Currency TL available.

C. SCHEME APPLICABLE FOR:

- For new units, preference shall be given to promoters having experience in the similar line of business.
- For existing unit / fundamentally strong export oriented small and mid-sized companies.
- Small and mid-sized MSMEs that have a strategic market entry plan for international markets.
- No defaults to Bank/FIs.

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/project-funding>

E. How to apply:

<https://www.sidbi.in/en/project-funding>

STHAPAN- SIDBI SCHEME

A. OBJECTIVE:

To provide Future Growth With Strategic Project Funding

B. KEY BENEFITS:

- Loan for purchase of land & construction of factory building, purchase of plant & machinery, miscellaneous fixed assets, installation of rooftop solar projects, acquisition of other energy efficiency devices etc.
- Financing for setting up new units/greenfield projects.
- Financing upto Rs. 50 crore subject to maximum of 75% of the project cost.
- Promotors Contribution-minimum 25 %.
- MCLR Linked attractive rate of Interest.
- Repayment upto 7 years including moratorium for 2 years.

C. SCHEME APPLICABLE FOR:

- New units / greenfield units are eligible for financing under the scheme.
- For loan above Rs. 20 crore, promoter's experience of 5 years in similar line of business.
- For loan upto Rs. 20 crore, promoter's experience of 3 years in similar line of business.
- No defaults to Bank/FIs. •

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/project-funding>

E. How to apply:

<https://www.sidbi.in/en/project-funding>

ARISE- SIDBI SCHEME

A. OBJECTIVE:

To provide future growth to new and existing SMEs through strategic project funding to help them develop their existing units

B. KEY BENEFITS:

- Loan for purchase of land & construction of factory building purchase of plant & machinery, miscellaneous fixed assets, installation of rooftop solar projects, acquisition of other energy efficiency devices etc.
- Assistance to existing entities for expansion / modernization / technology upgradation in the same line of business.
- Financing upto Rs. 50 crore subject to maximum of 80% of the project cost.
- MCLR Linked attractive rate of Interest.
- Repayment upto 7 years with moratorium upto 2 years.

C. SCHEME APPLICABLE FOR:

- Minimum two years of operations along with audited accounts
- Cash profit in last audited financial results
- No defaults to Bank/FIs. •

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/project-funding>

E. HOW TO APPLY:

<https://www.sidbi.in/en/project-funding>

WORKING CAPITAL -SIDBI SCHEME

A. OBJECTIVE:

To provide Working Capital

B. KEY BENEFITS:

- Working capital assistance for working capital requirements of the MSMEs.
- Option to choose banking platform from multiple banks (IDBI/CUB/Yes Bank)
- Seamless approval as per customer instructions for setting Drawing Power.
- Single window for term loan customer to avail working capital facilities.
- MCLR Linked attractive rate of Interest. •

C. SCHEME APPLICABLE FOR:

SIDBI assistance shall be considered to any of the following category of customers.

- Existing customers
- Existing customers of SIDBI (who are also banking with other banks).
- Existing well performing units who do not enjoy WC facility with any other banks.
- New entities, where term loan is considered by SIDBI.

Takeover of working capital accounts, as a part of term loan takeover, may be considered subject to compliance of takeover guidelines.

No defaults to Bank/FIs.

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/working-capital>

E. HOW TO APPLY:

<https://www.sidbi.in/en/working-capital>

SPEED-SIDBI SCHEME

A. OBJECTIVE:

To provide expeditious sanction of term loan through automated platform to “New to SIDBI” customers in manufacturing/service sector for purchase of machines/equipment.

B. KEY BENEFITS:

- Assistance for purchase of plant & machinery and miscellaneous fixed assets.
- 100% financing for loans upto Rs. 50 crore with security of 25% in form of fixed deposit.
- Financing upto Rs. 50 crore subject to maximum of 75% of the project cost under promoter contribution model.
- Financing for second hand/ refurbished machines also allowed subject to compliance of standard guidelines.
- MCLR Linked attractive rate of Interest.
- Repayment upto 84 months with moratorium upto 12 months.

C. SCHEME APPLICABLE FOR:

- MSMEs having minimum 3 years of operation.
- Cash profit in last 3 financial years.
- No defaults to Bank/FIs.

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/machinery-loan>

E. HOW TO APPLY:

<https://www.sidbi.in/en/machinery-loan>

EXPRESS-SIDBI SCHEME

A. OBJECTIVE:

To provide expeditious sanction of term loan through automated platform to “New to SIDBI” customers in manufacturing/service sector for purchase of machines/equipment.

B. KEY BENEFITS:

1. Quick sanction of machinery loan through automated platform using GST returns, ITRs, Bank Statement and CIBIL score.
2. Loan amount up to Rs. 1 Crore with immediate in-principle offer.
3. Upto 100% financing with 25% security in the form of fixed deposit.
4. Processing fees of 0.50% plus applicable GST.
5. MCLR Linked attractive rate of Interest.
6. Repayment upto 60 months.

C. SCHEME APPLICABLE FOR:

MSME units in operation for at least three years. Mandatory Udyam & GST registration.
No defaults to Bank/FIs.

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/machinery-loan>

E. HOW TO APPLY:

<https://www.sidbi.in/en/machinery-loan>

GREEN FINANCE SCHEME (GFS)- SIDBI SCHEME

A. OBJECTIVE:

To provide financial assistance and support for green projects in the MSME sector as aligned to nation's commitment to reduce Green House Gas (GHG) emissions

B. KEY BENEFITS:

1. Term Loan (Rupee or Foreign Currency)
2. Loan amount for
 - MSMEs up to Rs. 20 Cr.
 - Service providers/ aggregators up to Rs. 50 Cr.
3. Repayment upto 7 years with moratorium upto 2 years.
4. Attractive rate as per internal ratings
5. Assistance may be covered under Risk Sharing Facilities like CGTMSE, PRSF, etc.

C. SCHEME APPLICABLE FOR:

1. Manufacturing and Service providers (RESCOs, ESCOs, EPCs, Vendors etc) and MSMEs on either supply side or demand side of the green value chain.
2. MSMEs executing projects/providing services, related to the activities i.e. Energy Efficiency, Renewable Energy, Compressed Bio Gas, Water & Waste Water Management, Solid Waste Management, E-Mobility, etc.

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/green-finance>

E. HOW TO APPLY:

<https://www.sidbi.in/en/green-finance>

END TO END ENERGY EFFICIENCY (4E) SCHEME-SIDBI SCHEME

A. OBJECTIVE:

To provide financial assistance and support for green projects in the MSME sector as aligned to nation's commitment to reduce Green House Gas (GHG) emissions

B. KEY BENEFITS:

1. Financing to export oriented MSMEs for modernization diversifying into new products, technology upgradation, product R&D etc.
2. Financing upto 80% of the project cost (joint financing with EXIM Bank also available).
3. MCLR Linked attractive rate of Interest.

C. SCHEME APPLICABLE FOR:

1. MSMEs in the manufacturing or services sector.
2. MSMEs requiring capex to transit to cleaner fuel.
3. MSMEs are required to establish energy efficiency / GHG emission reduction.
4. MSMEs are also required to comply with E&S framework of the Bank.
5. MSMEs should be in operation for least 1 year and should not be in default to any Bank/FI.

D. DETAILED INFORMATION:

<https://www.sidbi.in/en/green-finance>

E. HOW TO APPLY:

<https://www.sidbi.in/en/green-finance>



**SCHEMES UNDER
NATIONAL SMALL INDUSTRIES
CORPORATION (NSIC)**



SINGLE POINT REGISTRATION SCHEME BY NSIC

A. OBJECTIVE:

To make Micro & Small Enterprises (MSEs) eligible to get the benefits under Public Procurement Policy for Micro & Small Enterprises (MSEs)

B. KEY BENEFITS:

- Issue of the Tender Sets free of cost.
- Exemption from payment of Earnest Money Deposit (EMD).
- In tender participating MSEs quoting price within price band of L1+15 per cent shall also be allowed to supply a portion upto 25% of requirement by bringing down their price to L1 Price , where L1 is non MSEs.
- Every Central Ministries/Departments/PSUs shall set an annual goal of minimum 25 per cent of the total annual purchases of the products or services produced or rendered by MSEs. Out of annual requirement of 25% procurement from MSEs, 4% is earmarked for units owned by Schedule Caste /Schedule Tribes and 3% is earmarked for the units owned by entrepreneurs. SPRS registered units are integral part of the supply chain to Government.
- Consortia facility for Tender Marketing.

C. SCHEME APPLICABLE FOR:

- All Micro & Small Enterprises having Udyam Registration are eligible for registration with NSIC under its Single Point Registration Scheme (SPRS).
- Micro & Small Enterprises who have already commenced their commercial production but not completed one year of existence. The Provisional Registration Certificate can be issued to such Micro & Small Enterprises under Single Point Registration scheme with monitory limit of Rs. 5.00 Lacs

D. DETAILED INFORMATION:

<https://www.nsic.co.in/Schemes/SinglePointRegistration>

E. HOW TO APPLY:

Udyam registration|Udyog Aadhar online|MSME Registration (eudyogaadhaar.org)

RAW MATERIAL ASSISTANCE

A. OBJECTIVE:

Raw Material Assistance Scheme aims at helping MSMEs by way of financing the purchase of Raw Material (Both indigenous & imported). This gives an opportunity to MSMEs to focus better on manufacturing quality products.

B. KEY BENEFITS:

- Facilitating procurement of Raw Material with credit support up to 180 days
- MSMEs helped to avail Economics of Purchases like bulk purchase, cash discount etc.

C. SCHEME APPLICABLE FOR:

All MSMEs

D. DETAILED INFORMATION:

The Raw Material Assistance Scheme (RMAS) is a scheme by the National Small Industries Corporation (NSIC) to help Micro, Small, and Medium Enterprises (MSMEs) buy raw materials. The scheme offers financial assistance for the purchase of raw materials, both indigenous and imported, for up to 180 days. The scheme also helps MSMEs take advantage of economies of purchase, such as bulk purchases and cash discounts.

Terms and Conditions

- Security in the form of Bank Guarantee from Approved Banks.
- The rate of interest would be as under:

Assistance against the security of BG:

Rate of interest in respect of assistance availed on or after 01.12.2023

Particulars	Effective Rate of Interest (% per Annum)	
Normal Interest (compounded on monthly rest)	Micro	Small & Medium
Up to 180 days		
1. Units having valid SME 1 rating	9.00	9.75
2. Units having valid SME 2 rating	9.5	10.25
3. Other Units	10.00	10.75

For more details: RMA against Bank Guarantee - NSIC :

National Small Industries Corporation Ltd.

E. HOW TO APPLY:

The Entrepreneurs are required to apply for Raw Material Assistance only on the prescribed application forms. The application forms downloaded from the link given below may be filled and can be submitted to the nearest Branch Office. The blank forms are also available free of charge from the Branch offices.

Application Form:

RMA-APP-14072023.docx (live.com)

<https://sezindia.gov.in/how-to-apply>

CONSORTIA & TENDER MARKETING SCHEME

A. OBJECTIVE:

Promotion of the product of Micro and Small Entrepreneurs is one of the major objective of the Corporation.

B. KEY BENEFITS:

- The scheme also covers the method of selection of the units for participation in the open tenders and single tenders on nomination basis.
- The scheme takes care of providing EMD and security deposit on back to back basis.
- Capacity Building of MSEs by formation of consortia of the units manufacturing similar products, participation in tenders on behalf of units in a ‘consortia’ to secure orders in ‘bulk’ quantities, distribution of orders amongst units in a ‘consortia’
- To accommodate provisions of this scheme, the legal document such as individual agreement by the units, agreement to be executed by the consortium, etc.

C. SCHEME APPLICABLE FOR:

All SMEs

D. DETAILED INFORMATION:

<https://www.nsic.co.in/Schemes/ConsortiaTenderMarketing>

https://www.nsic.co.in/pdfs/CTMS_scheme_revised_06062022.pdf

E. HOW TO APPLY:

The application form, in the prescribed format (Annexures –A and A-1) for enlistment under the Tender Marketing Scheme is to be submitted by the applicant Micro & Small Enterprise (MSE), duly signed by the authorized signatory i.e. Proprietor / Partner(s) / Director(s) of the firm / company / society along with the documents mentioned in the application form. These documents would also suffice wherever the enlisted unit wants to participate in the tender and /or form/join a consortium.

EXHIBITIONS

A. OBJECTIVE:

To provide small scale industries with a place at an affordable rate to showcase their competencies and to capture market opportunities.

B. KEY BENEFITS:

- The NSIC Event Management Cell (EMC) manages the NSIC Exhibition Complex which has grown significantly in size and reputation to become the number one venue of choice for organisers, exhibitors and visitors.
- NSIC Exhibition Complexes are located at: Exhibition Complex at Delhi; Exhibition Complex at Hyderabad; Exhibition Grounds at NSIC Allahabad; Exhibition Grounds at NTSC Rajkot

C. SCHEME APPLICABLE FOR:

All MSMEs

D. DETAILED INFORMATION:

<https://www.nsic.co.in/Schemes/Exhibition-Complex-Event-Management.aspx>

E. HOW TO APPLY:

The MSME unit shall apply to the nearest NSIC field office (<https://nsic.co.in/Corporate/SearchBranch>) and the application is accepted in online mode through PRISM only (31 days for SMAS(Special Marketing Assistance Scheme) & 90 days for PMSS(Procurement and Marketing Support Scheme)) prior to the commencement of trade fairs/exhibitions.

MARKETING INTELLIGENCE

A. OBJECTIVE:

To help MSMEs in getting appropriate information at one place and at the right time which will enable MSMEs in enhancing their ability to gauge and be at par with the global demand.

B. KEY BENEFITS:

- Marketing Intelligence Cell acquires and analyses the information to understand both existing and potential customers, determine the current and future needs and preferences, attitudes and behaviour of the market; and to assess changes in the business environment that may affect the size and nature of the market in the future. This aims to promote business horizons of MSMEs of India through Marketing Intelligence Web Portal.
- Potential beneficiaries would be MSMEs seeking business collaboration and co-production opportunities, joint ventures, exporters and importers, and those looking for technology transfer. To fulfil the above mentioned NSIC has its Marketing Intelligence Cell Portal.

C. SCHEME APPLICABLE FOR:

All MSMEs

D. DETAILED INFORMATION:

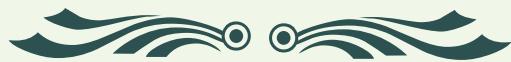
<https://www.nsic.co.in/Schemes/Marketing-Intelligence.aspx>

E. HOW TO APPLY:

Express interest through <https://beta.nsic.co.in/Schemes>Showinterest?Sch=7>



**SCHEMES UNDER MINISTRY OF
FOOD PROCESSING INDUSTRIES,
GOVERNMENT OF INDIA**



SCHEME FOR COLD CHAIN, VALUE ADDITION AND PRESERVATION INFRASTRUCTURE

A. OBJECTIVE:

To provide integrated cold chain and preservation infrastructure facilities, without any break, from the farm gate to the consumer.

B. KEY BENEFITS :

Financial assistance (grant-in-aid) under the scheme is limited to a maximum of Rs.10 crore per project in relation to technical civil works and eligible plant & machinery subject to the following:

- For storage infrastructure including Pack House and Pre-cooling unit, ripening chamber and transport infrastructure, grant-in-aid @ 35% for General Areas and @ 50% for North East States, Himalayan States, ITDP Areas & Islands, of the total cost of plant & machinery and technical civil works will be provided.
- For value addition and processing infrastructure including frozen storage/ deep freezers associated and integral to the processing, grant-in-aid @ 50% for General Areas and @ 75% for North East States, Himalayan States, ITDP Areas & Islands, will be provided.
- For irradiation facilities grant-in-aid will be provided @ 50% for General Areas and @ 75% for North East States, Himalayan States, ITDP Areas & Islands.

C. SCHEME APPLICABLE FOR :

Partnership / Proprietorship Firms, Companies, Corporations, Cooperatives, Self Help Groups (SHGs), Farmer Producer Organizations (FPOs), NGOs, Central / State PSUs, etc., Single promoter can also apply.

D. DETAILED INFORMATION:

<https://www.mofpi.gov.in/Schemes/cold-chain#:~:text=The%20objective%20of%20the%20Scheme,the%20entire%20supply%20chain%20viz>

E. HOW TO APPLY:

All applications shall be submitted online on the SAMPADA portal (<https://sampada-mofpi.gov.in>) of the Ministry.

SCHEME FOR CREATION/ EXPANSION OF FOOD PROCESSING & PRESERVATION CAPACITIES

A. OBJECTIVE :

To create processing and preservation capacities, and modernisation/ expansion of existing food processing units with a view to increasing the level of processing, value addition leading to reduction of wastage.

B. KEY BENEFITS:

The Scheme envisages grants-in-aid @35% of eligible project cost in general areas and @50% of eligible project cost in the North East States including Sikkim and difficult areas namely Himalayan States (i.e. Himachal Pradesh, Jammu & Kashmir and Uttarakhand), State notified ITDP areas & Islands subject to max. of Rs. 5.00 crore per project.

C. SCHEME APPLICABLE FOR :

Any organisation or an individual engaged in or that plans to engage in creation/ expansion/ modernisation of food processing and preservation capacities.

D. DETAILED INFORMATION :

<https://www.mofpi.gov.in/Schemes/creation-expansion-food-processing-preservation-capacities-unit-scheme>

E. HOW TO APPLY:

All applications shall be submitted online on the SAMPADA portal (<https://sampada-mofpi.gov.in>) of the Ministry.

PM FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME (PMFME)

A. OBJECTIVE :

- Enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector; and
- Support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value chain.

To build the capability of microenterprises to enable:

- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups, and Co-operatives.
- Integration with an organized supply chain by strengthening branding & marketing.
- Support for the transition of existing 2,00,000 enterprises into a formal framework.
- Increased access to common services like common processing facilities, laboratories, storage, packaging, marketing, and incubation services.
- Strengthening of institutions, research, and training in the food processing sector; and
- Increased access for the enterprises, to professional and technical support.

B. Key Benefits:

- The Scheme is for upgradation of existing micro food processing enterprises and also adopts One District One Product (ODOP) approach
- Individual micro food processing units desirous of upgradation of their unit can avail credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit. The beneficiary contribution should be minimum 10% and the balance should be loan from a Bank.
- Seed capital @ Rs. 40,000/- per SHG member would be provided to those engaged in food processing for working capital and purchase of small tools
- Credit linked grant @35% would be provided to FPOs, SHGs, cooperatives, State owned agencies and private entrepreneurs for development of common infrastructure including common processing facility, lab, warehouse, cold storage, packaging and incubation center.
- Support for branding and marketing would be limited to 50% of the total expenditure.

C. SCHEME APPLICABLE FOR:

Existing Micro food processing enterprises

D. Detailed Information:

blob:<https://pmfme.mofpi.gov.in/1847f474-4bb3-44da-8418-179f28530101>



**SCHEMES UNDER
MINISTRY OF HOUSING AND
URBAN AFFAIRS**



PM SVANIDHI

A. OBJECTIVE:

The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following objectives: (i) To facilitate working capital loan up to `10,000; (ii) To incentivize regular repayment; and (iii) To reward digital transactions.

The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder.

B. KEY BENEFITS:

Urban street vendors will be eligible to avail a Working Capital (WC) loan of up to `10,000 with tenure of 1 year and repaid in monthly instalments. For this loan, no collateral will be taken by the lending institutions. On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit. No prepayment penalty will be charged from the vendors for repayment before the scheduled date.

C. SCHEME APPLICABLE FOR:

- (i) Street vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs);
- (ii) The vendors, who have been identified in the survey but have not been issued Certificate of Vending / Identity Card;
- (iii) Street Vendors, left out of the ULBled identification survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC)
- (iv) The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.

5. Identification of Beneficiaries left out of the Survey or belonging to the surrounding Rural Areas While identifying the vendors belonging to category 4 (iii) and (iv), the ULB/ TVC may consider any of the following documents to issue letters of recommendation:

6. Vendors who have gone back to their native places due to COVID-19 Some of the identified / surveyed or other vendors who have been vending / hawking in urban areas, have left for their native places prior to or during the lockdown period because of COVID-19 pandemic.

D. DETAILED INFORMATION:

The guidelines and Standard Operating Procedure (SOP) are available at

<https://pmsvanidhi.mohua.gov.in/Home/Schemes>

E. HOW TO APPLY:

<https://pmsvanidhi.mohua.gov.in/Home/PreApplication>



SCHEMES UNDER DEPARTMENT OF PHARMACEUTICALS



SCHEME FOR “STRENGTHENING OF PHARMACEUTICALS INDUSTRY” (SPI)

A. OBJECTIVE:

- **Assistance to Pharmaceutical Industry for Common Facilities (APICF):** To strengthen the existing infrastructure facilities in order to make India a global leader in Pharma Sector by providing financial assistance to pharma clusters for creation of Common Facilities to improve the quality and ensure the sustainable growth of cluster;
- **Pharmaceutical Technology Upgradation Assistance Scheme (PTUAS):** To upgrade the production facilities of SMEs and MSMEs, to meet national and international regulatory standards, by providing interest subvention or capital subsidy on their capital loans, which will facilitate the growth in volumes as well as in quality;
- **Pharmaceutical & Medical Devices Promotion and Development Scheme (PMPDS):** To promote knowledge and awareness in and about the Pharmaceutical and Medical Devices Industry by taking up studies, building databases and bringing industry leaders, academia and policy makers together to share their knowledge and experience for overall development of Pharma and Medical Devices industry.

B. KEY BENEFITS :

The limit of incentive under sub-scheme APICF will be 70% of the approved project cost or Rs 20 cr., whichever is less, as per approval of SSC. In the case of Himalayan States and States in the North East Region, the grant-in-aid would be Rs. 20 Crore per Cluster or 90% of the project cost of the Common Infrastructure Facilities (CIF), whichever is less. The illustrative list of eligible activities under this sub-scheme in order of priority is as under: i. Research and Development Labs ii. Testing Laboratory for Pharma Products iii. Effluent Treatment Plants iv. Logistic Centres v. Training Centres. The above list of activities is indicative and other allied activities can be taken up based on recommendations of Scheme Steering Committee (SSC).

C. SCHEME APPLICABLE FOR :

MSME in Pharma sector

D. DETAILED INFORMATION:

<https://pharmaceuticals.gov.in/sites/default/files/Pharmaceutical%20Technology%20Upgradation%20Assistance%20Scheme%20%28PTUAS%29.pdf>

E. HOW TO APPLY:

Refer: <https://www.pharmaceuticals.gov.in/sites/default/files/Approved%20Guidelines%20of%20scheme%20Strengthening%20of%20Pharmaceutical%20Industries%20%28SPI%29%2011032022.pdf>

CUSTER DEVELOPMENT PROGRAMME FOR PHARMA SECTOR (CDP-PS)

A. OBJECTIVE:

- To help industry meet the requirements of standards of environment at a reduced cost through innovative methods of common waste management system.
- Exploit the benefits arising due to optimization of resources and economies of scale.
- To provide information of latest global developments in the sector related to regulations, IPR issues, new products, new markets etc.

B. KEY BENEFITS:

- Maximum of Rs.20 crore or 70% of project cost, whichever is less
- Facilities created under this scheme are
 1. Common Testing Facilities
 2. Training Centre
 3. R&D Centres
 4. Effluent Treatment Plant
 5. Common Logistics Centre

C. SCHEME APPLICABLE FOR:

Any SPV (special purpose vehicle) in Pharma sector

D. DETAILED INFORMATION:

Soft activities under the programme would consist of activities which lead to creation of general awareness, counselling, motivation and trust building, exposure visits, market development including exports, participation in seminars, workshops and training programmes on technology up-gradation, quality control & competitiveness, etc. These interventions would bring about improvement in the existing working of the Pharma Sector in the cluster.

https://dcmsme.gov.in/eBook/Book_Final_Size_4x6.75_inches.pdf

E. HOW TO APPLY:

Department of Pharmaceuticals-

https://pharmaceuticals.gov.in/sites/default/files/CDP-PS_0.pdf



**SCHEMES UNDER
MINISTRY OF COMMERCE AND INDUSTRY,
GOVERNMENT OF INDIA**



INDIAN FOOTWEAR AND LEATHER DEVELOPMENT PROGRAMME

A. OBJECTIVE:

To encourage development of infrastructure for the leather and footwear sector, address environment concerns specific to the leather and footwear sector, facilitate additional investments, employment generation and increase in production. The Central Government has approved continuation of Central Sector Scheme ‘Indian Footwear and Leather Development Programme (IFLDP)’ with an approved expenditure of Rs.1700 crore till 31.03.2026 or till further review, whichever is earlier.

B. KEY BENEFITS:

Incentivize investment and manufacturing including job creation by providing backend investment grant/subsidy @ 30% of the cost of plant and machinery to MSME’s and 20% of the cost of plant and machinery to other units

The following sub-schemes would be implemented under IFLDP:

- I. Sustainable Technology and Environmental Promotion (STEP)
- II. Integrated Development of Leather Sector (IDLS)
- III. Mega Leather, Footwear and Accessories Cluster Development (MLFACD)
- IV. Establishment of Institutional Facilities
- V. Brand Promotion of Indian Brands in Leather and Footwear Sector
- VI. Development of Design Studios

The guidelines of above mentioned six sub-schemes are available on the website of the Department, i.e., https://dpiit.gov.in/information_of_IFLDP_2021-26_04March2022.pdf

To ensure effective implementation of the sub-schemes under IFLDP, it has been decided to constitute an Empowered Committee, a Steering Committee and an Advisory Committee.

C. SCHEME APPLICABLE FOR:

All existing leather units in leather, footwear and accessories industry including tanneries , leather goods saddlery ,leather footwear , non-leather footwear and footwear component sector having cash profits for 2 years ,undertaking viable and bankable programmes of technology upgradation on or after 1 January 2016.

D. DETAILED INFORMATION: <https://www.nswo.gov.in/> https://dpiit.gov.in/sites/default/files/notification_of_IFLDP_2021-26_04March2022.pdf

E. HOW TO APPLY: https://dpiit.gov.in/sites/default/files/notification_of_IFLDP_2021-26_04March2022.pdf

The benefits under the scheme would be available to a group of entrepreneurs that are engaged in leather business and intent to set up/upgrade the infrastructure for environment protection. The Special Purpose Vehicle (SPV), promoted by such entrepreneurs for setting up such infrastructure shall be the recipient of the assistance under the scheme. CETP companies already established by group of leather entrepreneurs can also be the SPV for implementation of the scheme. There shall be one nominee each of the Government of India (DPIIT) and State Government on the Board of Directors of the SPV. There is separate methodology of application process for different sub schemes, which can be accessed through: https://dpiit.gov.in/information_of_IFLDP_2021-26_04March2022.pdf

ELECTRONICS HARDWARE TECHNOLOGY PARK (EHTP)

A. OBJECTIVE:

Objectives of these schemes are to promote exports, enhance foreign exchange earnings, attract investment for export production and employment generation

B. KEY BENEFITS:

Overall benefits of the scheme are as follows :

- Electronics Hardware Technology Park unit may import free of duty all types of goods, including capital goods as defined in the Export Import (E.X.I.M.) Policy, required by it for manufacture, services, production and processing or in connection therewith.
- The units shall also be permitted to import goods, including capital goods, free of cost or on loan from clients required for the approved activity.
- Electronics Hardware Technology Park units may procure goods required by them for manufacture, services, production and processing or in connection therewith, duty free, from bonded warehouses in the Domestic Tariff Area set up under the Export Import (E.X.I.M.) Policy.

Few Additional Financial benefits provided by the scheme are as follow :

- 100% FDI investment permitted through automatic route
- Duty free imports/ domestic procurement permissible for Capital goods, Raw materials, Components and other inputs
- Central Sales Tax refundable

C. SCHEME APPLICABLE FOR:

MSMEs, Minimal “Minimum Export Performance” norms

D. DETAILED INFORMATION:

[https://content.dgft.gov.in/Website/FTP%20Chapter%206%20as%20on%20June%2030%202019.pdf#:~:text=Oriented%20Unit%20\(EOU\)%20Scheme,%20Electronics](https://content.dgft.gov.in/Website/FTP%20Chapter%206%20as%20on%20June%2030%202019.pdf#:~:text=Oriented%20Unit%20(EOU)%20Scheme,%20Electronics)

<https://content.dgft.gov.in/Website/dgftprod/6341c956-d75d-425a-8213-7ae4f4c8930d/Chapter%206%20FTP%202023.pdf>

E. HOW TO APPLY:

<https://content.dgft.gov.in/Website/dgftprod/2d3d5b48-fe77-4827-b640-012dcea0b6fb/6%20H.pdf>

EXPORT PROMOTION OF CAPITAL GOODS (EPCG)

A. OBJECTIVE:

The objective of the EPCG Scheme is to facilitate import of capital goods for producing quality goods and services and enhance India's manufacturing competitiveness

B. KEY BENEFITS:

The concessional 3% duty EPCG Scheme allows import of capital goods for pre-production, production and post-production (including CKD/SKD thereof as well as computer software systems) at 3% customs duty, subject to an export obligation equivalent to 8 times of duty saved on capital goods imported under EPCG scheme, to be fulfilled in 8 years reckoned from Authorization issue date.

C. SCHEME APPLICABLE FOR:

Manufacturer exporters with or without supporting manufacturer(s), merchant exporters tied to supporting manufacturer(s) and service providers and also covers a service provider who is designated / certified as a Common Service Provider (CSP) by the DGFT

D. DETAILED INFORMATION:

<https://www.dgft.gov.in/CP/?opt=ft-policy#:~:text=India%20Trade%20Portal%20E-Commerce%20Exports>

<https://content.dgft.gov.in/Website/FTP%20Chapter%205%20as%20on%20June%2030%202019.pdf#:~:text=The%20objective%20of%20the%20EPCG%20Scheme%20is%20to>

E. HOW TO APPLY:

<https://www.dgft.gov.in/CP/?opt=epcg#:~:text=The%20objective%20of%20the%20Export%20Promotion>

DUTY EXEMPTION AND REMISSION

A. OBJECTIVE:

The Scheme's objective is to refund, currently un-refunded:

- Duties/ taxes / levies, at the Central, State and local level, borne on the exported product, including prior stage cumulative indirect taxes on goods and services used in the production of the exported product and
- Such indirect Duties/ taxes / levies in respect of distribution of exported product

B. KEY BENEFITS:

The Financial Benefits under the scheme are as follows:

- Duty exemption schemes enable duty free import of inputs required for export production.
- A Duty remission scheme enables post export replenishment/remission of duty on inputs used in export product.

Advance Licence can be issued for:-

- Physical exports:- Advance Licence may be issued for physical exports including exports to SEZ to a manufacturer exporter or merchant exporter tied to supporting manufacturer(s) for import of inputs required for the export product.

C. SCHEME APPLICABLE FOR:

All the licensed exporters-

- Advance Authorisation can be issued either to a manufacturer exporter or merchant exporter tied to supporting manufacturer.
- Advance Authorisation for pharmaceutical products manufactured through Non-Infringing (NI) process (as indicated in paragraph 4.18 of Handbook of Procedures) shall be issued to manufacturer exporter only.
- Advance Authorisation shall be issued for:
 - Physical export (including export to SEZ)
 - Intermediate supply; and/or
 - Supply of goods to the categories mentioned in paragraph 7.02 (b), (c), (e), (f), (g) and (h) of the FTP.
 - (iv) Supply of 'stores' on board of foreign going vessel / aircraft, subject to condition that there is specific Standard Input Output Norms in respect of item supplied.

D. DETAILED INFORMATION: Electronic Hardware Schemes | Ministry of Electronics and Information Technology, Government of India (meity.gov.in)

E. HOW TO APPLY: <https://content.dgft.gov.in/Website/dgftprod/ff59b05a-46dc-4319-a9f4-02b00065c91f/FTP%20Chapter-4%20as%20on%2014.12.2022.pdf#:~:text=The%20Duty%20Exemption%20schemes%20consist%20of>

DEEMED EXPORTS

A. OBJECTIVE:

To provide Export Benefits for all licensed Exporters in the Country. Deemed Exports for the purpose of this FTP refer to those transactions in which goods supplied do not leave country, and payment for such supplies is received either in Indian rupees or in free foreign exchange. Supply of goods as specified in Paragraph 7.02 below shall be regarded as Deemed Exports provided goods are manufactured in India.

B. KEY BENEFITS:

Deemed exports shall be eligible for any/all of the following benefits in respect of manufacture and supply of goods qualifying as deemed exports subject to the terms and conditions as given in the Chapter-8 of Handbook of Procedures (Vol.I), 2009-2014 of the Department of Commerce, Ministry of Commerce & Industry: (a) Advance Authorization/ Advance Authorization for annual requirement/DFIA (b) Deemed Export Drawback. (c) Exemption from terminal excise duty where supplies are made against ICB. In other cases, refund of terminal excise duty will be given. The details of "Deemed Exports" scheme are available in Chapter-8 of India's Foreign Trade Policy and Procedures on the website of the Department of Commerce, Ministry of Commerce & Industry

C. SCHEME APPLICABLE FOR:

Small-scale industries, Universities, colleges, institutions offering science and management courses approved by AICTE.

D. DETAILED INFORMATION:

The guidelines and Standard Operating Procedure (SOP) are available at [https://www.meity.gov.in/writereaddata/files/DeemedExportScheme\(1\).pdf](https://www.meity.gov.in/writereaddata/files/DeemedExportScheme(1).pdf)

E. HOW TO APPLY:

To Register: 1. Visit the DGFT website and proceed with registration process. 2. Enter the Registration Details. 3. Enter the OTPs received on email and mobile number. 4. Upon Successful validation of the OTP, you shall receive a notification containing the temporary password which you need to change upon first login.

After Registration: Once the user registers and logs in to the Customer Portal a) Existing Importer/Exporter shall Link the IEC. b) Importer/Exporter may Apply for IEC <https://www.dgft.gov.in/CP/?opt=application-help>

MEGA LEATHER CLUSTER

A. OBJECTIVE:

The major objective of developing Mega Leather Footwear and Accessories is to create world-class infrastructure and to integrate the production chain in a manner that caters to the business needs of the leather and footwear industry so as to cater to the domestic market and exports. In brief, these mega clusters will assist the entrepreneurs to set up world-class units with modern infrastructure, latest technology, and adequate training and Human Resource Development (HRD) inputs. The development of Mega Leather Footwear and Accessories would help in creating additional employment opportunities, particularly for the weaker sections of society.

B. KEY BENEFITS:

Assistance is provided @70% of the project cost in North Eastern areas and @50% of the project cost for other regions subject to depending on the total land area as mentioned in the guidelines and for land development, core infrastructure, social infrastructure, production facilities including ready to use sheds with plug and play facility, R&D support and export services excluding cost of land with maximum Government assistance being limited to ₹ 125 crore.

C. SCHEME APPLICABLE FOR:

All leather goods production units

D. DETAILED INFORMATION:

The Central Government has approved continuation of Central Sector Scheme ‘Indian Footwear and Leather Development Programme (IFLDP)’ with an approved expenditure of Rs.1700 crore till 31.03.2026 or till further review, whichever is earlier. The scheme is to encourage development of infrastructure for the leather and footwear sector, address environment concerns specific to the leather and footwear sector, facilitate additional investments, employment generation and increase in production.

For more details: https://dpiit.gov.in/sites/default/files/3_Guidelines_of_MLFACD_03March2022.pdf

E. HOW TO APPLY:

Eligible entrepreneurs can submit application through NSWS online portal which is accessible at <https://www.nsws.gov.in/> -> “All schemes” -> Select “Indian Footwear and Leather Development Programme” -> Select the applicable sub-scheme”.



**SCHEME UNDER MINISTRY
OF HEAVY INDUSTRIES, GOVERNMENT OF INDIA**



CAPITAL GOODS SCHEME I & II

A. OBJECTIVE:

- To create a strong and globally competitive capital goods sector that contributes at least 25% to the manufacturing sector and to increase the ability of the capital goods sector to meet the domestic demand and to make India a net exporter of capital goods.
- To create a self-sustaining eco system for research and innovation for manufacturing technologies through the use of Technology Innovation Portals.
- To enhance the skills of the existing manpower and to expand the availability of highly skilled manpower for the sector particularly in niche skills like robotic welding, precision machining, metallurgy, metrology, computer aided designing of machine parts, thermal analysis, sound and vibration engineering, designing of high precision tools and their manufacturing etc.
- To provide infrastructure for testing quality of processes / products developed and manufactured to ensure that they comply with international mandatory standards. Regular testing and certification shall facilitate improvement in quality of capital goods and make them globally competitive.
- To create common engineering infrastructure for designing and manufacturing for the benefit of MSMEs and other industries of the Capital Goods Sector which are unable to access the latest high technology machines required for manufacturing and which will also encourage development of supply chains to develop quality products of international standards besides boosting industrial production.

B. KEY BENEFITS:

- Setting up of New Advanced Centres of Excellence and augmentation of Existing Centres of Excellence
- Setting up of Common Engineering Facility Centres (CEFCs) and augmentation of existing CEFCs
- Promotion of skilling in Capital Goods Sector—creation of Qualification packages for skill levels 6 and above

- Augmentation of Existing Testing and Certification Centres
- Setting up of Industry Accelerators for Technology Development
- Identification of Technologies through Technology Innovation Portals

C. SCHEME APPLICABLE FOR :

(i) R&D/ Academic/ Scientific institutes, (ii) CPSEs, (iii) Private industries, (iv) Existing Centres of Excellence (COEs), (v) Autonomous Bodies, (vi) Industry associations

D. DETAILED INFORMATION:

The purpose of the Scheme for Enhancement of Competitiveness of the Capital Goods Sector is to expand and enlarge the impact created by Phase I pilot scheme, thereby providing greater impetus through creation of a strong and globally competitive capital goods sector that contributes at least 25% to the manufacturing sector.

For more details: [notification_for_capital-goods-phase_ii.pdf \(heavyindustries.gov.in\)](http://heavyindustries.gov.in)

E. HOW TO APPLY:

It is mandatory for all applicants to register on the MHI Technology Innovation Platforms, set up under MHI CG Scheme Phase I. The applications in the prescribed format along with Detailed Project Report for the targeted technology/ facility proposed under the scheme shall be submitted to the Under Secretary (HE&MT) in MHI

PM ELECTRIC DRIVE REVOLUTION IN INNOVATIVE VEHICLE ENHANCEMENT (PM E-DRIVE)

A. OBJECTIVE:

With greater emphasis on providing affordable and environment friendly public transportation options for the masses, scheme will be applicable mainly to those e-2Ws and e-3Ws registered for commercial purposes. Further, in addition to commercial use, privately or corporate owned registered e-2Ws will also be eligible under the scheme. To encourage advance technologies, the benefits of incentives, will be extended to only those EVs which are fitted with advanced battery.

B. KEY BENEFITS:

Sl. No.	Component / Category of vehicles	FY 2024- 25	FY 2025- 26	Total outlay
1	e-2W	1,064	708	1,772 ¹
2	e-3W: registered e- rickshaws & e-carts	108	84	192 ¹
3	e-3W : L5	403	312	715 ¹
4	e-ambulances	273	227	500
5	e-trucks & other emerging	150	350	500

C. SCHEME APPLICABLE FOR:

- e-2 Wheelers (e-2Ws)
- e-3 Wheelers (e-3Ws) including registered e-rickshaws & e-carts and L5
- e-Ambulances
- e-Trucks
- e-Buses

D. DETAILED INFORMATION:

The PM E-DRIVE scheme is proposed to be implemented through the following components:

- i. Subsidies: Demand Incentives for e-2W, e-3W, e-ambulances, e-trucks and other new emerging EV categories,
- ii. Grants for creation of capital assets: e-buses, establishment of network of charging stations & upgradation of testing agencies of MHI, and

For detailed information: https://pmedrive.heavyindustries.gov.in/docs/policy_document/Operatioal%20Guidelines%20dt.%2030.09.2024%20for%20P%20E-DRIVE.pdf

E. HOW TO APPLY:

All vehicles need to be registered under CMVR, 1989 for becoming eligible for reimbursement of demand incentives/ support. The Ministry of Heavy Industry (MHI) is introducing e-Vouchers for EV customers to avail the demand incentive under the scheme. The scheme portal will generate an e-KYC Aadhaar FACE authenticated e-Voucher for the customer at the time of purchase. A link to download the e-Voucher shall be sent on the registered mobile number of the customer.



**SCHEMES UNDER MINISTRY OF
NEW AND RENEWABLE ENERGY,
GOVERNMENT OF INDIA**



DEVELOPMENT OF SOLAR PARKS AND ULTRA MEGA SOLAR POWER PROJECTS-MNRE

A. OBJECTIVE:

Solar power projects can be set up anywhere in the country, however the solar power projects developed in scattered manner leads to higher project cost per MW and higher transmission losses. Individual projects of smaller capacity incur significant expenses in site development, drawing separate transmission lines to nearest substation, procuring water and in creation of other necessary infrastructure. It also takes longer time for project developers to acquire land, get all types of clearances and permissions etc. which ultimately delays the project. To overcome these challenges, the scheme for “Development of Solar Parks and Ultra-Mega Solar Power Projects” was rolled out in December, 2014 with an objective to facilitate the solar project developers to set up projects expeditiously.

B. KEY BENEFITS:

- Ministry provides Central Financial Assistance (CFA) of up to Rs. 25 lakh per solar park for preparation of Detailed Project Report (DPR). Beside this, CFA of up to Rs. 20.00 lakh per MW or 30% of the project cost, including Grid-connectivity cost, whichever is lower, is also provided on achieving the milestones prescribed in the scheme.
- Further, the CFA of Rs. 20 Lakh /MW is apportioned on 60:40 basis towards development of internal infrastructure of solar park to the SPPD and for development of external transmission system to Central Transmission Utility (CTU)/ State Transmission Utility (STU) respectively i.e. Rs. 12 lakh per MW or 30% of the project cost whichever is lower is provided to the SPPDs towards development of internal infrastructures if the solar parks and Rs. 8 lakh per MW or 30% of the project cost whichever is lower is provided to the CTU or STU as the case may be towards development of external transmission system.
- The above CFA pattern is applicable only for Mode 1 to Mode-5. Mode-6 is without CFA by private entrepreneurs. Further, under Mode-7 the entire CFA of Rs. 20 Lakh/MW is only for External Transmission Infrastructure System.

C. SCHEME APPLICABLE FOR:

MSMEs - Solar Parks and Ultra Mega Solar Power Project

D. DETAILED INFORMATION:

<https://mnre.gov.in/policies-and-regulations/schemes-and-guidelines/schemes/>

<https://cdnbbsr.s3waas.gov.in/s3716e1b8c6cd17b771da77391355749f3/uploads/2023/10/202310051580869443.pdf>

E. HOW TO APPLY:

By submitting proposals to MNRE/SECI.



**SCHEMES UNDER NATIONAL BANK
FOR AGRICULTURE AND
RURAL DEVELOPMENT (NABARD)**



REVIVAL, REFORM AND RESTRUCTURING PACKAGE FOR HANDLOOM SECTOR

A. OBJECTIVE:

The RRR package was aimed at covering all viable and potentially viable apex and primary weaver cooperative societies (PWCs).

The objectives of the financial package were:

- a) Loan waiver and recapitalization of handloom weavers' cooperative societies
- b) Waiver of loans to individual weavers
- c) Strengthening of weaver cooperative societies
- d) Three percent interest subsidy for fresh loans to be changed to Six percent subsidy for fresh loans
- e) Credit guarantee for fresh loans (administered by SIDBI)
- f) Training for the functionaries and
- g) Loss assessment exercise

B. KEY BENEFITS:

- Waiver of loans to individual weavers; Strengthening of weaver cooperative societies; @3% interest subsidy to 6% subsidy for fresh loans; Credit guarantee for fresh loans (administered by SIDBI); Training for the functionaries and Loss assessment exercise
- Under Concessional Credit component NABARD:
- Interest Subsidy: interest rate of 6% for a period of three years, the quantum of interest subsidy to be borne by the Government of India is for three years and limited to the difference between the actual rate of interest as applicable and charged by the Banks and 6% to be borne by the borrower. However, the GoI interest subvention is capped at 7%.
- Margin money assistance to a maximum of Rs. 10,000 per weaver is provided.

C. SCHEME APPLICABLE FOR:

Apex and primary weaver cooperative societies (PWCs)

D. DETAILED INFORMATION:

<https://www.nabard.org/content1.aspx?id=603&catid=23&mid=23#:~:text=National%20Handloom%20Development%20Programme>

E. HOW TO APPLY:

Through NABARD Offline



**SCHEME UNDER
MINISTRY OF CHEMICALS AND
FERTILIZERS**



CENTRES OF EXCELLENCE IN PETROCHEMICALS SECTOR

A. OBJECTIVE:

Support for equipment, machinery, infrastructure, research staff, etc The Department of Chemicals and Petrochemicals implements the New Scheme of Petrochemicals with sub-schemes on (i) Scheme for setting up of Centers of Excellence.

With regards to Centers of Excellence (CoEs), the objective is to provide grant-in-aid to educational and research institutions to improve existing technology and promote development of new applications of polymers and plastics. The emphasis of the Scheme is on modernization and upgradation of existing manufacturing processes as well as improving the quality of products.

Role of a Centre of Excellence: It is expected that each Centre of Excellence (COE) will emerge as an internationally recognized Centre for the analysis and dissemination of existing global knowledge in the chosen fields, provide authoritative, strategic and timely information to organization and companies to use in the development and implementation of their projects/programmes, while engaging in future path-breaking R&D efforts. Each of the activity areas are to be developed through a logical framework of specifying the detailed activities, outputs, assumptions and timelines, together with the resources needed for their successful implementation. The Centres of Excellence are expected to attract excellent researchers and developers, earning a reputation as a significant resource for the progress of science and technology and the spread of innovation in the field of polymers..

B. KEY BENEFITS:

Maximum of 50% of project cost with Rs.6 lakh ceiling, over 3 years. CoEs will help in development of new products, newer applications, innovation and improvement of technology, process innovation, quality, environmentally sustainable development, etc. The CoEs will also help in building brand image for India in exports. Institutions through this project will interact and pass on their research findings, expertise etc. to the industry for modernization of the petrochemical industry, both upstream and downstream.

The creation of CoEs will also serve the purpose of having a “low-costhigh returns” intervention by the Government.

C. SCHEME APPLICABLE FOR:

Autonomous institutions providing service to the sector

D. DETAILED INFORMATION:

https://dcmsme.gov.in/eBook/Book_Final_Size_4x6.75_inches.pdf

E. HOW TO APPLY:

Submit proposal in prescribed format downloaded from ministry website Submission of proposals for COE Projects: · The proposals are to be submitted as per the format and guidelines enclosed as Annexure/or can be downloaded from the website <http://www.chemicals.gov.in>

PHARMACEUTICAL PROMOTION AND DEVELOPMENT SCHEME (PPDS)

A. OBJECTIVE:

The objective of Pharmaceutical Promotion Development Scheme (PPDS) is promotion, development, and export promotion in pharmaceutical sector by extending financial support for conduct of seminars, conferences, and exhibition, mounting delegations to and from India for promotion of exports as well as investments, conducting studies / consultancies, for facilitating growth, exports as well as critical issues affecting Pharma sector.

B. KEY BENEFITS:

- 100% grant for Programmes organized by govt dept/ institutions/ agencies.
- 75% grant to autonomous bodies /private agencies/ associations/ private institutions / NGO's or others for activities organized on the initiative of dept. or suggested by department.
- 50% grant to the activities organized by autonomous bodies /private agencies/ associations/ private NGOs or others for activities organized on their own initiative and having relevance to the mandate of department.
- For Mega event, like India pharma and India medical Expo Grant will be worked out based on the estimates furnished and parameters like expenditure incurred in the past with concurrence of IFD/ dept. of expenditure.
- For studies /surveys /online surveys/magazines etc. Grant will 100%, 75% & 50% based on the category as mentioned in guidelines.

C. SCHEME APPLICABLE FOR:

Department of Pharmaceuticals on its own or through financial support by way of grant-in aid to institution, organizations, voluntary organizations, or nongovt. Organizations

D. DETAILED INFORMATION:

<https://pharmaceuticals.gov.in/sites/default/files/Pharmaceutical%20Promotion%20and%20Development%20Scheme%20%28PPDS%29.pdf>

E. HOW TO APPLY:

Ministry of Chemicals & fertilizers (Department of Pharmaceuticals)



SCHEMES UNDER MINISTRY OF TEXTILES



INTEGRATED WOOL DEVELOPMENT PROGRAMME (IWDP)

A. OBJECTIVE:

To develop an exclusive Indian wool mark so that genuine pure wool products can be made available in the market for the general public

B. KEY BENEFITS:

It will help in distinguishing wool based products from other products for the benefit of the customers and help the products to get premium price.

1. Financial Assistance to strengthen infrastructure required for wool marketing.
2. Financial assistance for Sheep shearing machines/Equipments.
3. Training of skills.

C. SCHEME APPLICABLE FOR:

Micro & Small, Medium Enterprises-Woolen Industry, traders, Weavers/artisans, co-op. societies and buyers of woolen products

D. DETAILED INFORMATION:

https://www.ministryoftextiles.gov.in/sites/default/files/IWDPguidelinesissued_1.pdf

E. HOW TO APPLY:

https://www.ministryoftextiles.gov.in/sites/default/files/Supplementary%20Guidelines_for_Mark_141021_1%20%281%29%20%281%29_1.pdf

SAMARTH-SKILL DEVELOPMENT SCHEMES

A. OBJECTIVE:

1. To provide demand driven, placement oriented National Skills Qualifications Framework (NSQF) compliant skilling programmes to incentivize and supplement the efforts of the industry in creating jobs in the organized textile and related sectors, covering the entire value chain of textiles, excluding Spinning and Weaving.
2. To promote skilling and skill upgradation in the traditional sectors of handlooms, handicrafts, sericulture and jute.
3. To enable provision of sustainable livelihood either by wage or self employment to all sections of the society across the country
4. The Scheme would target to train 10.00 lakh persons (9 lakhs in organised & 1 lakh in traditional sector) over a period of 3 years

B. KEY BENEFITS:

1. Scheme for Capacity Building in Textile Sector Under the Skill India Mission.
2. Various Courses for Upskilling to Entry level to Silk, Technical Textiles, Jute, Handicrafts and carpets, Textiles and Handlooms.
3. Textile Industry Association working with Textile MSME for skill development
4. There shall be 70% placement of the successful trainees under the scheme. For the courses in the organised sector, all 70% should be in wage employment. However, in case of traditional sector (Handloom, Handicraft, Silk & Jute), atleast 50% should be in wage employment with balance in self-employment, in-line with the Common Norms.
5. In case of wage employment, candidates should be placed in jobs that provide wages atleast equal to the minimum wages prescribed and such candidates should continue to be in job for a minimum period of three months

C. SCHEME APPLICABLE FOR:

Interested Entrepreneurs, social groups like women, SC/ST, differently-abled persons, minorities, persons from the BPL category and 115 Aspirational Districts notified by the NITI Aayog

D. DETAILED INFORMATION:

The scheme assistance will be only towards the cost heads covered under the Common Norms of the MSDE and agreed to by the Ministry under this scheme.

<https://www.ministryoftextiles.gov.in/sites/default/files/Guidelines%20for%20samarth-Scheme%20for%20capacity%20Building%20in%20Textiles%20Sector%20%28SCBTS%29%20%281%29.pdf>

E. HOW TO APPLY:

<https://www.ministryoftextiles.gov.in/sites/default/files/SCBTS-Guidelines.pdf>



**MSME WE-HUB SCHEMES
FOR WOMEN**



WE-REACH (UNDER SOCIAL IMPACT AND ENTREPRENEURSHIP PROGRAMME OF WE-HUB)

A. OBJECTIVE:

This is a 3-month Pre-incubation Program designed by WE-Hub to inculcate the spirit of entrepreneurship, with emphasis on digital literacy and financial inclusion through Entrepreneurship Development Programs.

B. KEY BENEFITS:

Intense outreach programme of WE-Hub will benefit the women through the following activities:

1. To extend assistance on skilling/ entrepreneurship to women living in rural areas of mandals and districts.
2. To make the rural women to understand skilling opportunities/journey of entrepreneurship.
3. To have a goal-setting exercise with each woman and a roadmap for skilling program/ establishing the enterprise.

C. SCHEME APPLICABLE FOR:

Eligibility Conditions:

1. A woman or group of 2-3 women from Tier 2/Tier 3 regions of Telangana.
2. Women who want to set up a for-profit enterprise or has been running an informal enterprise/is part of a group enterprise and now wants to start up on her own or has an idea that can be developed into a sustainable business.
3. Existing women entrepreneurs holding at least 51% stake in their business (company/ enterprise to be legally registered in India).
4. Women entrepreneurs looking for an opportunity to introduce mechanization and digitalization of their enterprises.

D. DETAILED INFORMATION:

For more details, write to fo-sie-wehub@telangana.gov.in

E. HOW TO APPLY:

For Application, <https://wehub.telangana.gov.in/we-engage/>

PROJECT INCLUSION (UNDER SOCIAL IMPACT AND ENTREPRENEURSHIP PROGRAMME OF WE-HUB)

A. OBJECTIVE:

This is a 6-month Incubation Program designed by WE-Hub for existing entrepreneurs carefully crafted to develop and establish role model MSMEs in five targeted sectors namely, Manufacturing, Food Processing, Fast Moving Consumer Goods (FMCG), Textiles & Handlooms, and Handicrafts.

B. KEY BENEFITS:

Project Inclusion programme of WE-Hub will benefit the women through the following activities:

1. Creation of a best practice model to scale up micro and nano women led enterprises.
2. Creation of local employment,
3. Increase in quality of life through an increase in household incomes.

C. SCHEME APPLICABLE FOR:

Eligibility Conditions:

- It should be a registered enterprise in operation for two years and looking to scale up.
- Woman holds a minimum 51% stake in the enterprise.
- Has a turnover between INR 5 lakhs – 10 lakhs per annum. (The turnover criteria may be relaxed for Entrepreneurs from Handicrafts sector)
- Has a potential to provide avenues for employment.
- The enterprise operates out of commercial premises. Home-based units are not encouraged.
- The enterprise is a full time, potentially revenue-generating occupation for the woman entrepreneur. Entrepreneurs engaging part-time and/or as per their convenience in the enterprise are not eligible.

D. DETAILED INFORMATION:

For more details, write to fo-sie-wehub@telangana.gov.in

E. HOW TO APPLY:

For Application, <https://wehub.telangana.gov.in/we-engage/>

WE-LEADS (UNDER SOCIAL IMPACT AND ENTREPRENEURSHIP PROGRAMME OF WE-HUB)

A. OBJECTIVE:

This is a specialized 4-month Acceleration Programme for ready-to-scale entrepreneurs providing mentorship and resources to scale up businesses, fostering a supportive community of entrepreneurs, monitoring and evaluating the progress of participants.

B. KEY BENEFITS:

WE-Leads programme of WE-Hub will benefit the women through the following activities:

- Enhance a startup's credibility and attractiveness to customers, partners, and investors.
- Accelerate startup's growth trajectory through product development, market entry, customer acquisition, and revenue generation.
- Access to seed funding, angel investors, venture capitalists, or corporate partners

C. SCHEME APPLICABLE FOR:

Eligibility Conditions:

1. A woman entrepreneur owning at least 51% of a registered business that has been in operation for at least 2 years.
2. The woman entrepreneur is an executive decision-maker in the business.
3. Works at least three days per week for the business.
4. The business shows evidence of past growth.
5. The entrepreneur has a scalable business model and realistic plans for year-on-year annual growth in revenues based on product / service, market opportunity, and team.
6. The entrepreneur is committed to innovating within the business.

D. DETAILED INFORMATION:

For more details, write to fo-sie-wehub@telangana.gov.in

E. HOW TO APPLY:

For Application, <https://wehub.telangana.gov.in/we-engage/>

PROJECT UJAAGAR (UNDER SOCIAL IMPACT AND ENTREPRENEURSHIP PROGRAMME OF WE-HUB)

A. OBJECTIVE:

This is a specialised programme designed to improve the socio-economic conditions of the minority community in rural areas of Telangana by providing infrastructure support, enhancing entrepreneurship skills through various programs and amenities to improve their quality of life, minimising imbalances and development deficits by offering platforms for career advancement, and ensuring access to finance.

B. KEY BENEFITS:

Project Ujaagar programme designed by We-Hub will benefit the minority women through the following activities:

1. Need Assessment
2. Cohort-based Learning
3. Business Trainings
4. Sector Specific Mentoring
5. Formalization (Udyam & MSME registration)
6. Credit Linkage
7. Networking
8. Business Acceleration

C. SCHEME APPLICABLE FOR:

Eligibility Conditions:

1. The woman belongs to any of the marginalized minority communities, from both urban and rural areas.
2. Microbusinesses who operate from home and are willing to formalize their businesses and scale up.
3. Sector-agnostic (all product categories are welcome).

D. DETAILED INFORMATION:

For more details, write to pm-wehub@telangana.gov.in

E. HOW TO APPLY:

For Application, <https://wehub.telangana.gov.in/we-engage/>

WE ENABLE

A. OBJECTIVE:

WE Enable transforms female students into leaders in technology and entrepreneurship. By offering domain-focused certifications, live projects, internships, and immersive visits to corporate and start-up ecosystems, the program sharpens technical skills and leadership abilities along with building peer community as well as expanding professional networks. With targeted upskilling and personalized assessments, students gain a powerful entrepreneurial mindset, enhanced communication, and strategic decision-making skills, positioning them to excel as high value intrapreneurs or visionary entrepreneurs.

B. KEY BENEFITS:

- Course Certifications
- Idea to Proof of Concept
- Internships/ Live Projects
- Community Building
- Skill Enhancement
- Networking

C. SCHEME APPLICABLE FOR:

- UG and PG Colleges from various streams.
- Hub-and-spoke model: A women's college as the central hub for five spoke colleges.
Each spoke college will have four cohorts of 15 students.
- Selection Criteria:
- 2nd and 3rd year students studying in UG and PG colleges from various streams across Telangana.
- Students interested in building core competencies and enhancing technical proficiency for real-world problem-solving.
- Students interested in developing decision-making and problem-solving skills, along with an entrepreneurial mindset for effective leadership and business model creation.

D. DETAILED INFORMATION:

<https://wehub.telangana.gov.in/we-engage/>

E. HOW TO APPLY:

<https://wehub.telangana.gov.in/we-engage/>

WE ENGAGE

A. OBJECTIVE:

WE Engage is a set of stage-specific, sector-agnostic programs designed and executed by WE Hub in collaboration with key partners to support women entrepreneurs. The programs provide essential support through expert-led knowledge sessions, access to markets, funding, and networks, addressing the unique challenges women face at different stages of business from idea to growth. WE Engage currently offers three core programs: PROPEL, SPARK and FLINT.

- PROPEL is 12 weeks programme for Early-Growth Stage Start-ups (Co-designed with Wadhwani Foundation)
- SPARK is 12 weeks programme for Early-stage Start-ups (Co-designed with Wadhwani Foundation)
- FLINT is 6-weeks programme for Idea-stage Start-ups.

NAME OF THE SUB-SCHEME: WE ENGAGE - WADHWANI LIFTOFF: PROPEL

• A 12-week, high-impact program specifically designed to enable women entrepreneurs in the early growth stage of their business. The program focuses mainly on Access to market, funding, and network. Participants embark on customized journey featuring co-designed modules, personalized mentorship, and hands-on bootcamps. These elements are aimed at helping entrepreneurs enhance their product-market fit, develop scalable business models, and secure access to funding.

B. KEY BENEFITS:

- Product Market Fit
- Access to Funding
- Goal setting
- Gap Identification
- Strategic support
- Grow Locally & Globally

C. SCHEME APPLICABLE FOR:

- Business Women.

D. DETAILED INFORMATION:

<https://wehub.telangana.gov.in/we-engage/>

E. HOW TO APPLY:

<https://wehub.telangana.gov.in/we-engage/>

NAME OF THE SUB-SCHEME: WE ENGAGE - WADHWANI LIFTOFF: SPARK

A 12-week program co-designed with Wadhwani Foundation to enable women entrepreneurs at the prototype or MVP stage to achieve problem-solution fit and prepare for the market by enabling them to tap into their first customer base. The program offers knowledge sessions led by industry experts, personalized mentor support, and access to grants information and application support. Integrated with comprehensive boot-camps designed by WE Hub, it provides robust support to address the unique challenges faced by women entrepreneurs at critical stages of their start-up journey.

Key Benefits of the Scheme:

1. Personalized mentor support.
2. Problem-solution fit.
3. Meet your first customer.
4. Access to grants, seed funding and debt.

Eligibility Conditions:

1. An enterprise with 51% stake owned by a woman entrepreneur or group of 2-3 women entrepreneurs from Urban India
2. Entrepreneurs who have validated MVP/Prototype and are actively seeking their first revenue generation.
3. Company or enterprise to be legally registered in India.

How to Apply:

For Application, <https://wehub.telangana.gov.in/we-engage/>

Detailed Information:

For more details, write to fo-sie-wehub@telangana.gov.in.

NAME OF THE SUB-SCHEME: WE ENGAGE - FLINT

A flagship 6-week cohort-based program by WE Hub, aimed at enabling women entrepreneurs. This program provides aspiring entrepreneurs with the knowledge and tools needed to turn their ideas into validated prototypes. The program includes structured assessments of idea feasibility, collaboration with leading prototype partners, and six expert-led sessions combined with hands-on activities, ensuring a robust foundation for entrepreneurial success.

Key Benefits of the Scheme:

1. Build your Prototype in 6 Weeks
2. Validate your Idea.
3. Learn from Industry Experts
4. Access to Innovation & Prototype partners

Eligibility Conditions:

1. Students with an innovative Idea
2. Working women looking for a career shift
3. Women on career break with startup ideas

How to Apply:

For Application, <https://wehub.telangana.gov.in/we-engage/>

Detailed Information:

For more details, write to fo-sie-wehub@telangana.gov.in

NAME OF THE SCHEME: WE ELEVATE

Objective of the Scheme:

A tailor-made program crafted to assist growth-stage start-ups in scaling their operations, with a strong emphasis on meeting their specific funding and market needs. This program provides resources for market entry and investment opportunities, delivering customized support based on each start-up's unique financial and growth goals. By aligning funding strategies with business objectives, the program enables start-ups to achieve sustainable growth and long-term success.

Key Benefits of the Scheme:

1. Access to Funding
2. Access to Market - Government, Domestic & International Connects
3. Build Long-term Growth Strategies
4. Networking and collaboration opportunities

Eligibility Conditions:

1. Women Entrepreneurs in India with 51% stake in company or an equal/majority ownership or one of the CXOs in the venture from Urban India
2. Start-ups which are at growth and acceleration stage in Tech, Services and product industries
3. Start-ups which are generating an annual revenue of INR 5 Cr or more.

How to Apply:

For Application, <https://wehub.telangana.gov.in/we-engage/>

Detailed Information:

For more details, write to fo-sie-wehub@telangana.gov.in



MSME SCHEMES FOR SC/ST



STAND-UP MITRA SCHEME - (DEPARTMENT OF FINANCIAL SERVICES (DFS), MINISTRY OF FINANCE)

A. OBJECTIVE:

This scheme facilitates bank loans to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur. Specific objectives of the Scheme are as follows:

- To strengthen the ecosystem targeted at development of the SC-ST Entrepreneurs by increasing the penetration of SUI Scheme.
- To develop SC-ST entrepreneurship culture in the country to catalyse the advocacy, implementation & discharge of SUI scheme.
- To fulfil the vision of Stand-Up India Scheme of creating 1.25 Lakh SC-ST entrepreneurs through the branches of nationalised banks.
- Targeting aspiring SC-ST youth and entrepreneurs, officials from State Government, District Lead Bank with representatives of all other nationalized banks, Industry Association/s, other relevant.
- Market linkages to business opportunities, through DICCI-SPARK mentoring program, by bringing Franchisee Business Models (Plug & Play) and Business Idea Gallery for match making between SC-ST entrepreneurs and financial institutions.

B. KEY BENEFITS:

- This scheme facilitates bank loans between 10 lakh and 1 Crore for setting up a greenfield enterprise.
- The rate of interest would be lowest applicable rate of the bank for that category not to exceed base rate (MCLR) + 3% + tenor premium.

C. SCHEME APPLICABLE FOR :

The following are the eligible conditions to apply for the scheme:

- SC / ST and /or Women entrepreneurs, above 18 years of age
- Loans under the scheme is available only for Green Field Projects. Green Field signifies, in this context, the first-time venture of the beneficiary in the manufacturing or services or trading sector.
- In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- Borrower should not be in default to any Bank / Financial Institution.

D. DETAILED INFORMATION: Website: <https://www.standupmitra.in/>

E. HOW TO APPLY: Entrepreneurs can apply for loans directly at Bank Branch, through Lead District Manager or through <https://www.standupmitra.in/Login/Register#NoBack> or UdyamiMitra (standupmitra.in)

CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTE (CEGSSC)

A. OBJECTIVE:

- The scheme is an initiative that is implemented throughout the nation to enhance entrepreneurship among the Scheduled Caste who are motivated for innovation and growth of the technologies.
- To promote the financial inclusion of SC entrepreneurs and motivate them towards further growth of SC communities.
- To facilitate the economic development of SC entrepreneurs.
- To develop direct and indirect employment generation for the SC population in India.

B. KEY BENEFITS:

- The borrower engaged in manufacturing/service sector would be considered for financial assistance by MLIs.
- To encourage and promote entrepreneurship among the Scheduled Castes who are oriented towards innovations and growth technologies by supporting the Bank and Financial Institutions [designated as Members Lending Institutions (MLIs) for the Scheme], in the form of Credit Enhancement Guarantee (minimum Rs.0.15 crore and maximum Rs.5.00 crore) against Working Capital Loans, Term Loans or Composite Terms Loans granted by (Money Lending Institutions) MLIs to SC entrepreneurs.

C. SCHEME APPLICABLE FOR:

- SC entrepreneurs engaged in manufacturing or services sectors.

D. DETAILED INFORMATION: <https://www.scsthub.in>

E. HOW TO APPLY:

- Incorporate a business entity.
- Obtain the required tax registrations and approvals.
- Prepare a business plan or project report.
- Submit the business plan or project report to the necessary banks.
- Request for sanction of bank loan.
- Once the bank loan is sanctioned, the bank will apply to the CGTMSE organization for CGTMSE scheme cover.

NATIONAL SC/ST HUB

A. OBJECTIVE:

Ministry of Micro, Small and Medium Enterprises (MSME), Govt. of India has been operating a scheme for technology upgradation of Micro & Small Enterprises called the Credit Linked Capital Subsidy Scheme (CLCSS) to facilitate purchasing of plant & machinery by providing upfront capital subsidy to the existing as well as new MSEs. A special provision of 25% subsidy to SC/ST MSEs under National SC/ST Hub (NSSH) on institutional finance up to Rs.1 Cr. for procurement of Plant & Machinery (i.e. a subsidy cap of Rs.25 Lakhs) without any sector specific restrictions on technology upgradation.

B. KEY BENEFITS:

The scheme would cover SC/ST MSEs of manufacturing and service sectors. The scheme would cover the purchase of new plant & machinery and equipment through term loan from Prime Lending Institutions (PLIs) for all manufacturing sectors and service sectors as brought out in the National Industrial Classification (NIC) code respectively on which banks/financial institutions are offering business loans, subject to consent/NOC from Pollution Control Board (wherever applicable).

C. SCHEME APPLICABLE FOR:

- Sole Proprietorships, Partnerships, Co-operative and Societies, Private Micro / Small enterprises owned by SC/ST Entrepreneurs engaged in the manufacturing and service activities shall be eligible for seeking assistance.
- SC/ST MSEs engaged in trading activities shall not be applicable for SCLCSS subsidy.
- Units availing subsidy under SCLCSS shall not be allowed to avail any other subsidy for procurement of the same plant & machinery and equipment from any other scheme of Central / State Government and vice-versa

D. DETAILED INFORMATION:

The guidelines and Standard Operating Procedure (SOP) are available at www.scsthub.in/sites/default/files/training/NSSH_Guidelines_SCLCSS.pdf

E. HOW TO APPLY:

The Nodal banks/ agencies notified from time to time by Ministry of MSME will submit the application of SC-ST MSEs on the dedicated online software. The nodal banks/ agencies would consider proposals only in respect of credit approved by their respective branches, whereas, for other Primary Lending Institutions (PLI), SIDBI and NABARD would be the nodal agencies for release of subsidy under this scheme.

SPECIAL CREDIT LINKED CAPITAL SUBSIDY SCHEME (SCLCSS) FOR SC/ST ENTREPRENEURS

A. OBJECTIVE:

Special Credit Linked Capital Subsidy Scheme (SCLCSS) was introduced under National SC-ST Hub (NSSH) scheme in 2017 with an objective to promote new enterprises and support the existing enterprises in their expansion for enhanced participation of SC/ST entrepreneurs in the public procurement.

B. KEY BENEFITS:

To ease the access to latest technology, under SCLCSS, there is a provision of 25% subsidy to the SC-ST MSEs for procurement of Plant & Machinery/ Equipment through institutional credit (bank loan) with the overall ceiling of Rs. 25 Lacs on the subsidy, without any sector specific restrictions. SCLCSS, is applicable for the purchase of new Plant & Machinery / Equipment eligible for Term Loan from the Prime Lending Institutions (PLIs).

C. SCHEME APPLICABLE FOR:

- Sole Proprietorships, Partnerships, Co-operative and Societies, Private Micro / Small enterprises owned by SC/ST Entrepreneurs engaged in the manufacturing and service activities shall be eligible for seeking assistance.
- SC/ST MSEs engaged in trading activities shall not be applicable for SCLCSS subsidy.
- Units availing subsidy under SCLCSS shall not be allowed to avail any other subsidy for procurement of the same plant & machinery and equipment from any other scheme of Central / State Government and vice-versa

D. DETAILED INFORMATION:

The guidelines and Standard Operating Procedure (SOP) are available at <https://www.scsthub.in/content/special-credit-linked-capital-subsidy-scheme>

E. HOW TO APPLY:

The eligible SC/ST MSEs may submit the application along with requisite documents for SCLCSS subsidy to the concerned Prime Lending Institution (Bank from which term loan has been availed for procurement of plant & machinery / equipment). The Nodal banks/agencies as notified from time to time by the Ministry of MSME shall upload the claim application of SC-ST MSEs on the dedicated MIS Portal. The nodal banks/agencies shall consider the proposals only in respect of credit approved by their respective branches, whereas, for other eligible Primary Lending Institutions (PLIs), SIDBI and NABARD shall be the nodal agencies for the release of subsidy under SCLCSS.

SINGLE POINT REGISTRATION SCHEME (SPRS)

A. OBJECTIVE:

The Government is the single largest buyer of a variety of goods. With a view to increase the share of purchases from the small-scale sector, the Government Stores Purchase Programme was launched in 1955-56. NSIC registers Micro & small Enterprises (MSEs) under Single Point Registration scheme (SPRS) for participation in Government Purchases.

B. KEY BENEFITS:

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 as notified by the Government of India, Ministry of Micro Small & Medium Enterprises, New Delhi vide Gazette Notification dated 23.03.2012 and amendment vide order no. S.O. 5670(E) dated 9th November 2018.

- Issue of the Tender Sets free of cost
- Exemption from payment of Earnest Money Deposit (EMD);
- In tender participating MSEs quoting price within price band of L1+15 per cent shall also be allowed to supply a portion upto 25% of requirement by bringing down their price to L1 Price where L1 is non MSEs.
- Every Central Ministries/Departments/PSUs shall set an annual goal of minimum 25 per cent of the total annual purchases of the products or services produced or rendered by MSEs. Out of annual requirement of 25% procurement from MSEs, 4% is earmarked for units owned by Schedule Caste /Schedule Tribes and 3% is earmarked for the units owned by Women entrepreneurs.
- In addition to the above, 358 items are also reserved for exclusive purchase from SSI Sector.

C. SCHEME APPLICABLE FOR:

- All Micro & Small Enterprises having EM Part-II (Optional)/ Udyog Aadhaar Memorandum (UAM) are eligible for registration with NSIC under its Single Point Registration Scheme (SPRS).
- Micro & Small Enterprises who have already commenced their commercial production but not completed one year of existence. The Provisional Registration Certificate can be issued to such Micro & Small Enterprises under Single Point Registration scheme with monitory limit of Rs. 5.00 Lacs which shall be valid for the period of one year only from the date of issue after levying the registration fee and obtaining the requisite documents

D. DETAILED INFORMATION: The guidelines and Standard Operating Procedure (SOP) are available at <https://scsthub.in/content/single-point-registration-scheme>

E. HOW TO APPLY:

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

SPECIAL MARKETING ASSISTANCE SCHEME (SMAS)

A. OBJECTIVE:

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

B. KEY BENEFITS:

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

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

C. SCHEME APPLICABLE FOR:

- Sole Proprietorships, Partnerships, Co-operative and Societies, Private Micro / Small enterprises owned by SC/ST Entrepreneurs engaged in the manufacturing and service activities shall be eligible for seeking assistance.
- SC/ST MSEs engaged in trading activities shall not be applicable for SCLCSS subsidy.

D. DETAILED INFORMATION:

More details: <https://scsthub.in/content/special-marketing-assistance-scheme-smas>

E. HOW TO APPLY:

To apply the scheme, visit the website:

<https://scsthub.in/content/special-marketing-assistance-scheme-smas>



**SCHEMES UNDER ALL INDIA
COUNCIL FOR TECHNICAL EDUCATION**



ENTREPRENEURSHIP DEVELOPMENT CELL (EDC)

A. OBJECTIVE:

- To develop management personnel at appropriate levels for the non-corporate and unorganized sectors like education, rural development, small-scale industry etc.
- To utilize the infrastructure facilities and technically trained manpower for the development of non-corporate and unorganized sectors.
- To promote employment opportunities.

B. KEY BENEFITS:

Financial assistance for setting up EDC and for meeting recurring expenditure:

Total funding of Rs.10.00 lakhs – Rs.6.00 lakhs recurring and Rs.4.00 lakhs non-recurring.

C. SCHEME APPLICABLE FOR:

- Small-scale industries, Universities, colleges, institutions offering science and management courses approved by AICTE.
- The institute must be an AICTE approved Institutes/AICTE approved University Department.
- The coordinator shall be Full time regular faculty.
- Only one proposal per institute shall be considered for funding.
- Existing AICTE sponsored EDC Institutes are not eligible to apply again

D. DETAILED INFORMATION:

The guidelines and Standard Operating Procedure (SOP) are available at <https://www.aicte-india.org/downloads/ENTREPRENEURSHIP%20DEVELOPMENT%20CELL.pdf>

E. HOW TO APPLY:

Terms and Condition to apply

- Minimum set of activities shall be performed by the EDC per year
- At least one Entrepreneurship Awareness Programme (EAP) - (3 days duration) - batch size up to 30 participants.
- One EDC Core Faculty to undergo training in Entrepreneurship (FDP) at EDI, Ahmedabad, etc
- At least ten Expert Talks by successful entrepreneurs.
- At least two Skill Development Programmes (SDP) *- batch size up to 30.
- At least one Entrepreneurship Awareness Programme (EAP) - (6-8 weeks duration) - batch size up to 20 participants.

For more details please visit : <http://www.aicte-india.org/ridschemes.htm>

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SALIENT FEATURES OF TELANGANA MSME POLICY 2024

1. Access to Land:

- 10 Industrial parks between ORR & RRR out of which 5 dedicated to MSMEs and 1 park reserved for women owned MSMEs.
- 5% plots reserved for women and 15% plots reserved for SC/ST entrepreneurs.
- Land cost rebate for SC/ST (50% up to 50L cap)
- Development of private flatted factory complexes and industrial parks by offering stamp duty discounts and land cost rebates
- Govt to construct flatted factories with in-built facilities for women across 119 constituencies; encourage women members of SHGs to set up small businesses

2. Access to Finance:

- Subsidy collateralization scheme: MSMEs use the proof of entitlement of benefit as collateral for loans; GoTG to consult with SLBC to institutionalize this.
- Capital investment subsidy:
 - SC/ST: 50%, 1Cr cap
 - Others: 25%, 30L cap
 - Women: 20% additional, 20L cap
- Pilot programme where MSMEs can access credit based on future sales; Adoption of account aggregation practices by tie-ups with third parties.
- Empanel third parties to provide bookkeeping and financial advice; production of videos for basic bookkeeping training

3. Access to Raw Materials:

- Common facility centres around MSME clusters.
- Encourage warehouses by 100% stamp duty discount, Land cost rebates etc.
- Construct 1 warehouse per PPP model in each MSME park.
- Allotment of raw material by various departments in a timely manner
- Reimbursing the duty incurred on import of raw material at the time of import.
- Facilitate onboarding business facilitators to onboard MSMEs on to online platforms.

4. Access to Labour

- Incorporate MSME-focused courses at TG Young India Skills University like advanced manufacturing techniques, industrial management and operations.
- Integration of apprenticeship opportunities to TG DEET platform.
- Review master plans restricting worker hostels in industrial zones; Initiate PPP agreements for construction of worker hostels
- Simplify labour law related compliances and standards for MSMEs.
- Regulatory reforms in The Telangana Factories Rules.

5. Access to Technology

- Commission a comprehensive survey technology adoption by MSMEs.
- Constitute Rs 100 crore Yantram Fund to encourage adoption of technology by MSMEs; monetary assistance during payback period of new tech adoption
- Facilitate bulk purchase of digital tech at discounted rates for MSME clusters and industrial parks.
- Fiscal incentives on IPR registrations:
SC/ST: 100%, 3L cap, Others: 100%, 2L cap
- Organize workshops and technology fairs to facilitate interaction and knowledge sharing between MSMEs.

6. Access to Markets:

- Govt to support co-location of ancillary MSMEs that are a part of supply chains for large-scale MNCs setting base in TG; will offer similar benefits to MSMEs.
- Organize supplier meet-ups to source feedback from large suppliers on MSME products.
- Prepare policy with preferential public procurement from MSMEs.
- Enterprise Development Centre platform to outline details of export compliances as well as export-related regulations in India and other countries.
- Reimburse duty on samples valued up to Rs 10L imported for prototyping; Increase reimbursement to Rs 15L for women owned MSMEs.

RAISING AND ACCELERATING MSME PERFORMANCE (RAMP)-TELANGANA

Objective: The main objectives of RAMP include strengthening coordination and institutions, building and integrating technology platforms, enhancing firm capabilities and access to markets, strengthening the receivables financing market, enhancing guarantee products to promote increased greening and gender participation, and expanding access to the Online Dispute Resolution Mechanism (ODR).

Outcomes: RAMP scheme is expected to help MSMEs grow and become more competitive. It will provide MSMEs with improved access to markets, credit linkages, strengthening of institutions and governance, reduced payment delays and increased environment sustainability.

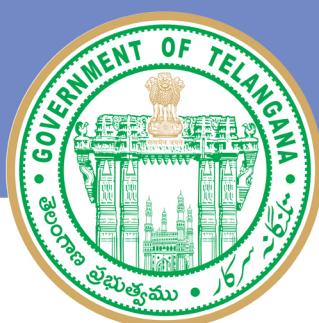
Consolidated MSME Database <ul style="list-style-type: none"> Awareness Creation Programmes on Udyam Registration benefits To collect the information on the number of MSMEs benefitted under the Central and State Government Schemes from Financial Institutions. Design and Development of MSME Dashboard 	Setting up of Enterprise Development Centres (EDCs) at DICs <ul style="list-style-type: none"> Providing support to DoI in hiring and training of people for setting up Enterprise Development Center at DICs Create guidelines for digital architecture of virtual EDC and integration with State portals Convergence plan to streamline and harmonize the activities of various schemes 	Centre of Design Excellence (CoDE) Design, Brand promotion, Incubation & IPR <ul style="list-style-type: none"> Conduct of short-term courses on design related topics for 520 MSMEs over four years Development of partnerships with Institutes/Incubate 16 start-ups with minimal support for developmental activities
Import Substitution <ul style="list-style-type: none"> Identify 20 products to substitute Directly impact 100 MSMEs over a period of four years Extend support to five sectors 	Reviving Distressed MSMEs <ul style="list-style-type: none"> Physically reach out to 9,500 MSMEs, extend support to 4,750 sick MSMEs over four years Conduct 93 training programmes during the project tenure Onboard 700 MSMEs to TReDS platform over a period of four years 	Mapping Energy intensive MSMEs clusters and create Visual Dashboard <ul style="list-style-type: none"> Conduct baseline study for data collection, development of Energy Intensity Index and analysis. Identification and Geo Tagging of Energy Intensive MSME clusters, development of Visual Dashboard
Greening MSMEs – Green Pioneer support program for MSMEs <ul style="list-style-type: none"> Conduct of awareness session, capacity building session sessions with 50 MSME participants per session Organise 8 Cohorts of Startup Grand Challenges Conduct of Carbon Footprint Assessment for MSMEs 	Women Acceleration Program <ul style="list-style-type: none"> Strengthening of 140 consumer service/retail -based women owned startups Scale up the annual turnover of Startups by 30-50% Enhance corporate investment and accelerate the growth of 140 startups with increase in networking opportunities. 	Identification & Development of MSME Export Champions <ul style="list-style-type: none"> Develop user friendly sector specific export knowledge guides and ready reckoners for identified sectors @ 2 identified sectors per year Handholding Support to MSMEs in Design & Packaging and Testing & Certification Process Organisation of Buyer-Seller Meets
Benchmarking Study to assess Sectoral Technology Gaps <ul style="list-style-type: none"> Empower MSMEs in Telangana to adopt cutting-edge solutions Through benchmarking against international standards and national standards, pave the way for innovation, technology adoption and market access for MSMEs. The findings of the study will drive informed policy decisions, unlocking the potential of MSMEs to assess the current trends in technology advancement and ways to leapfrog in technology adoption 		Foster BDS requirements and twinning services to MSMEs <ul style="list-style-type: none"> Quality & Conformance Market Linkage Procurement Policy advocacy Access to Finance

Expected role of DIC General Managers:

- Organizing Workshops and awareness programs to build the capacities of MSME's as per the dynamic market changes.
- Work with banks, NBFCs (Non-Banking Financial Companies), and financial institutions to improve access to credit for MSMEs.
- Assist MSMEs in entering new markets, both domestically and internationally. This includes participation in trade fairs, exhibitions, and market linkage programs, E commerce, Cluster development

JICA : The Japan International Cooperation Agency (JICA) project aims to revitalize the District Industries centers (DICs) and the Commissionerate of Industries in Telangana. Key activities include upgrading office spaces, implementing integrated IT systems, etc. Additionally, the project will establish hybrid incubation centers for entrepreneurship and skill development, conduct regular training programs for DIC staff.

HANDBOOK ON GOVERNMENT SCHEMES FOR MSMEs



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DIRECTOR OF INDUSTRIES
Department of Industries and Commerce