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Introduction





Introduction

1.1 Background

- 1.1.1** The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. An overview and performance of MSME Sector in the country is provided in Chapter 2.
- 1.1.2** Ministry of Micro, Small & Medium Enterprises (M/o MSME) envisions a progressive MSME sector by promoting growth and development of the Sector, including Khadi, Village and Coir Industries, in cooperation with concerned Ministries/Departments, State Governments and other Stakeholders, through providing support to existing enterprises, adopting cutting edge technologies and encouraging creation of new enterprises. The organization chart of the Ministry is given in paragraph 1.3.1 while the details of the recent initiatives of the Ministry are provided in Paragraph 1.4.
- 1.1.3** A number of statutory and non-statutory bodies work under the aegis of the Ministry of MSME. These include the Khadi and Village Industries Commission (KVIC) and the Coir Board besides National Small Industries Corporation (NSIC), National Institute for Micro, Small and Medium Enterprises (NIMSME) and Mahatma Gandhi Institute for Rural Industrialisation (MGIRI). Details about the mandate and performance of these bodies are provided in Chapter 3.
- 1.1.4** The Ministry of MSME runs various schemes aimed at financial assistance, technology assistance and upgradation, infrastructure development, skill development and training, enhancing competitiveness and market assistance of MSMEs. A detailed list of schemes is provided in Chapter 4.

1.1.5 The Ministry is committed towards an agenda of inclusive development, and has taken various initiatives and measures to ensure that demographically as well as geographically weaker sections benefit from its work. A summary information on such initiatives is given in Chapter 5.

1.1.6 The Ministry is also committed towards the progressive use of Official Language “Hindi” in all the attached Offices under the M/o MSME. Besides this, continuous measures on Vigilance, RTI, Prevention of Sexual harassment can be seen in Chapter 6.

1.2 Mandate of the Ministry of MSME

1.2.1 On 9 May 2007, the erstwhile Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries were merged to form the Ministry of Micro, Small and Medium Enterprises (M/o MSME). The Ministry designs policies, promotes/ facilitates programmes/ projects/ schemes and monitors their implementation, with a view to assisting MSMEs and helping them to scale up.

1.2.2 The Micro, Small and Medium Enterprises Development (MSMED) Act was notified in 2006 to address different issues affecting MSMEs, inter alia, the coverage and investment ceiling of the sector. The MSMED Act seeks to facilitate the development of these enterprises as also enhance their competitiveness. The MSMED Act has the following key provisions:

- Establishment of a National Board for Micro, Small and Medium Enterprises headed by the Minister for MSME. The role of the Board is to examine the factors affecting the promotion and development of MSMEs, review the policies and programmes of the Central Government and make recommendations in regard to facilitating the promotion and development and enhancing their competitiveness.
- It provides the legal framework for recognition of the concept of “enterprise” which comprises both manufacturing and service entities. It defines medium enterprises for the first time and seeks to integrate the three tiers of these enterprises, namely, Micro, Small and Medium.
- It empowers the Central Government to undertake programmes and issue guidelines and instructions to develop and enhance the competitiveness of MSMEs.

1.2.3 Definition of Micro, Small and Medium enterprises:

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

- (i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

- (ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and
- (iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

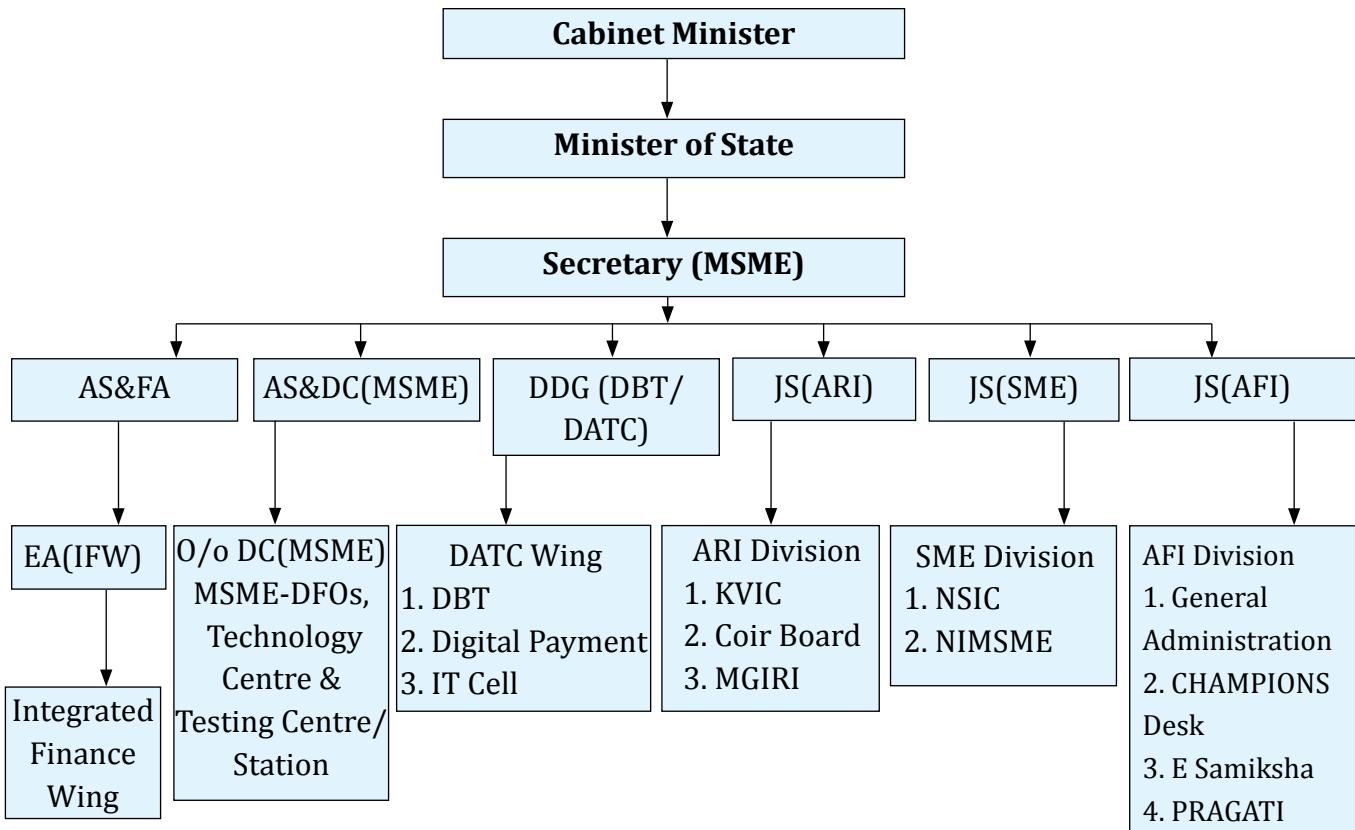
1.2.3.1. The new classification has come into effect from 1st July, 2020. The earlier criteria of classification of MSMEs under MSMED Act, 2006 were based on investment in plant and machinery / equipment. It was different for manufacturing and service units. It was also very low in terms of financial limits. Since then, the economy has undergone significant changes. A revision in MSME criteria of classification was announced under Aatma Nirbhar Bharat package on 13th May, 2020. This has been done in order to be realistic with time and to establish an objective system of classification and to provide ease of doing business.

1.2.3.2. As a result, a new composite classification for manufacturing and service units has been notified on 26.06.2020, to facilitate the present and prospective entrepreneurs. Now, there will be no difference between manufacturing and service sectors. Also, a new criterion of turnover has been added in the previous criterion of classification based only on investment in plant and machinery. The new criteria are expected to bring about many benefits that will aid MSMEs to grow in size. It has also been decided that the turnover with respect to exports will not be counted in the limits of turnover for any category of MSME units whether micro, small or medium. This is yet another step towards ease of doing business. This will help in attracting investments and creating more jobs in the MSME sector. The change in criteria of classifying the MSMEs is set to offer major relief to the exporters.

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

1.3 Organisational structure

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



1.3.2 SME Division- The SME Division looks after overall inter-alia administrative supervision of the National Small Industries Corporation (NSIC) Ltd., a central public sector enterprise and National Institute for Micro, Small & Medium Enterprises (NIMSME) an autonomous national level entrepreneurship development/ training organizations. The Division is also responsible for implementation of the National SC/ST Hub Scheme, International Cooperation Scheme and Assistance to Training Institutions, among others. In addition, the SME Division also deals with preparation of Ministry's media campaign for promotion of schemes and its implementation through advertisement in electronics, Print Media and Social Media.

1.3.3 ARI Division - The ARI Division looks after the administration of two statutory bodies - the Khadi and Village Industries Commission (KVIC) and Coir Board and also of the Mahatma Gandhi Institute for Rural Industrialisation (MGIRI). It also supervises the implementation of the Prime Minister's Employment Generation Programme (PMEGP), the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) and A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship (ASPIRE).

1.3.4 AFI Division - AFI Division is allocated the work, inter alia, of administration, vigilance of the Ministry. It also looks after administrative supervision of CHAMPIONS Desk, Public Grievances, CPGGRAM, E-Samiksha, PRAGATI and follow up on complaints of MSMEs including with Banks, Financial Institutions and CLCS-TU scheme. RAMP section in the AFI Division implements the newly launched World Bank supported Central Sector Scheme

"Raising and Accelerating MSME Performance" which aims at improving firm capabilities in the MSME sector through increased outreach of existing schemes, and increased Centre-State collaboration.

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

1.3.7 Office of the Development Commissioner

1.3.7.1 Office of the Development Commissioner (O/o DC-MSME) implements the policies and various programmes/Schemes for providing infrastructure and support services to MSMEs. O/o DC-MSME is an attached office of the Ministry, headed by the Additional Secretary & Development Commissioner (AS&DC), MSME. It functions through a network of 32 Nos. of MSME-Development & Facilitation Offices (DFOs), 27 Nos. of Branch MSME-Development and Facilitation Offices (Br. DFOs), 4 Nos. of MSME-Testing Centres (MSME-TCs), 7 Nos. of MSME-Testing Stations (MSME-TSs), 2 Nos. MSME-Training Institutes (MSME-TIs). The O/o DC-MSME also operates a network of 30 Technology Centres which are autonomous bodies registered as Societies under the Societies Act.

O/o DC-MSME supports the MSME sector in the endeavours of formalization, access to knowledge services, improving competitiveness, reducing imports, availability of skilled manpower, access to latest technology and marketing.

The main services rendered by DC (MSME) office are:

1. Advising in policy formulation for the promotion and development of MSMEs.
2. Dissemination of schemes of Ministry of MSME through its network of field offices.
3. Providing techno-economic and managerial consultancy, common facilities and extension services to MSMEs.
4. Providing facilities for technology upgradation, modernisation, quality improvement and infrastructure.
5. Developing Human Resources through training and skill upgradation.

6. Facilitating cluster development as a vehicle for MSME Ecosystem development.
7. Providing economic information services.
8. Maintaining a close liaison with the Central Ministries, NITI Aayog, State Governments, Financial Institutions and other Organisations concerned with development of MSMEs.
9. Evolving and coordinating Policies and Programmes for development of MSMEs as ancillaries to large industries including CPSUs.
10. Enhancing trade competitiveness to ensure increase in share of export basket.
11. Increasing access to credit.

1.3.8 The National Board for Micro, Small and Medium Enterprises (NBMSME) was established by the Government under Section 3 of Chapter II of the Micro, Small and Medium Enterprises Development Act, 2006 and Rules made there under. It examines the factors affecting promotion and development of MSMEs, reviews existing policies and programmes and makes recommendations to the Government in formulating the policies and programmes for the growth of MSMEs.

Hon'ble Union Minister, Ministry of MSME is the ex officio Chairperson and the Minister of State, MSME is the ex officio Vice-Chairperson of the National Board for MSME.

The main functions of the National Board for MSME are: -

- a) Examine the factors affecting the promotion and development of micro, small and medium enterprises and review the policies and programmes of the Central Government in regard to facilitating the promotion and development and enhancing the competitiveness of such enterprises and the impact thereof on such enterprises.
- b) Make recommendations on matters referred to in clause (a) or on any other matter referred to it by the Central Government which, in the opinion of that Government, is necessary or expedient for facilitating the promotion and development and enhancing the competitiveness of the micro, small and medium enterprises; and
- c) Advice the Central Government on the use of the Fund or Funds constituted under section 12.
- d) The 18th Meeting of National Board for Micro, Small and Medium Enterprises (NBMSME) was held on 14.09.2022 under the Chairmanship of Hon'ble Union Minister of MSME at Vigyan Bhawan, New Delhi in the august presence of Hon'ble Union Minister of State (MoS) for MSME. Hon'ble Union Minister, MSME had launched a portal for online submission and approval of applications under the Scheme, 'Promotion of MSMEs in North Eastern Region (NER) and Sikkim' (www.ner-promotion.msme.gov.in). Hon'ble Minister also launched the integration of Udyam and National Career Service (NCS) portals, which was announced in Budget 2022. A Memorandum of Understanding (MoU) was also signed between the Ministry of MSME and Common Service Centre (CSC) for providing suitable handholding for Udyam Registration to enterprises located in remote areas of the country.



Hon'ble Minister launched integration of Udayam & NCS portal during 18th NBMSME on 14 Sep 2022

The 19th Meeting of National Board for Micro, Small and Medium Enterprises (NBMSME) was held on 11.01.2023 under the Chairmanship of Hon'ble Union Minister of MSME at Vigyan Bhawan, New Delhi in the august presence of Hon'ble Union Minister of State (MoS) for MSME. Hon'ble Union Minister released the Global Entrepreneurship Monitor (GEM) India Report 2021-22. The GEM India Report is a global study conducted by GEM Consortium with the aim to collect internationally comparative primary data on entrepreneurial activity and its related concepts. A Memorandum of Understanding (MoU) was signed between the Ministry of MSME and Small Industries Development Bank of India (SIDBI) for operationalization of Formalization Project for bringing Informal Micro Enterprises into the formal ambit and subsequently, an online Udyam Assist Platform (UAP) has been launched by the Hon'ble Union Minister (MSME).



Hon'ble Minister inaugurated Udyam Assistance Platform at 19th meeting of NBMSME on 11 Jan 2023.

1.4 Recent Developments

1.4.1 Udyam Registration: This Ministry, vide notification no. S.O.2119 (E) dated 26.06.2020, has notified a composite criteria of classification of MSMEs based on investment in plant & Machinery/equipment and turnover of MSMEs. The guidelines regarding composite criteria of classification of MSMEs is available on link: <https://msme.gov.in/sites/default/files/IndianGazzate.pdf>.

Based on composite criteria of classification of MSMEs, this Ministry has replaced the erstwhile process of filing of Udyog Aadhaar Memorandum, by 'Udyam' registration on a portal developed by this Ministry. Now the existing and prospective entrepreneurs may file their 'Udyam' Registration online on portal: <https://udyamregistration.gov.in>.

As on 04.01.2023 a total number of 65,23,067 were classified, consisting of 36,75,597 enterprises registered under Manufacturing category and 94,18,101 enterprises registered under Service sector.

Ministry of MSME, vide notification no. S.O. 4926 (E) dated 18.10.2022, has amended Notification No. S.O. No. 2119(E) dated 26.06.2020 to extend the non-tax benefits to MSMEs. The amendment provides that "In case of an upward change in terms of investment in plant and machinery or equipment or turnover or both, and consequent re-classification, an enterprise shall continue to avail of all non-tax benefits of the category (micro or small or medium) it was in before the re-classification, for a period of three years from the date of such upward change."



MSME celebrated MSME registration milestone reached 1 Crore on Udayam Portal on 02 Aug 2022

An analysis of MSMEs on Udyam Registration is given under Para 2.4 of Chapter 2.

1.4.2 MyMSME

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

1.4.3 Direct Benefit Transfer in the M/oMSME

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

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

Sl. No.	Name of the Scheme	Benefit Type	Total no. of beneficiaries (2022-23) (upto 31.12.2022)	Total Expenditure (Rs. crores) (2022-23) (upto 31.12.2022)
1	ATI Scheme (Training Component)	In Kind	1674	0.871
2	MPDA Grant to Khadi Institutions	Cash	86990	29.45
3	Coir Vikas Yojana	Cash	775	45.789
4	SFURTI SI	In Kind	2082765	384.509
5	Prime Ministers Employment Generation Programme (PMEGP)	Cash	46808	1505.61
6	Entrepreneurship and Skill Development Programme (ESDP)	In Kind	6312	2.55
7	International Co-operation (IC) Schemes	Cash	56	6.87

1.4.4 Digital Payments

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

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

- All the offices of Ministry of Micro, Small and Medium Enterprises, including its attached offices have been digitally enabled.
- For the MSMEs registered under UAM, efforts have been made to spread awareness on the ease and benefits of different modes of payments such as BHIM, UPI and Bharat QR code.
- For the Ministry and its attached offices (KVIC, Coir Board, NSIC, MGIRI, NIMSME and O/o DC (MSME)) Digital transactions are 97.67 % in terms of value and 88.64 % in number during the year 2022-23 (Up to December 2022).

Digital Transaction for the Ministry of MSME and its attached Offices 2022-23) (Up to December 2022)								
Sl. No.	Name of the organisation	Number of Transactions						Percentages
		Total		By Digital Means				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	KVIC	5515166	5851.18	4877445	5760.59	88.44	98.45	
2	NSIC	121245	13881.84	115798	13527.14	95.51	97.44	
3	DC office (Tool Room+DI offices+HQ)	103666	565.0031	94971	540.5964	91.61	95.68	
4	COIR BOARD	13535	236.077	11777	226.586	87.01	95.98	
5	NIMSME	3537	54.62	3462	54.14	97.88	99.12	
6	MGIRI	1111	6.55	823	6.10	74.07	93.13	
TOTAL		5758260	20595.27	5104276	20115.15	88.64	97.67	

1.4.5 Grievance Monitoring

The Ministry attends to all the grievances on Centralized Public Grievance Redress and Monitoring System (CPGRAMS) and the number of the pending grievance on CPGRAMS as on 31.12.2022 was 60. The Ministry has started an MSME internet grievance monitoring system (eSAMADHAN) to track and monitor other grievances and suggestions received in the Ministry.

1.4.6 MSME SAMADHAAN: To Address Delayed Payment to MSEs

Section 15-24 of the micro, Small and Medium Enterprises Development (MSMED) Act, 2006 deal with the issues relating to the Delayed Payments to Micro and Small Enterprises (MSEs) by the buyers to the MSE supplier. In the case of delay in payment beyond 45 days, MSEs suppliers may approach the Micro and Small Enterprises Facilitation Council (MSEFC) constituted under the Act in all State/UTs.

To further the objective of MSMED Act, 2006 Ministry of MSME launched a portal (<http://samadhaan.msme.gov.in/>) on 30.10.2017. The portal gives information about individual CPSEs/Central Ministries, State Governments etc. and other buyers regarding the payments pending with them in respect of the MSEs. The Central Ministries/State Governments monitor the delayed payment cases in respect of organizations under their jurisdiction. The said portal also facilitates MSEs to file their delayed payments related complaints online. After 15 days of online filing of the case, it is registered by the MSEFC concerned. The States like Punjab, Maharashtra, Telangana, Hyderabad & Odisha, Tamilnadu, NCT of Delhi and U.P. have more than one MSEFC.

From the date of launch of MSME SAMADHAAN portal, i.e. 30.10.2017, MSEs have filed 1,32,058 applications involving an amount of Rs. 33,519.44 crore. In 12,651 cases mutual settlements have been done amounting to Rs. 1,702.13 crore, 29,489 applications are ready for consideration by MSEFC involving an amount of Rs. 6,440.77 crore and 33,123 applications have been converted into cases involving an amount of Rs. 11,577.59 crore and 22,248 cases have been disposed by MSEFCs involving an amount of Rs. 6,843 crore by 18.01.2023.

After the Announcement made by Hon'ble Finance Minister under AatmaNirbhar Bharat, the Ministry has created a special sub-portal within SAMADHAAN to track the delayed payment to the MSEs from the CPSEs. As on 10.01.2023 the dues of Rs. 1,79,087.43 Crore to the MSEs have been cleared by the CPSEs.

1.4.7 Public Procurement Policy and MSME Sambandh Portal

1.4.7.1 Public Procurement Policy

To provide marketing support to Micro and Small Enterprises (MSEs), Ministry of MSME has notified the Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 under the MSMED Act, 2006 which is effective from 1st April, 2012 and has become mandatory w.e.f. 1st April, 2015.

Hon'ble Prime Minister of India had launched "**Support and Outreach Programme**" for MSME sector at Vigyan Bhawan, New Delhi on 2nd November, 2018, and announced 12 key initiatives, which would help in the growth and expansion of MSMEs across the Country.

One of the above mentioned announcements inter-alia pertained to Public Procurement Policy, making it mandatory for public sector companies to procure 25%, instead of 20% of their total purchases, from MSEs including a special provision of 3% procurement for women entrepreneurs.

In pursuance of the said announcements, Public Procurement Policy for MSEs Order, 2012 was amended vide Gazette notification No. S.O. 5670(E) dated 9th November, 2018. The amended Policy mandates 25% annual procurement from MSEs by Central Ministries/ Departments/Central Public Sector Enterprises (CPSEs), which also includes 3% procurement from MSEs owned by women entrepreneurs. Necessary changes have been made in MSME SAMBANDH Portal also.

An amendment in the ‘Public Procurement Policy for MSEs Order, 2012’ was notified vide Gazette Notification No. S.O. 5745(E) dated 08.12.2022 to “Consider the requests of the Central Ministries/Departments/PSUs for exemption, on a case to case basis, from procuring certain items from the reserved list for MSEs through open tendering”.

1.4.7.2 MSME Sambandh Portal

The Ministry of MSME had launched “**MSME-SAMBANDH Portal**” on 8th December, 2017. The portal helps in monitoring the procurement by Central Government Ministries, Departments and CPSEs and enables them to share the list of required products/services from MSEs. The portal features, inter alia, the following:-

- Total procurement of CPSEs;
- Monthly update of procurement by CPSEs from MSEs;
- Monthly update of procurement by CPSEs from MSEs owned by SC/ST and women;
- Reports for monitoring by heads of Ministries, Departments and CPSEs; and
- Items purchase by CPSEs.

158 CPSEs have uploaded procurement details for 2021-22. These CPSEs have reported procurement of Rs. 1,64,514.20 crore. The share of purchases from all MSEs amounts to Rs. 53,484.46 crore (2,25,437 MSEs benefited), which is 32.51% of the total procurement. The amount of purchases from SC/ST owned MSEs amounts to Rs. 1,290.87 crore (10,414 MSEs benefited) and the amount of purchases from Women owned MSEs amounts to Rs. 1,660.43 crore (11,225 MSEs benefited).

As on 31st December, 2022, a total of 131 CPSEs have uploaded details for 2022- 2023. These CPSEs have reported procurement of Rs. 1,07,988.17 crore. The share of purchases from all MSEs amounts to Rs. 38,432.29 crore (1,44,987 MSEs benefited) which is 35.59% of the total procurement. The amount of purchases from SC/ST owned MSEs amounts to

Rs. 981.46 crore (6,601 MSEs benefited) and the amount of purchases from Women owned MSEs amounts to Rs. 1,035.66 crore (7,658 MSEs benefited).

1.4.8 MSME SAMPARK

A job portal called “MSME SAMPARK” has been launched by the Hon’ble President of India on 27.06.2018. This portal is a digital platform wherein jobseekers (i.e. passed out trainees / students of MSME Tool Rooms & Technical Institutions) and recruiters can register themselves for mutually beneficial interaction. As on 05.01.2023, a total of 4, 80, 511 passed out trainees (job seekers) database available on portal out of which 99, 201 trainees (job seekers) have registered and 6, 469 recruiters (job provider) have registered on the SAMPARK portal against vacancies posted by recruiters; 49,415 resumes have been shared with recruiters and 33,593 jobs have been offered.

1.4.9 Champions Portal : CHAMPIONS stands for Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength.

1.4.9.1 Introduction

CHAMPIONS portal launched by Hon’ble Prime Minister on 1st June, 2020, is an ICT based technology system for making the smaller units big by helping and handholding them. The portal is not only helping MSMEs in the present situation, but also providing guidance to grab the new business opportunities.

1.4.9.2 Structure of Champion Desk

A network of control rooms is created in a Hub & Spoke Model where hub is situated in the office of Ministry of MSME, New Delhi while the spokes are located in the States in various offices and institutions of Ministry. Central Control Room in New Delhi and 68 State level control rooms are created which have been providing every possible support on a local level to MSMEs in the areas including finance, market access, technology upgradation, skill development etc.

1.4.9.3 Key Highlights of the Platform

- Information dissemination: Regular updates on recent development in MSME space
- With a view to resolve the grievances pertaining to other Govt. Departments/Ministries in a fast track manner, Ministry is in process of onboarding other Government entities. 21 Ministries/ Departments and 31 State Governments have already onboarded on the platform.
- 58 banks/FIs/RRBs/SFCs have been on-boarded on the portal with 19 banks belonging to private sector to address the issues related to Credit in a fast track manner.
- 53 CPSEs have been appointed nodal officer for Champions portal to resolve the issues on fast track mode.

- More than 750 FAQs have been already uploaded on the portal to help the MSME units for better understanding of schemes related to MSMEs. FAQs related to MSME/ MSME Scheme(s) are being added on regular basis to provide necessary guidance to Starters/ MSMEs.
- Scheme wise mapping of Ministry officials for fast track responses of grievances
- Integration with various portals such as MSME Samadhaan, Udyam Registration, etc.

1.4.9.4 Status of Grievances (As on 12th January 2023)

Total queries/grievances received: 56,119 on the portal

- 55,583 queries i.e. 99.04% have been responded to the concern while 536 queries are in process to be resolved.
- The aforesaid grievances have been segregated in different categories i.e. MSME Schemes/UAM /Udyam Registration/Definition of MSME, finance, related to MSME-DI & DC-MSME offices, new schemes announced under Atamnirbhar Bharat Abhiyaan, public procurement policy, testing and quality centers, etc. for easy identification and better resolution.

1.4.10 SPECIAL MEASURES UNDER AATMANIRBHAR BHARAT ABHIYAAN

In the aftermath of COVID-19 pandemic, Hon'ble Prime Minister was quick to recognize the role of MSMEs in building the Nation. As such, MSMEs formed a very prominent part of the announcements made under the Aatmanirbhar Bharat Abhiyaan. Under this package, the MSME sector has not only been given substantial allocation but has also been accorded priority in implementation of the measures to revive the economy. To provide immediate relief to MSME sector, various announcements have been made under the Package. In line with Government of India's top focus on energizing MSMEs in the country, the Ministry of MSME is focusing on all aspects. In addition to the existing credit related schemes and other announcements, the following two announcements were made under the Aatmanirbhar Bharat Package to provide better access to finance for MSMEs:

Rs 20,000 crores Subordinate Debt for Stressed MSMEs

- Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs was finalized and launched on 24th June, 2020.
- Under the scheme, funds are infused for the revival of those MSMEs whose accounts have become Stressed (SMA-2 or NPA) but units are operational.
- The Government of India contributes Rs 4,000 crore for creation of a corpus for extending guarantees to the loans to be given to the promoters of eligible units.
- The Scheme is being implemented through Credit Guarantee Fund Trust for Micro and Small Enterprise (CGTMSE) and the target under the scheme is to guarantee the loans to the tune of Rs 20,000 crore.

- Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs is valid till 31.03.2023.

Rs 50,000cr. Equity infusion for MSMEs through Self Reliant India Fund (Fund of Funds):

- **Objective:** - The objective of Self Reliant India Fund (SRI Fund) is to address the ever-unresolved needs of equity & capital of MSMEs. It is essential to identify pools of capital which can be further leveraged in order to create a multiplier effect on the economy and, therefore, making MSMEs more competitive in the global markets.
- Under AatmaNirbhar Bharat Package, the Government of India announced to set up an INR 10,000 crore Fund of Funds for MSMEs. This fund, which is called Self Reliant India (SRI) Fund has the objective of supporting Venture Capital (VC) / Private Equity (PE) firms investing in the MSME sector to encourage them to invest in the MSME segment. This Fund will address the equity funding challenges of MSME sector and give them a thrust to break their barriers, encourage corporatisation and allow them to grow to their full inherent potential to become global champions. With Government intervention, the Fund would be able to channelize diverse variety of funds into under-served MSMEs and address the growth needs of viable and high growth MSMEs.
- In order to implement the SRI-Fund, on 1st September, 2021, a Special Purpose Vehicle (SPV) viz; National Small Industry Corporation (NSIC) Venture Capital Fund Limited (NVCFL) got registered as an Alternative Investment Fund (AIF) Category-II. Subsequently, the Contribution Agreement amongst (i) Ministry of MSME, Government of India (ii) National Small Industries Corporation Limited (iii) NSIC Venture Capital Fund Limited (iv) SBI-CAP Ventures Limited was signed on 12th October, 2021.
- The funds to be mobilised by the Daughter funds and funds to be committed by SRI Fund would be in the ratio of 4:1 and it is expected that the initiatives of SRI Fund shall create a multiplier effect thereby providing significant liquidity nearly INR 50,000 cr to MSME sector and thereby enabling economic growth of the country.²

Status : As on 31.12.2022, total 34 Daughter Funds have been empanelled with NVCFL (Mother Fund) and by way of investing of Rs. 2,790 crore, 140 potential MSMEs have been assisted. In the current FY 2022-23, Ministry of MSME has sanctioned and released Rs. 212.57 crore to NVCFL for operationalization of SRI- Fund.

Emergency Credit Line Guaranteed Scheme (ECLGS) / Guaranteed Emergency Credit Line (GECL):

Objective: Emergency Credit Line Guaranteed Scheme (ECLGS) was launched on 13th May 2020, as part of the Aatma Nirbhar Bharat Abhiyaan. The scheme was launched as an emergency measure to combat the unprecedented crisis caused in the wake of Covid-19 pandemic and thereby helping the businesses including Micro, Small and Medium Enterprises (MSMEs) to meet their operational liabilities and resume businesses. Under the

scheme, collateral free credit from Scheduled Commercial Banks, Financial Institutions, etc. is provided to eligible MSME units, business enterprises and loans to individuals for business purposes. The scheme was launched with the guarantee cover of Rs 3 lakh crore which was subsequently enhanced to Rs 5 lakh crore in the Union Budget 2022 announcement.

Union Budget 2022 announcement

- The guarantee cover of ECLGS will be expanded by Rs 50,000 crore to total cover of Rs. 5 lakh crore, with the additional amount being earmarked exclusively for the hospitality and related enterprises.
- Validity of the ECLGS extended up to March 2023.

Status: As reported by National Credit Guarantee Trust Company (NCGTC), during the current F.Y. 2022-23, till 31.12.2022, total guarantees amounting to Rs. 14,583 crore have been issued to 78,924 accounts of MSMEs. Since inception in 2020 under ECLGS, total guarantees amounting to Rs. 3.60 lakh crore have been issued to 1.19 crore accounts, which includes MSMEs & other businesses.

1.4.11 Skill Training Eco-system of Ministry of MSME

1.4.11.1 Ministry of Micro, Small & Medium Enterprises (MSME) in its endeavor to provide the right stimulus for the growth of the industry in the country – particularly with the objective of helping micro, small and medium enterprises, has developed a robust skilling eco-system to meet the demands of skilled workforce in the various emerging and traditional sectors in different segments of enterprises.

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

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

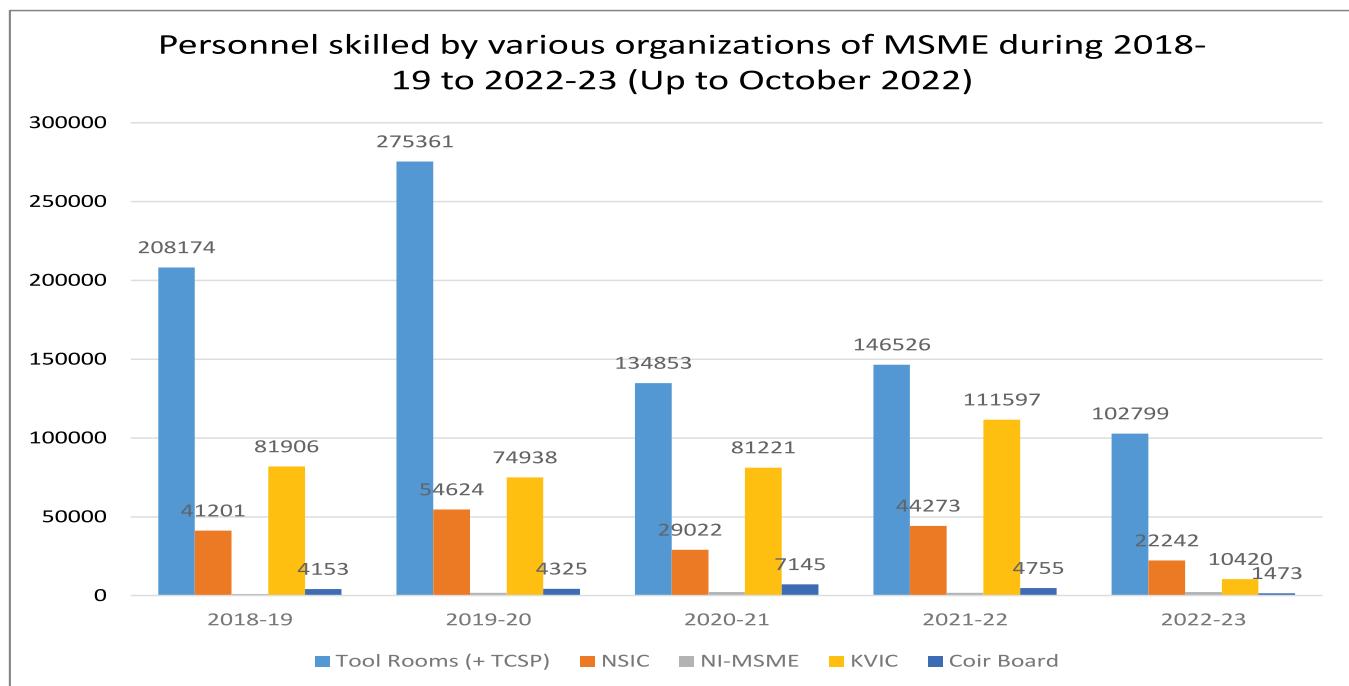
The intake eligibility for the training programmes ranges from school drop out to M.Tech. level. Various levels of courses, viz. certificates, diploma, advance diploma, post diploma, post graduate diploma and post graduate courses are offered by these institutions. Furthermore, training for skill up-gradation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

The Ministry has taken initiatives to align its training courses with National Skill Qualification Framework (NSQF), Ministry of Skill Development & Entrepreneurship (MSDE). Skill trainings of the Ministry are reported to Ministry of Skill Development & Entrepreneurship (MSDE) under Skill India Mission convergence.

1.4.11.2 Progress of Skill Development Programmes

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

The progress of Skill development programmes conducted by the M/o MSME since 2016-17 to 2022-23 (Data upto October 2022) is given in pie chart below.



1.4.12 Swachhta Pakhwada by Ministry of MSME

1.4.12.1 Ministry of MSME celebrated the Swachhta Pakhwada during 16th to 30th June, 2022. Major thrust was given to maintain the office premises clean on priority.

1.4.12.2 During the Swachhta Pakhwada, Ministry and its subordinate organizations namely, KVIC, NSIC, Coir Board, NIMSME, MGIRI, and MSME-DIs had taken up the task of regular sanitization of the office premises.

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

of MSME (as on 02.01.2023) is as under:

S. No.	Announcement	Summary Updated Status as on 02.01.2023
1	Launch of 59-minute loan portal to enable easy access to credit for MSMEs. In-principle approval of loans up to Rs. 1 crore through the portal. Portal link through GST portal.	<ul style="list-style-type: none"> • 2,44,233 numbers of loans, involving Rs. 83,532 crores have been sanctioned. • 2,26,145 numbers of loans, involving Rs. 67,476 crores have been disbursed.
2.	(i) 2% interest subvention for all GST registered MSMEs, on incremental credit.	<ul style="list-style-type: none"> • SIDBI has received and settled the claims of Rs. 975 crores from 62 Banks/NBFCs.
	(ii) Increase in interest rebate from 3% to 5% for exporters who receive loans in the pre-shipment and post-shipment period	<ul style="list-style-type: none"> • The Interest Equalization Scheme was extended upto 31.03.2024 vide RBI circular dated 08.03.2022 as per the appraisal done by Expenditure Finance Committee and approval given by the Cabinet Committee on Economic Affairs (CCEA). • Revised rates for Interest equalization Scheme are 3% for MSME manufacturer exporters exporting under any HS lines and 2% for manufacturer exporters and merchant exporters exporting under 410 HS lines. • A sum of Rs. 2621.5 cr has been allocated under BE 2022-2023 for the scheme out of which, a sum of Rs. 2806.92 cr has been released to RBI till date. • In order to capture granular data about the beneficiaries of the scheme and its effective monitoring, a new online module for filing electronic registration for Interest Equalisation Scheme was operationalised w.e.f. 01.04.2022 vide DGFT's Trade Notice No. 38/2021-22 dated 15.03.2022.
3.	(i) Companies with turnover of more than Rs. 500 crore to be brought on the Trade Receivables e-Discounting System (TReDS) to enable entrepreneurs to access credit based on upcoming receivables.	<ul style="list-style-type: none"> • Gazette notification issued. • A list of 4714 companies having turnover of more than Rs. 500 Crore was identified by the M/o Corporate Affairs (in April 2021). After filtering out companies which are registered on TReDS and which are Central Govt. Companies (for Central Public Sector Enterprises, D/o Public Enterprises, Govt. of India shall be competent authority for monitoring compliance as per Notification No.SO.5621(E) dated 02.11.2018 issued by

S. No.	Announcement	Summary Updated Status as on 02.01.2023
		<p>M/o MSME), out of these 4714 Companies identified by M/o Corporate Affairs for taking action, so far 1673 companies have registered themselves on the TReDS portal.</p> <ul style="list-style-type: none"> Letters issued to all RDs/ROCs to call meeting of companies with turnover of Rs. 500 cr. and above and ensure that all such companies are on boarded on TReDS platform.
	(ii) All CPSUs to be onboarded on TReDS Platform.	<ul style="list-style-type: none"> DPE has communicated to all CPSEs regarding on boarding of CPSEs on TReDS platform. 195 CPSEs already on boarded on TReDS.
4.	Central Public Sector Undertaking (CPSUs) units to make mandatory procurement of 25% instead of 20% from MSEs.	<ul style="list-style-type: none"> During 2022-23 so far, CPSUs have procured goods and services worth Rs 38,432.29 crore from 1,44,987 MSEs that worth out to be 35.59% of the total procurement.
5.	CPSUs to make mandatory procurement of 3% from Women Entrepreneurs out of 25% mandatory procurement.	<ul style="list-style-type: none"> During 2022-23 so far, CPSUs have procured goods and services worth Rs 1,035.66 crore from 7,658 women MSEs that worth out to be 0.96% of the total procurement.
6.	CPSUs to compulsorily be part of Public Procurement Portal GeM-Government e-Marketplace. CPSUs to get their vendors registered on GeM portal	<ul style="list-style-type: none"> 277 CPSUs/CPSBs has been on boarded /registered on GeM portal post 02.11.2018. Total 8,34,696 MSE Sellers & Service providers registered on GeM portal. 55.10% of orders value on GeM portal is from MSEs.
7.	20 Hubs and 100 Spokes in the form of Tool Rooms for Technological Upgradation to be established across the country with a fund allotment of Rs. 6000 crore.	<p>Status of Technology Centres (TCs):</p> <ul style="list-style-type: none"> Locations for 20 Technology Centres finalised. Land finalised at 10 locations. Land at two locations is in possession of this office and at 8 locations, land is in process of transfer. For other locations the land identification / finalization is in process. <p>Status of Extension Centres (ECs):</p> <ul style="list-style-type: none"> Out of 35 approved locations for Extension Centres, 24 Extension Centres are in the process of establishment after approval of their DPRs. 17 out of these have started conducting training programmes and assisting MSMEs. During the year 2021-22, 9664 trainees have been trained and 355 MSME have been assisted by these Extension Centres as on 31.12.2021.

S. No.	Announcement	Summary Updated Status as on 02.01.2023
		<ul style="list-style-type: none"> Four Extension Centers established at Berhampur (Odisha), Jaipur, Nagaur (Rajasthan) and Srinagar (Jammu and Kashmir) inaugurated. Physical Progress: 26 ECs approved.
8.	Clusters for Pharma MSMEs to be formed and supported with 70% Govt. of India assistance	<ul style="list-style-type: none"> The proposals were received from all the 4 districts viz. Aurangabad, Pune, Solan (Baddi) and Indore. The status of each proposal is given below. The proposal received from Indumati Pharma Pvt. Ltd., Pune was accorded its final approval on 26.03.2021. <p>Details of the Project is as follows:-</p> <p>Project Cost:- 31,43,75,175/-</p> <p>Financial Assistance to be given:- Rs. 20.00 cr.</p> <p>Amount released:- Rs. 5,48,97,816 (Part payment of the 1st installment of 30% of financial assistance to be given)</p> <ul style="list-style-type: none"> The Proposal received from Government of Himachal Pradesh for providing financial assistance for an existing Pharma Testing Lab Solan (Baddi) has been dropped from the list on the request of Government of Himachal Pradesh. The Proposal received from Marathwada Pharma Cluster, SPV, Aurangabad for setting up a Pharma Cluster in the Marathwada region of Maharashtra has been rejected. The proposal received from the Department of MSME, Government of Madhya Pradesh regarding the project from M.P. Small Scale Drug Manufacturer's Association has been rejected. The Proposal received from Marathwada Pharma Cluster, SPV, Aurangabad for setting up a Pharma Cluster in the Marathwada region of Maharashtra has been rejected. The proposal received from the Department of MSME, Government of Madhya Pradesh regarding the project from M.P. Small Scale Drug Manufacturer's Association has been rejected.
9.	Only one annual return to be filed for 8 Labour laws and 10 Union regulations to simplify Government procedures.	<ul style="list-style-type: none"> All the Regional Heads were advised to vigorously reach out to the employers in their region to make them aware about the facility of filing of Online Unified Annual Return on ShramSuvidhaPoral under 8 Labour Laws and 10 Central Rules.

S. No.	Announcement	Summary Updated Status as on 02.01.2023
		<ul style="list-style-type: none"> Under the Unified Annual Return on Shram Suvidha Portal under 8 Labour Laws and 10 Central Rules, 2,36,072 Unified Annual Returns for the period from 01.11.2018 to 30.06.2022 have been filed by the establishments.
10.	Computerized random allotment for visits to firms by Inspectors to simplify Government procedures.	<ul style="list-style-type: none"> Under the risk based computerised random allotment system through Shram Suvidha Portal, 2,57,821* establishments (including for MSME establishments) have been inspected through computerized random allotment system and all inspection reports have been uploaded on Shram Suvidha Portal, out of which 81,292* have been uploaded within 48 hrs. <p>* figures for the period 01.11.2018 to 30.06.2022.</p>
11.	Environment Clearance and Consent to establish unit, under air pollution and water pollution laws, to be merged into a single consent. Return to be accepted on the basis of Self-Certification.	<ul style="list-style-type: none"> Central Pollution Control Board (CPCB) has issued the directions, already for the one step process of the EC and CTE to all the state governments under the provisions of Air and Water Act on 2nd November, 2018. However, the operations of the said directions were stayed by Hon'ble High Court of Delhi. As of now matter is sub-judice.
12.	Ordinance has been promulgated to enable entrepreneurs to correct the minor violations under the Companies Act through simple procedures rather than to approach Courts.	<ul style="list-style-type: none"> Ordinance promulgated on 02.11.2018 by the Ministry of Corporate Affairs has now become COMPANIES (AMENDMENT) ACT, 2019. This enabled entrepreneurs to correct the minor violations under the Companies Act through simple procedures(imposition of penalty) rather than to approach Courts(imposition of fine/imprisonment). All the cases in which hearing done by ROCs to impose penalty are uploaded on the Website of Ministry of Corporate Affairs.

1.4.14 Guaranteed Emergency Credit Line (GECL):

Under the Guarantee Emergency Credit Line (GECL) scheme, during FY 2022-23, out of the total budgetary allocation of Rs. 15,000 crore, an amount of Rs. 7,500 crore has been released to the implementing agency, i.e. National Credit Guarantee Trust Company (NCGTC). Till 31ST December 2022, the total release to the said agency by Ministry of MSME stands at Rs. 17,500 crore.

1.4.15 Government e-Market Place:

Ministry of MSME is already making every attempt to encourage the MSMEs to get themselves onboarded on the GeM Portal, even by providing a button for the MSMEs in the Udyam Registration online form to enable them to express their willingness for joining GeM.

According to the GeM portal as on 31.12.2022, the total MSEs on boarded and their order value are given below:

Number of MSE sellers & Service Providers	Orders value (MSE %)
8,34,696	55.10

1.4.16 “MSME Pavilion” at India International Trade Fair (IITF), 2022.

Hon'ble Union Minister for MSME inaugurated “MSME Pavilion” at Hall No. 4, Pragati Maidan on 15th November, 2022 at the 41st India International Trade Fair (IITF), 2022 organized by India Trade Promotion Organization (ITPO) held during 14th to 27th November, 2022. The Ministry of MSME set up MSME pavilion under the theme “Vocal for Local, Local to Global” and allocated 204 stalls to Micro and Small Enterprises (MSEs) participating from 24 States / UTs.

This year, the MSME Pavilion had highest ever participation of women-owned enterprises (73%). Out of the total allocation, 7% were allocated to Divyang entrepreneurs, 12% allocation to SC (Male) entrepreneurs and 6% representing Aspirational Districts.

Products which were displayed covered 26 diversified sectors which inter alia include textiles, food, metallurgy, fragrance, toys, chemical, leather, footwear, plastic, rubber, stone, gem and jewellery, etc.



Products which were displayed covered 26 diversified sectors which inter alia include textiles, food, metallurgy, fragrance, toys, chemical, leather, footwear, plastic, rubber, stone, gem and jewellery, etc.

1.4.17 Special Campaign 2.0: Cleanliness Drive

As part of the special campaign 2.0, the Ministry of Micro Small and Medium Enterprise (MSME) is giving special attention to institutionalizing Swacchata, including finalisation of campaign sites, sensitization of nodal officers, identification of pendency in identified categories, scrap disposal, and record management as per laid down procedures. The prime objective of the campaign is to ensure the disposal of pending matters in government offices and Ministries and, further include strengthening internal monitoring mechanisms, training officers in the record management and digitization of the physical records for improved record management. To fulfill the objectives of the campaign Ministry of MSME organized Sevagram Audyogik Mahotsav on 2.10.2022 at MGIRI and inaugurated Swacchta Campaign by distributing cleanliness kits. Hon'ble Union Minister for MSME also inaugurated MSME Hackathon2.0 to promote innovative ideas in MSME sector. Shri Bhanu Pratap Singh Verma, Minister of State for MSME on 17.10.2022 visited Common Facility Centre for Foundry Cluster, Ahmedabad established with the financial assistance of Ministry of MSME and inaugurated activities under special campaign 2.0. Ministry is running a special Media campaign on all its social media handles to promote special campaign 2.0. Ministry of MSME and its organizations/field offices are making continuous efforts for successful implementation of the Special Campaign 2.0.

2. M/o MSME and its organization has achieved the target set during special campaign 2.0, which are as follow: -

Sl. No.	References Category	Targets	Achievement as on 31.10.2022
1.	References from MPs	34	34
2.	Parliamentary Assurance	0	0
3.	IMC References	3	3
4.	State References	111	110
5.	Public Grievances	54	54
6.	PMO References	6	6
7.	Files Reviewed	73885	73885 (Reviewed)
8.	Files weeded out	-	73500
9.	E-files review	512	512
10.	E-files Closed	512	512
11.	Campaign sites	211	211
12.	Scrap Disposal (Revenue Generated)	-	Rs. 16,86,343
13.	Public Grievances Appeal	135	135
14.	Space Freed	-	11000 Sq ft.

1.4.18 UDYAMI BHARAT

- Hon'ble Prime Minister of India, Shri Narendra Modi launched key initiatives for the MSME sector in the 'Udyami Bharat' programme held on 30.06.2022 at Vigyan Bhawan, New Delhi. Hon'ble Minister of MSME, Shri Narayan Rane and Hon'ble Minister of State (MoS) for MSME, Shri Bhanu Pratap Singh Verma were present on the occasion.
- Addressing the Udyami Bharat Programme in New Delhi, Hon'ble PM said the Micro, Small and Medium Enterprises (MSME) sector accounts for almost one third of India's economy and it has a very important role in India's growth journey. He added that for the government MSME means Maximum Support to Micro Small and Medium Enterprises and said a self reliant fund of 50 thousand crore rupees has been released for the sector. The Prime Minister also asked MSMEs to register on the GeM portal for supplying goods to the government.
- During the event, Hon'ble Prime Minister conferred 'National MSME Awards, 2022' to MSMEs, States/UTs, Aspirational Districts and Banks to recognize their efforts in the growth and development of MSME sector.
- Hon'ble Prime Minister launched the 'Raising and Accelerating MSME Performance' (RAMP) scheme, 'Capacity Building of First-Time MSME Exporters' (CBFTE) scheme and new features of the 'Prime Minister's Employment Generation Programme' (PMEGP). He also digitally transferred assistance to beneficiaries of PMEGP for 2022-23; announced the winners of 'MSME Idea Hackathon-22' and issued Digital Equity Certificates to 75 MSME beneficiaries of Self Reliant India (SRI) Fund.





1.4.19 Azadi ka Amrit Mahotsav

'Azadi ka Amrit Mahotsav' is an initiative of the Government of India to celebrate and commemorate 75 years of progressive India and the glorious history of its people, culture and achievements.

As part of the celebrations of Azadi ka Amrit Mahotsav, Ministry of MSME along with its various organisations and field offices has been conducting various commemorative events and activities. Ministry organized various conclaves in different parts of the country such as MSME North-East Conclave, MSME Conclave at Gwahati, Sindhudurg, Churachadpur, Tanjore, Ahmedabad, Aizwal, National Coir Conclave, 2022, etc. to spread awareness regarding various schemes of M/o MSME for the benefit of weaker sections, SCs, STs, women and aspiring micro and small entrepreneurs of the country. Ministry of MSME celebrated its Iconic Week under Azadi ka Amrit Mahotsav from 28.02.2022 to 06.03.2022 during which Ministry conducted Nation level awareness programmes through field offices of the Ministry. The Ministry also launched a special entrepreneurship promotion drive for Women- "SAMARTH" on the occasion of International Women's Day, 2022. Ministry has also organized Job Fair, targeted campaign on Udyam Registration, Nukkad Nataks in various Aspirational Districts, expeditions etc. Under the 'Azadi ka Amrit Mahotsav' initiative, Ministry of MSME organized one month long campaign Udyami Bharat, which was culminated by the Hon'ble Prime Minister, on 30.06.2022.

1.4.19.1 Har Ghar Tiranga "Campaign"

Ministry of MSME celebrated "Har Ghar Tiranga" campaign under the 'Azadi Ka Amrit Mahotsav' from 13th to 15th August, 2022, in compliance with the instructions received from the Cabinet Secretariat and Ministry of Culture. Field formations under the Ministry spread across the country viz., MSME - Development and Facilitation Organisations (DFOs)

and its Branch Offices, Testing Centres, Tool Rooms/Technology Centres, Khadi and Village Industries Commission (KVIC), National Small Industries Corporation (NSIC), Coir Board, Mahatma Gandhi Institute for Rural Industrialization (MGIRI) and National Institute for Micro, Small and Medium Enterprises (ni-msme) have actively participated in the campaign and involved MSMEs and Citizens in the celebration. Field formations have ensured hoisting of Tiranga in offices and employees' homes, pinning of tiranga and uploading selfies with Tiranga on portal by employees, MSMEs, citizens and wide spread awareness is created among MSMEs, Industry Associations and citizens on the campaign. Various cultural, patriotic programs and competitions were also held by the Field formations of the Ministry.

Growth and Performance of Micro, Small and Medium Enterprises (MSMEs)





Growth and Performance of Micro, Small and Medium Enterprises (MSMEs)

2.1 Role of MSMEs in Indian Economy

2.1.1 The Micro, Small & Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavours through business innovations. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. The MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth.

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

2.2.1 Estimated number of MSMEs in country:

2.2.1.1 MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth. As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic activities (196.65 lakh in Manufacturing, 0.03 lakh in Non-captive Electricity Generation and Transmission¹, 230.35 lakh in Trade and 206.85 lakh in Other Services) excluding those MSMEs registered under (a)Sections 2m(i) and 2m(ii) of the Factories Act, 1948, (b)Companies Act, 1956 and (c) construction activities falling under Section F of National Industrial Classification (NIC) 2008. Statement No. 2.1 and Figure 2.1 shows the distribution of MSMEs activity wise.

Statement No. 2.1: Estimated Number of MSMEs (Activity Wise)

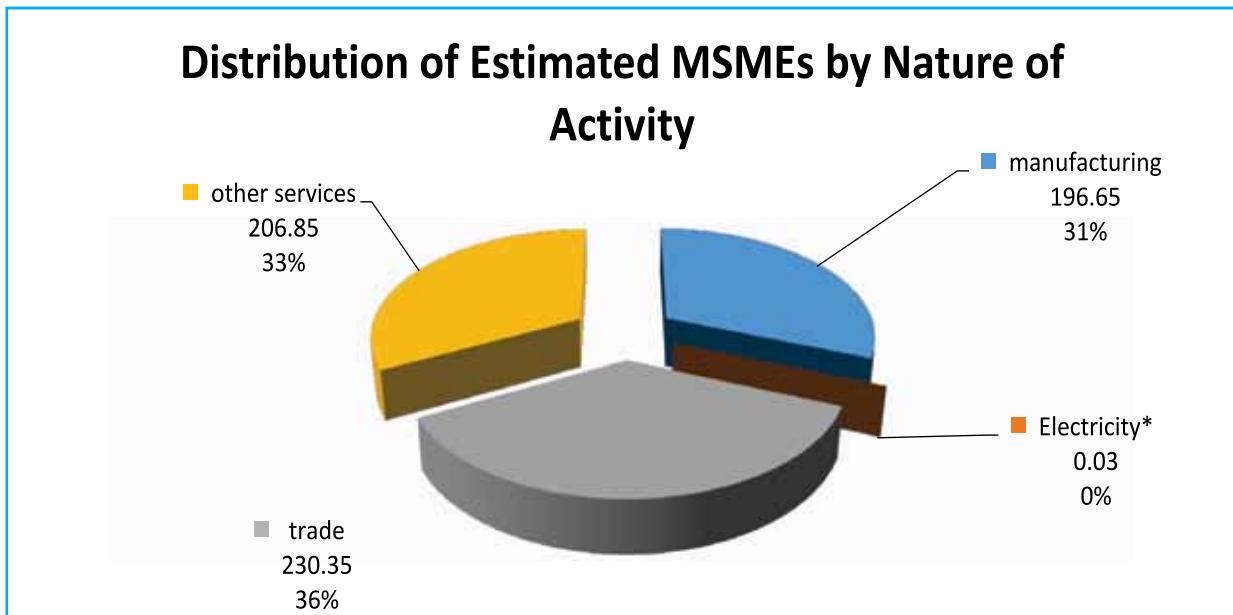
Activity Category	Estimated Number of Enterprises (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	114.14	82.50	196.65	31
Electricity*	0.03	0.01	0.03	0

¹ Non captive electric power generation, transmission and distribution by units not registered with the Central Electricity Authority (CEA)

Activity Category	Estimated Number of Enterprises (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
All	324.88	309.00	633.88	100

*Non-captive electricity generation and transmission

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



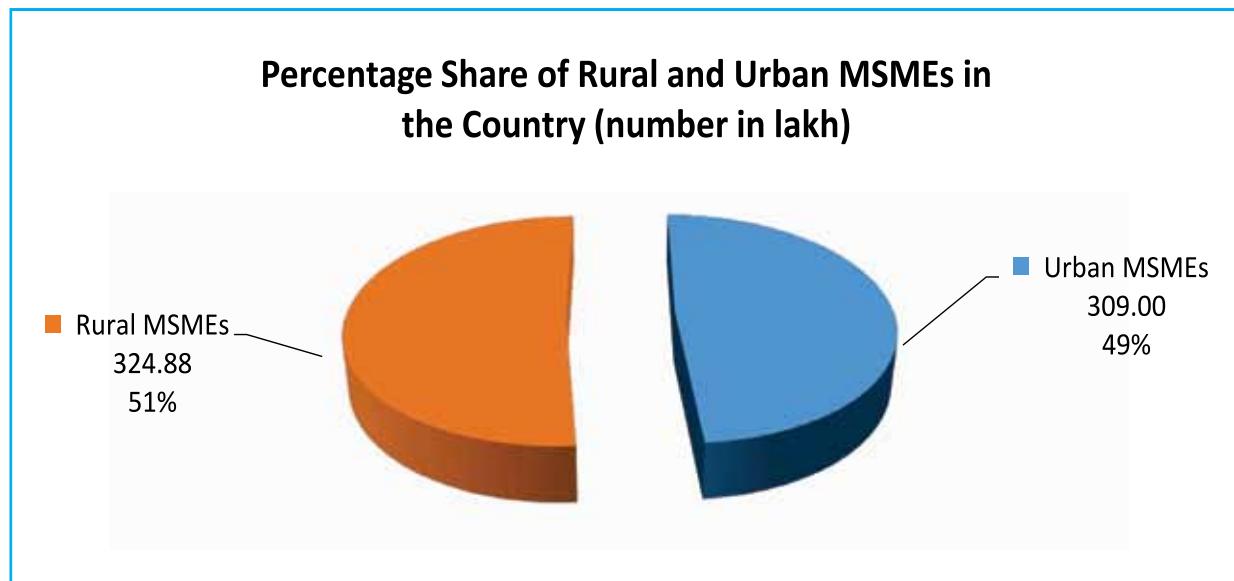
*Non-captive electricity generation and transmission

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

Statement No. 2.2: Distribution of Enterprises Category Wise

(Numbers in lakh)

Sector	Micro	Small	Medium	Total	Share (%)
R u r a l	324.09	0.78	0.01	324.88	51
Urb a n	306.43	2.53	0.04	309.00	49
All	630.52	3.31	0.05	633.88	100

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

2.2.2 Type of Ownership of Enterprises

2.2.2.1 Male/ Female Ownership

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

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

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

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

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

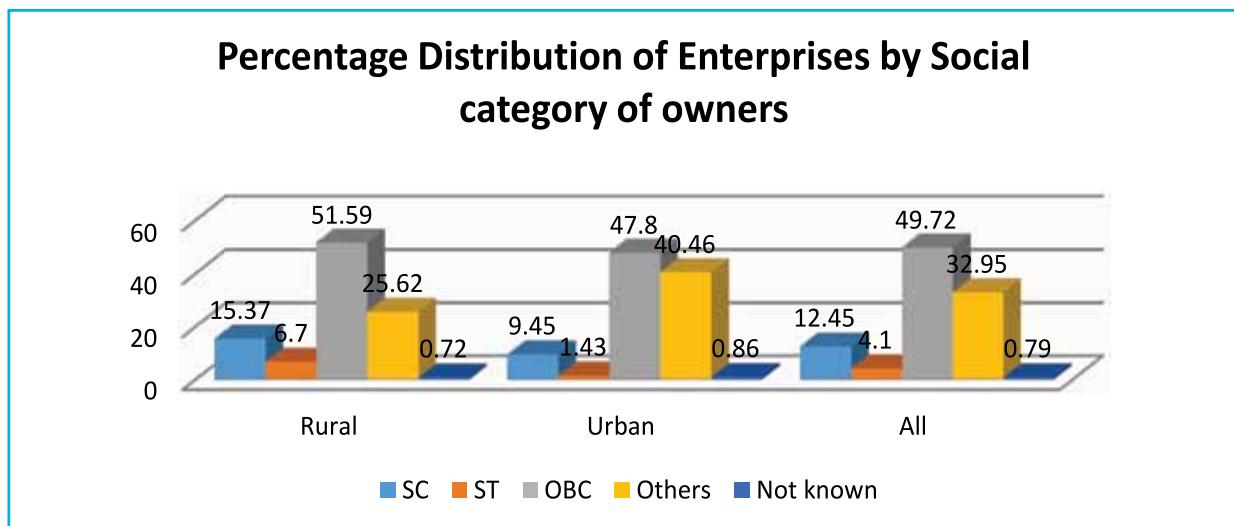
2.2.3 Ownership of Enterprises Social Category Wise

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

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

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

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

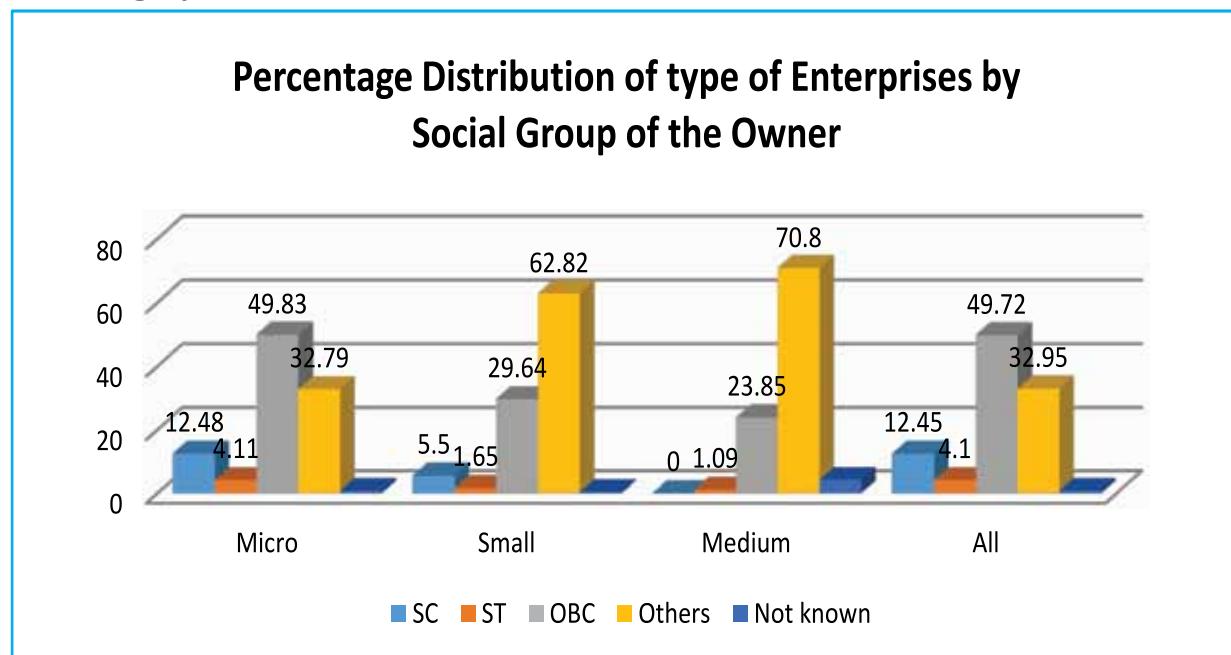


2.2.3.2 The analysis of enterprises owned by socially backward groups in each of the three segments of MSME sector reveals that micro sector had 66.42% of enterprises owned by socially backward group, whereas small and medium sectors had 36.80% and 24.94% of enterprises owned by socially backward groups,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

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

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

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



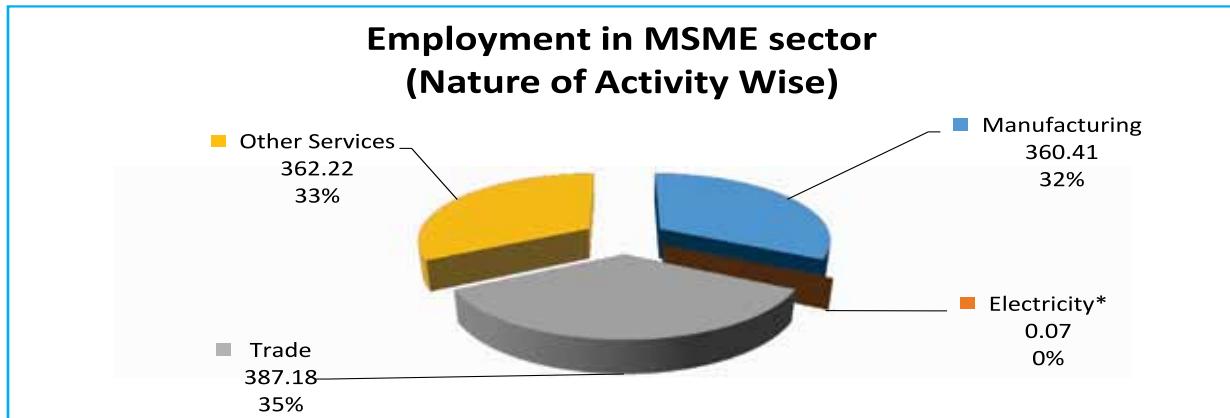
2.2.4 Employment

2.2.4.1 As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 11.10 crore jobs (360.41 lakh in Manufacturing, 0.07 lakh in Non-captive Electricity Generation and Transmission, 387.18 lakh in Trade and 362.82 lakh in Other Services) in the rural and the urban areas across the country. Statement No. 2.7 and Figure 2.5 shows the distribution of MSMEs activity wise.

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

Broad Activity Category	Employment (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	186.56	173.86	360.41	32
Electricity*	0.06	0.02	0.07	0
Trade	160.64	226.54	387.18	35
Other Services	150.53	211.69	362.22	33
All	497.78	612.10	1109.89	100

*Non-captive electricity generation and transmission

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

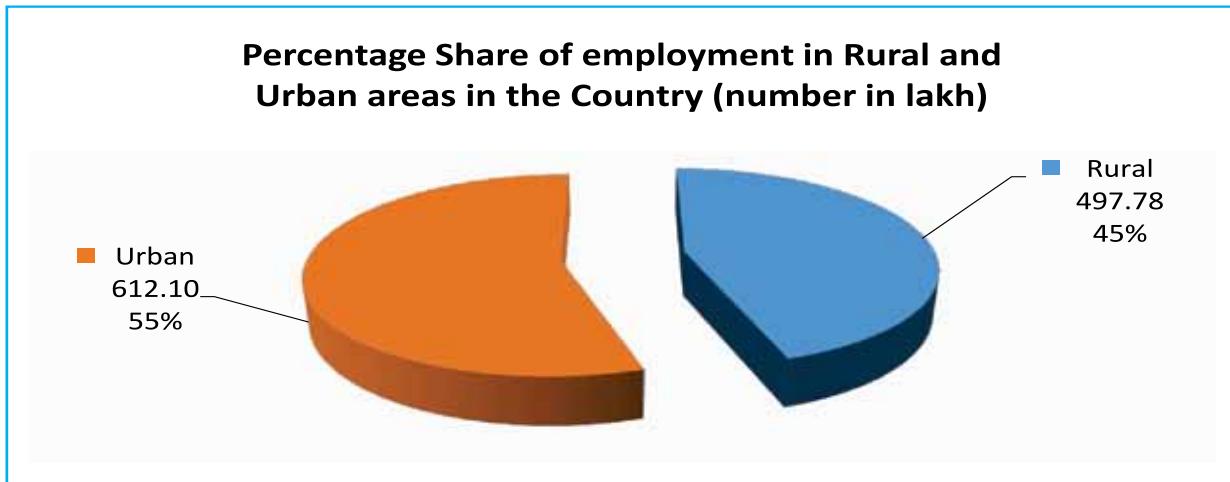
*Non-captive electricity generation and transmission

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

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

(Numbers in lakh)

Sector	Micro	Small	Medium	Total	Share (%)
R u r a l	489.30	7.88	0.60	497.78	45
U r b a n	586.88	24.06	1.16	612.10	55
All	1076.19	31.95	1.75	1109.89	100

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

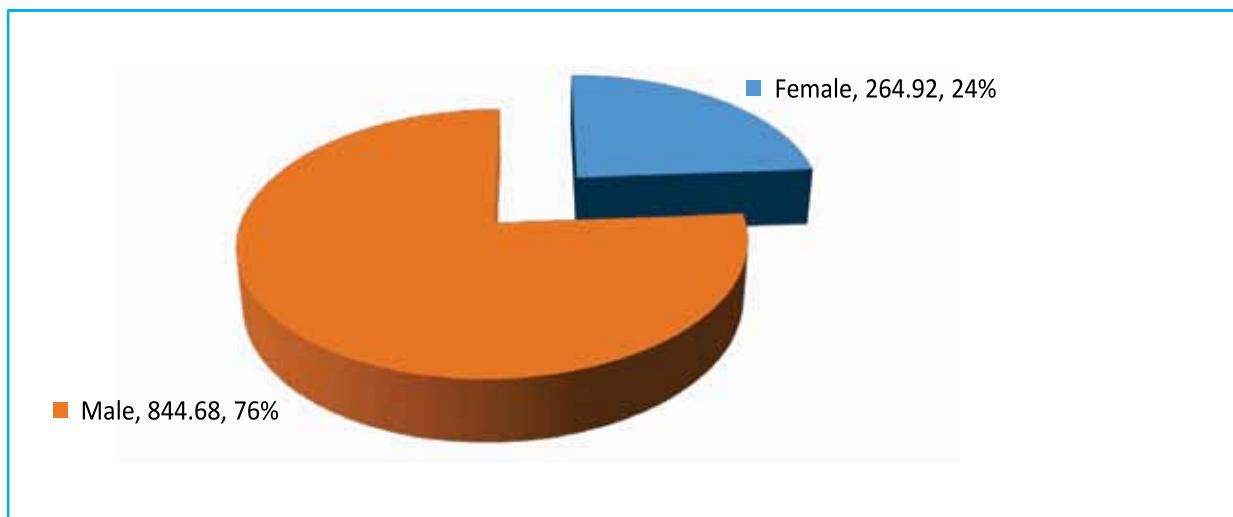
2.2.4.3 Out of 1109.89 lakh employees in MSME sector, 844.68 (76%) are male employees and remaining 264.92 lakh (24%) are females. The Statement No. 2.9 and Figure 2.7 show the sectoral distribution of workers in male and female category.

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

(Numbers in lakh)

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

Figure 2.7: Distribution of workers in Male and Female Category



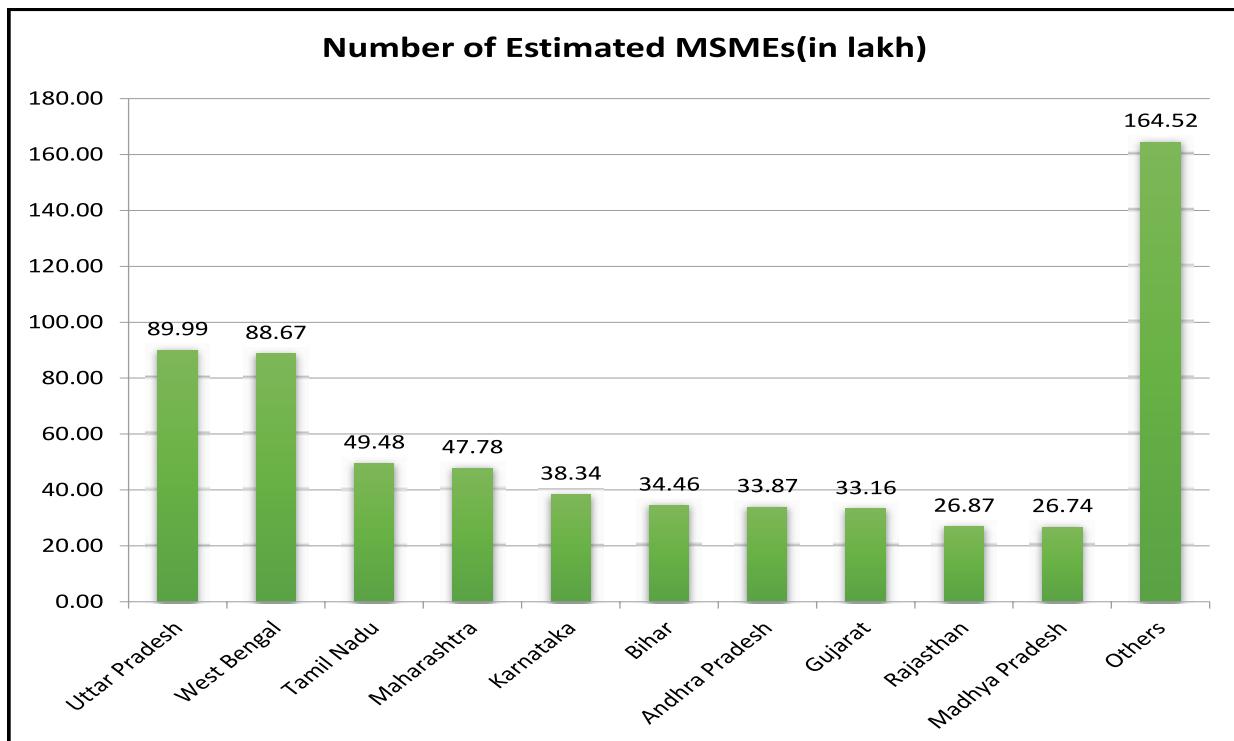
2.2.5 State-wise Distribution of estimated MSMEs

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

Statement No. 2.10: State-wise Distribution of enterprises

Sl. No.	State/UT	NSS 73 rd round*	
		Number (in lakh)	Share (%)
1	Uttar Pradesh	89.99	14
2	West Bengal	88.67	14

Sl. No.	State/UT	NSS 73 rd round*	
		Number (in lakh)	Share (%)
3	Tamil Nadu	49.48	8
4	Maharashtra	47.78	8
5	Karnataka	38.34	6
6	Bihar	34.46	5
7	Andhra Pradesh	33.87	5
8	Gujarat	33.16	5
9	Rajasthan	26.87	4
10	Madhya Pradesh	26.74	4
11	Total of above ten States	469.36	74
12	Other State/UTs	164.52	26
13	All	633.88	100

Figure 2.8: Distribution of MSMEs in Top Ten States

2.3 Comparative Analysis

2.3.1 Statement No. 2.11 below shows the comparative distribution of MSMEs in the top 10 States.

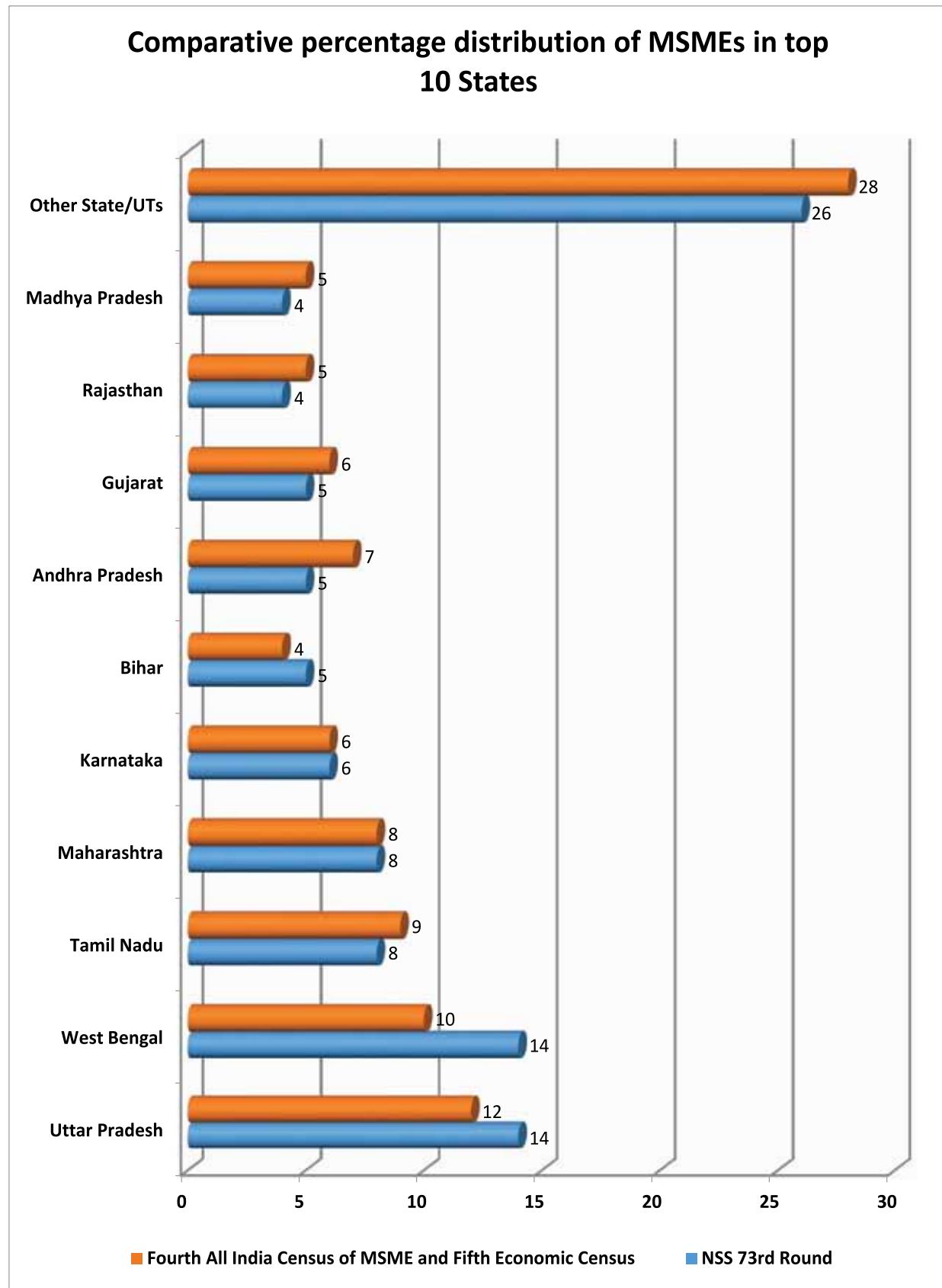
Statement No. 2.11: Comparative distribution of top ten states

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

*NSS 73rd Round, 2015-16,

** Fourth All India Census of MSME, 2006-07 (Unregistered sector) and 5th Economic Census

***Including Telangana in Fourth All India Census of MSME

Figure 2.9: Comparative Percentage Distribution of MSMEs

2.4 Registration of New MSMEs

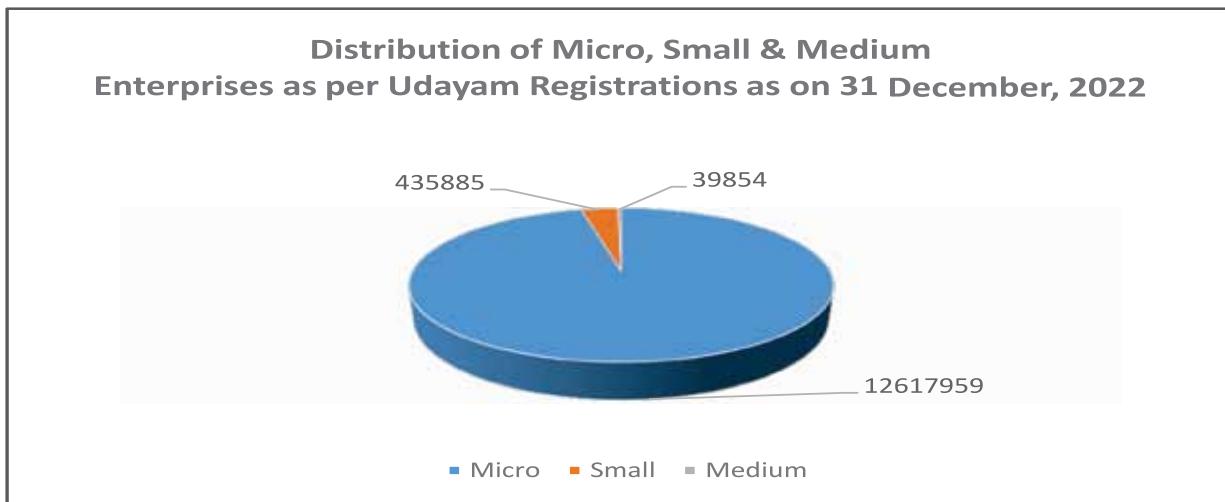
- 2.4.1** One of the critical indicators to assess the successful development of MSME Sector in an economy is the data on opening of new MSMEs; it depicts the conducive environment for opening and growth of such units in an economy as well as show the high morale of entrepreneurs in the macroeconomics of the economy. Before the MSMED Act, 2006, there was a system of registration by small scale industrial units to the DICs. Subsequently, as per the provisions of the MSMED Act, 2006, MSMEs used to file Entrepreneurs Memorandum (Part-I) at District Industries Centres (DICs) before starting an enterprise. After commencement of production, the entrepreneur concerned used to file Entrepreneurs Memorandum (Part-II) / [EM-II].
- 2.4.2** Ministry has replaced the erstwhile process of filing of Udyog Aadhaar Memorandum, by 'Udyam' registration on a portal developed by this Ministry based on composite criteria of classification of MSMEs, notified vide Notification dated 26.06.2020. Now the existing and prospective entrepreneurs may file their 'Udyam' Registration online on portal: <https://udyamregistration.gov.in>.
- 2.4.3.** An analysis of Udayam Registration provides a break-up of Manufacturing and Services MSMEs. It may be noted that MSMEs in Service Sector comprise a larger proportion of Udayam Registration as compared to those MSMEs in Manufacturing Sector. The break-up is provided in Figure 2.10.

Figure 2.10: Share of Udayam Registrations : Manufacturing and Services as on 31 Dec 2022



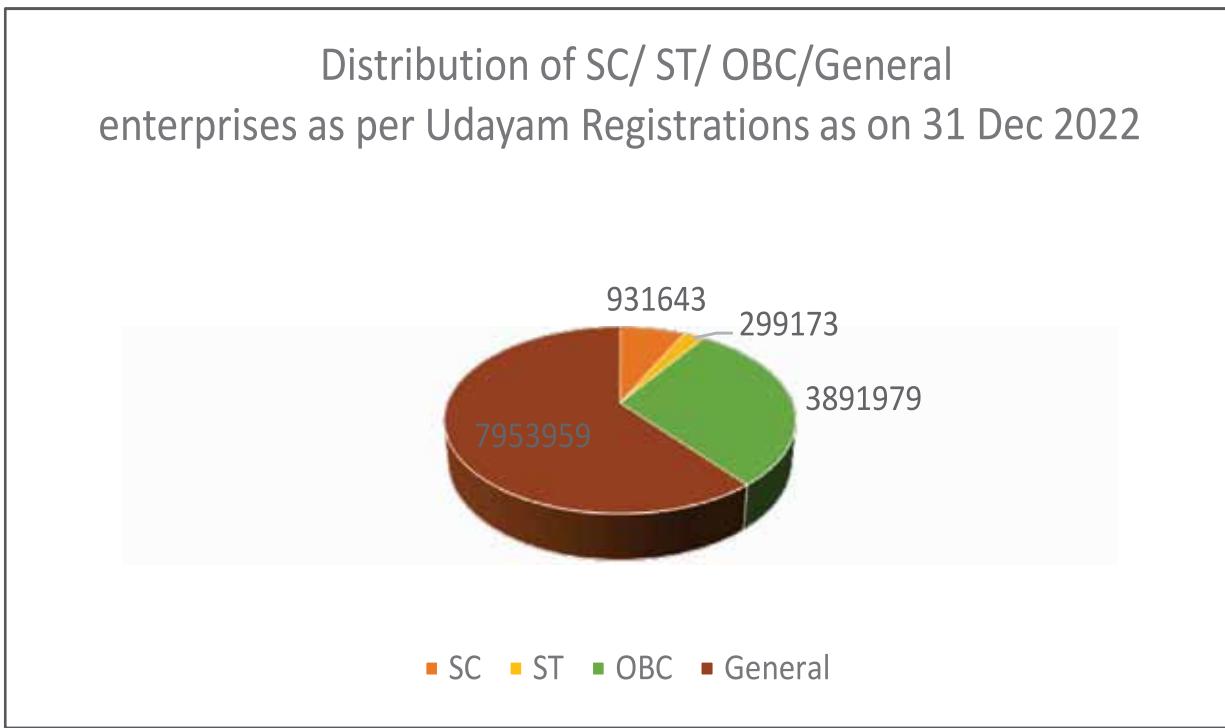
- 2.4.4.** Figure 211 shows the distribution of Udayam Registration by Micro, Small and Medium enterprises as on 31 Dec 2021. As can be seen, Micro MSMEs constitute the vast majority of the enterprises followed by the Small Enterprises and the Medium Enterprises of the total of Udayam Registration.

Figure 2.11: Distribution of Micro, Small & Medium Enterprises as per Udayam Registrations as on 31 December, 2022



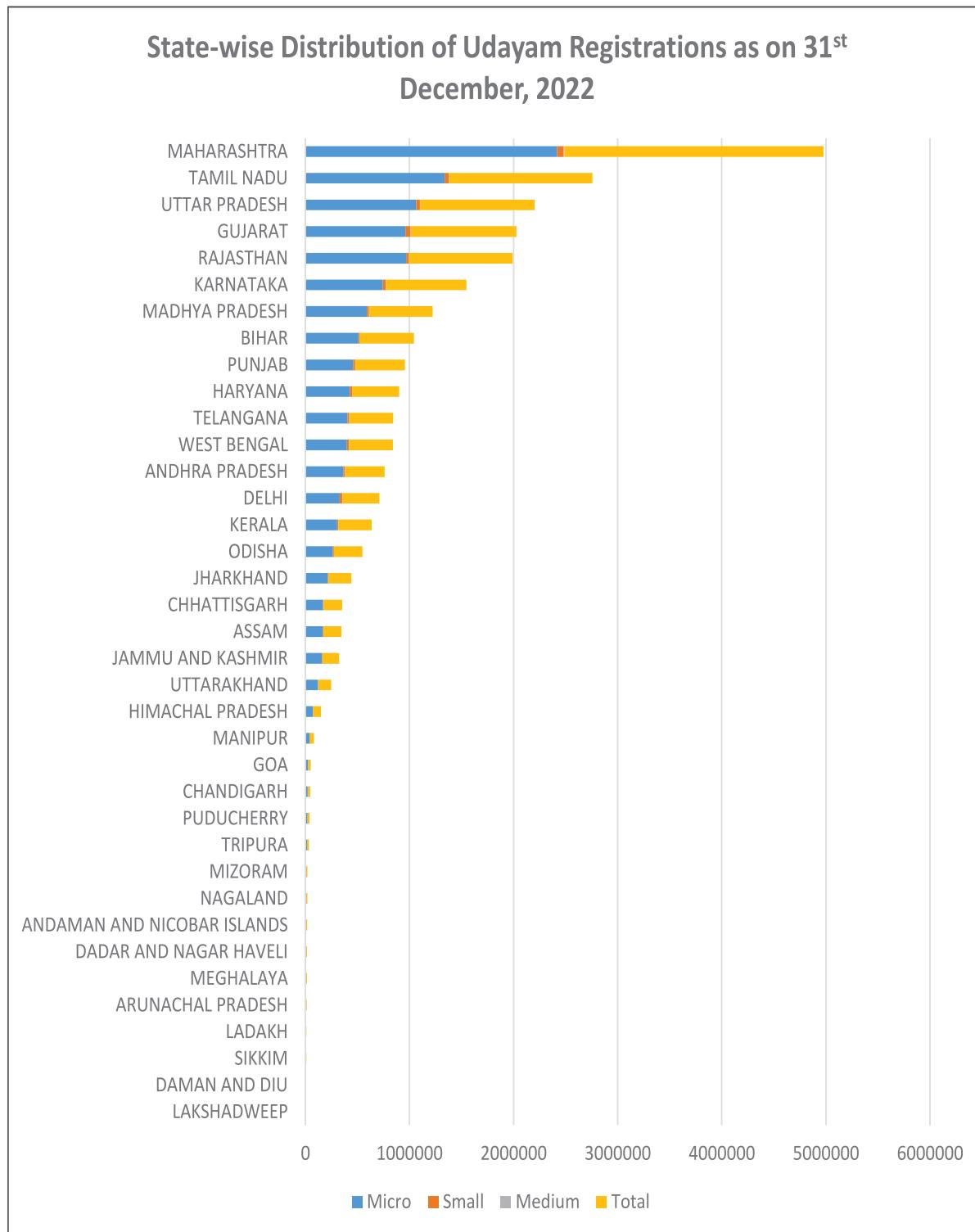
- 2.4.5** Udayam Registrations also collect information regarding social category of owners of enterprises. Figure 2.12 shows the distribution of SCs, STs, OBCs and General as per Udayam Registrations as on 31 Dec 2022.

Figure 2.12: Distribution of SC/ ST/ OBC/General enterprises as per Udayam Registrations as on 31 Dec 2022



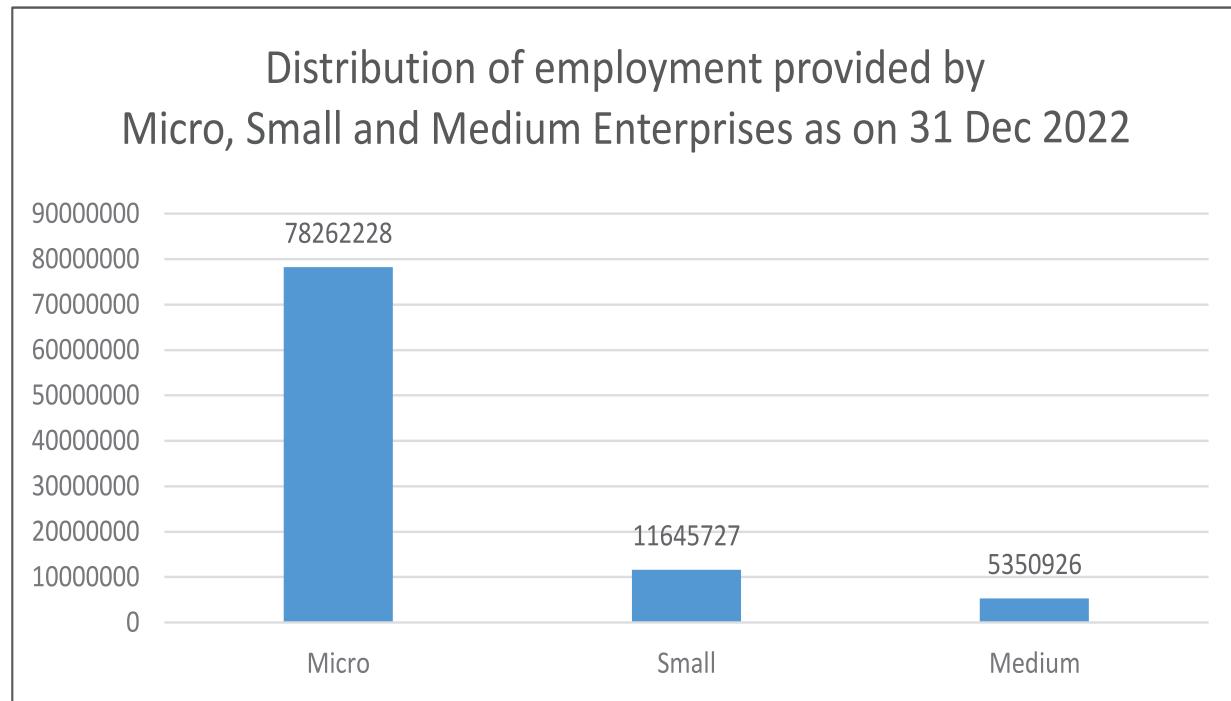
- 2.4.6** An analysis of the Udayam Registrations shows the state-wise distribution as uneven. Figure 2.7 shows state-wise distribution of Udayam Registrations across all Major States and UTs.

Figure 2.13: State-wise Distribution of Udayam Registrations as on 31st December, 2022



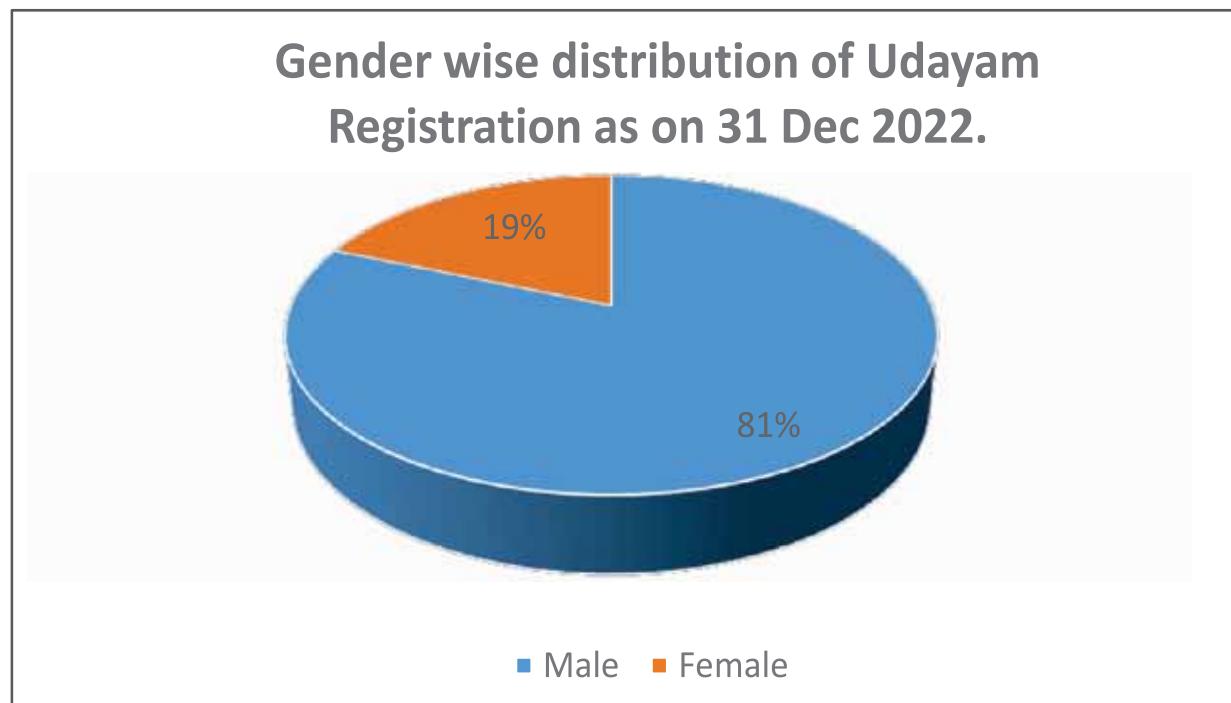
2.4.7 Udayam Registrations also collect employment by Micro, Small and Medium Enterprises. Figure 2.14 shows the distribution of employment provided by Micro, Small and Medium Enterprises as on 31 Dec 2022.

Figure 2.14: Distribution of employment provided by Micro, Small and Medium Enterprises as on 31 Dec 2022



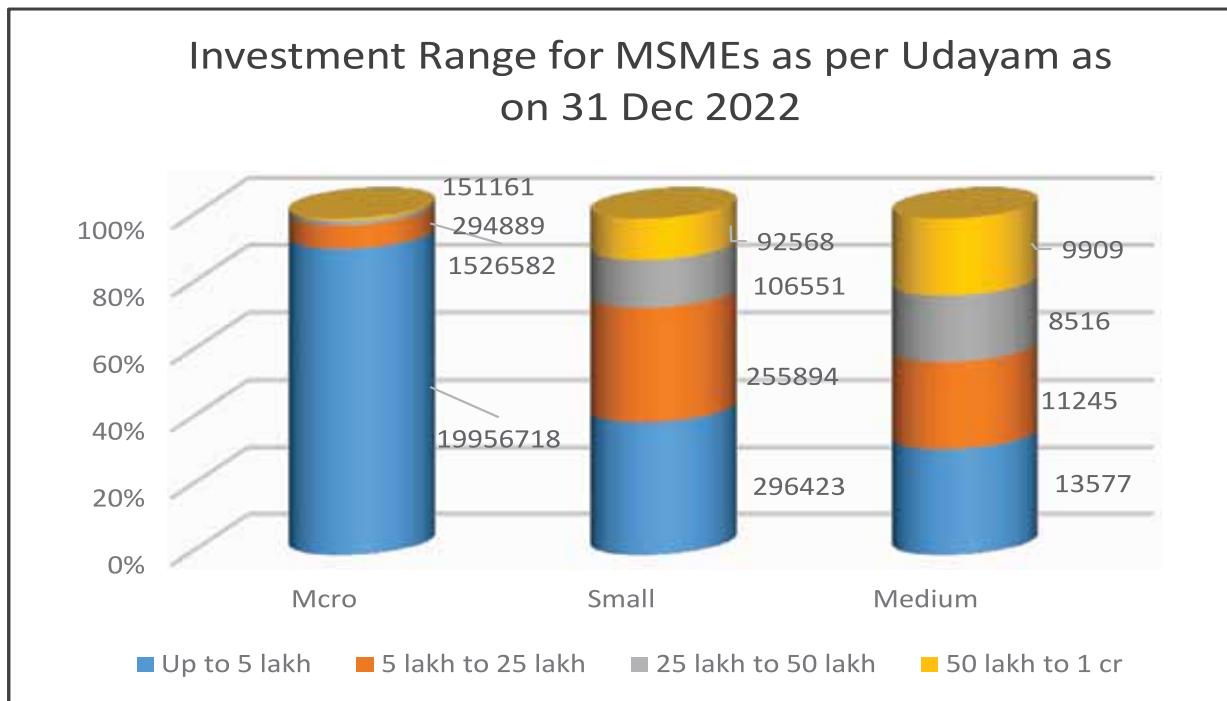
- 2.4.8** Udayam Registration also provided gender wise distribution of enterprises as per Udayam Registration as on 31 Dec 2022. Figure 2.15 shows the gender wise distribution of Udayam Registration as on 31 Dec 2022.

Figure 2.15: Gender wise distribution of Udayam Registration as on 31 Dec 2022.



- 2.4.9** Udayam Registration also provide information on investment range of MSMEs as per new definition of MSME.

Figure 2.16: Investment range of MSMEs as per Udayam as on 31 Dec 2022.



- 2.4.10** Udayam Registration also provide information on turnover range of MSMEs as per new definition of MSME.

Figure 2.17: Turnover range of MSMEs as per Udayam as on 31 Dec 2022.

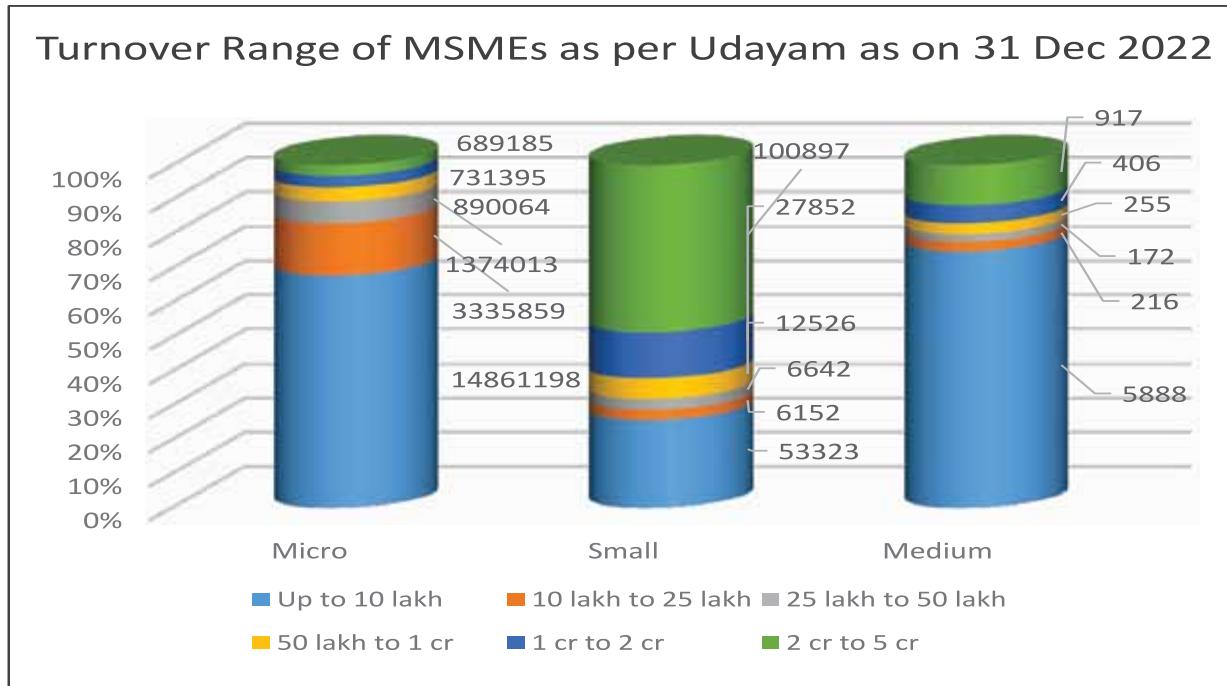


Table 1: State-wise Distribution of Estimated Number of MSMEs

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

Source: NSS 73rd Round, 2015-16

Annexure-II**Table 2: State-wise Distribution of employees**

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

Source: NSS 73rd Round, 2015-16

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





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

3.1. Khadi and Village Industries Commission (KVIC)

Khadi & Village Industries Commission (KVIC) established under the Khadi and Village Industries Commission Act, 1956 (61 of 1956), is a Statutory Organization under the aegis of the Ministry of MSME, engaged in promoting and developing Khadi and Village Industries for providing employment opportunities in the rural areas, thereby strengthening the rural economy. KVIC has been identified as one of the major organizations in the decentralized sector for generating sustainable non-farm employment opportunities in rural areas at a low per capita investment. It undertakes activities like skill improvement, transfers of technology, research & development, marketing, etc., and helps in generating employment/ self-employment opportunities in rural areas.

3.1.1. Main Objectives

The main objectives of KVIC include: -

- (i) The social objective of providing employment in rural areas in general and urban areas through District Industries Center (DIC) particularly;
- (ii) The economic objective of producing saleable articles; and
- (iii) The wider objective of creating self-reliance amongst people and building up a strong rural community spirit.

3.1.2. Functions

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

- (i) to plan and organize training of persons employed or desirous of seeking employment in Khadi and Village Industries;
- (ii) to build up directly or through specified agencies reserves of raw materials and implements and supply them or arrange supply of raw materials and implements to persons engaged or likely to be engaged in production of handspun yarn or Khadi or Village Industries at such rates as the Commission may decide;
- (iii) to encourage and assist in the creation of common service facilities for the processing of raw materials or semi-finished goods and otherwise facilitate production and marketing of Khadi or products of Village Industries;
- (iv) to promote the sale and marketing of Khadi or products of Village Industries or handicrafts and for this purpose forge links with established marketing agencies

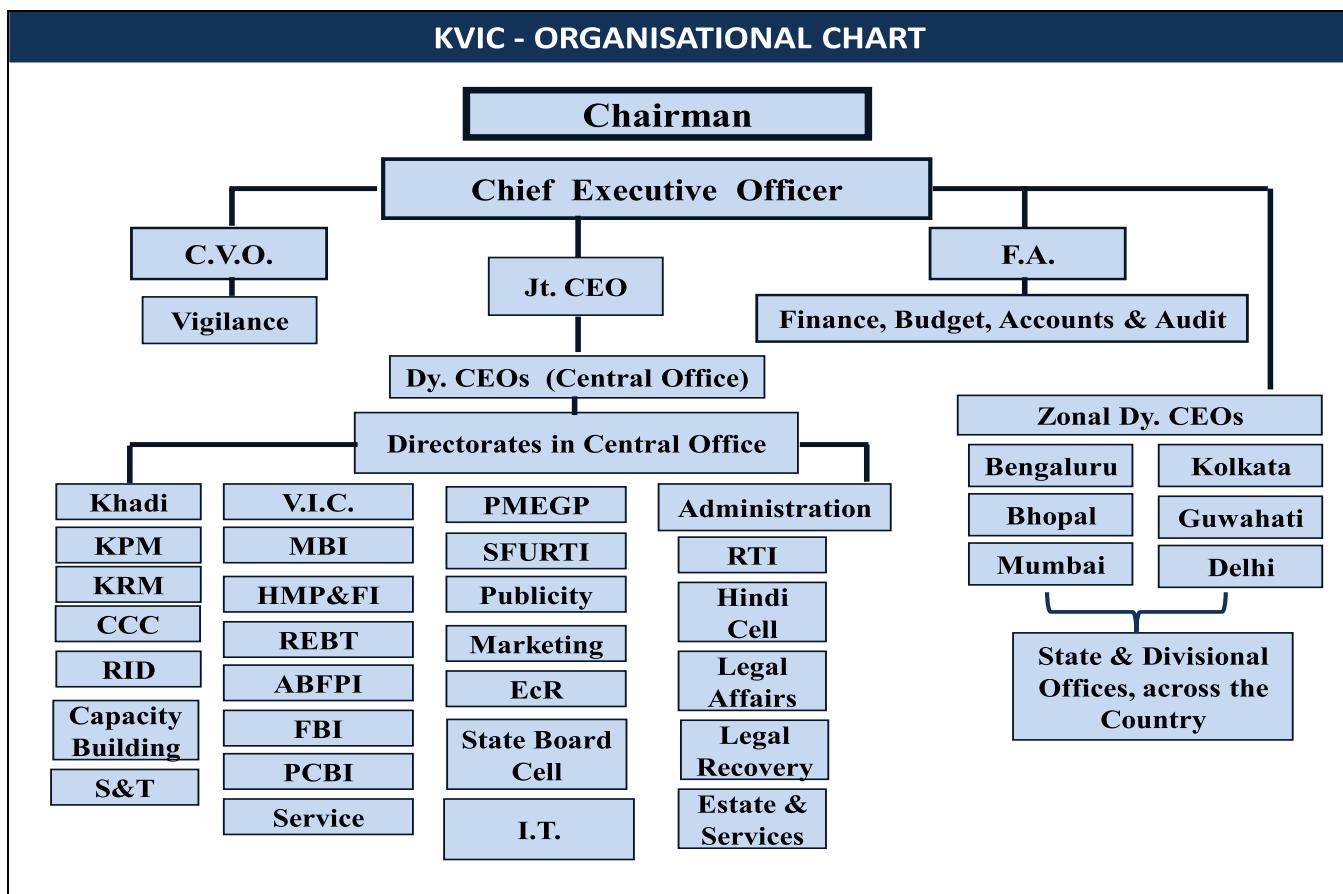
wherever necessary and feasible;

- (v) to encourage and promote research in the technology used in Khadi and Village Industries, including the use of non-conventional energy and electric power with a view to increasing productivity, eliminating drudgery and otherwise enhancing their competitive capacity and to arrange for dissemination of salient results obtained from such research;
- (vi) to undertake directly or through other agencies, studies of the problems of Khadi or Village Industries;
- (vii) to provide financial assistance directly or through specified agencies to Institutions or persons engaged in the development and operation of Khadi or Village Industries and guide them through supply of designs, prototypes and other technical information, for the purpose of producing goods and services for which there is effective demand in the opinion of the Commission;
- (viii) to undertake directly or through specified agencies, experiments or pilot projects which in the opinion of the Commission, are necessary for the development of Khadi and Village Industries;
- (ix) to establish and maintain separate organizations for the purpose of carrying out any or all of the above matters;
- (x) to promote and encourage co-operative efforts among the manufacturers of Khadi or persons engaged in Village Industries;
- (xi) to ensure genuineness and to set up standards of quality and ensure that products of Khadi and Village Industries do conform to the said standards, including issue of certificates or letters of recognition to the concerned persons; and
- (xii) to carry out any other activity incidental to the above.

3.1.3. Organisation Set-up

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

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



3.1.3.3. KVIC undertakes training activities through its 35 Departmental and Non-Departmental Training Centres. Marketing of KVI product produced by Khadi & Village Industries Institutions and Units, Khadi Gramodyog Bhandar and Bhavans, run by KVI Institutions is done through vast network of 8 Departmental Sales Outlets (Khadi India) and its 18 branches of KVIC, and 8035 sales outlet belonging to the Khadi Institutions throughout the Country. KVIC also makes available quality raw material to Khadi Institutions through its five Central Sliver Plants (CSPs).

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

3.1.4. Khadi Sector in India

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

3.1.4.2. KVIC is a Statutory Organization tasked with the role of promoting the production and sale of Khadi. Over 2935 Khadi Institutions form the vast network are implementing the programmes of KVIC in India. Over 4.97 Lakh people are engaged in this activity. Out of which, over 80 percent are women Artisans.

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

3.1.4.4. Khadi sector production and sales have increased during previous year. Production and sale of Khadi sector during last 5 years and current year 2022-23 ((up to December, 2022) & anticipated up to 31.03.2023) are given below:-

Khadi Sector:Production & Sales

(Rs. in Crore)

YEAR	PRODUCTION	SALES
2017 - 18 #	1626.66	2510.21
2018 - 19 #	1963.30	3215.13
2019 - 20 #	2324.24	4211.26
2020 - 21#	1904.49	3527.71
2021 - 22#	2558.31	5051.72
2022 - 23 (up to 31 - 12 - 2022) #	1893.29	3822.85
2022 - 23 (Projected up to 31.03.2023) #	2750.00	5500.00

Including Polyvastra & Solarvastra

3.1.4.5. Khadi sector's employment during last 5 years and current year 2022 are given below:-

Khadi Sector : Employment

(Artisan in Lakh)

Year	Employment
2017 - 18 #	4.65
2018 - 19 #	4.96
2019 - 20 #	4.97
2020 - 21#	4.97
2021 - 22#	4.97
2022 - 23 (up to 31.12.2022) #	4.97
2022 - 23 (Projected up to 31.03.2023) #	4.98

Including Polyvastra & Solarvastra

3.1.4.6 Village Industries vertical which have been considered in the Gramodyog Vikas Yojana (GVY) are as following-

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

Sl. No.	CLASSIFICATION	INDUSTRIES
4	Hand Made Paper, Leather and Plastic Industry (HMPLPI)	<ul style="list-style-type: none"> • Hand Made Paper and Paper Products Industry • Paper Conversion Industry • Leather Industry • Plastic Industry • Natural Fibre other than Coir Industry
5	Rural Engineering and New Technology Industry (RENTI)	<ul style="list-style-type: none"> • Bio-Gas, Non-Conventional Energy, Bio-Manure, Vermi-Compost Industry • Carpentry & Blacksmithy Industry • Agricultural Implements & Tools Industry • Electric & Electronic Products Industry • Dry Dairy • Household Metal Utensils & Articles Manufacturing Industry
6	Service Industry	<ul style="list-style-type: none"> • Small Business • Maintenance and Servicing of Electrical and Electronic Goods • Farm Aggregators (Pre & Post Farming)

3.1.4.7. Village Industries have shown growth over the previous years. Production and sales of Village Industries Products during last 5 years and current year 2022-23 (up to December, 2022) & anticipated up to 31.03.2023 are given below:-

Village Industries : Production & Sales

Rs. in Crore)

YEAR	PRODUCTION	SALES
2017 - 18	46454.75	56672.22
2018 - 19	56167.04	71076.96
2019 - 20	65343.07	84664.28
2020 - 21	70330.66	92213.65
2021 - 22	81731.62	110363.51
2022 - 23 (up to 31.12.2022)	67746.19	92987.67
2022 - 23 (Projected up to 31.03.2023)	94162.13	125901.65

3.1.4.8 Village Industries employment during last 5 years and current year 2022 are given below.-

Village Industries : Employment

(Artisan in Lakh)

YEAR	EMPLOYMENT
2017 - 18	135.71
2018 - 19	142.03
2019 - 20	147.76
2020 - 21	154.09
2021 - 22	162.64
2022 - 23 (up to 31.12.2022)	166.37
2022 - 23 (Projected up to 31.03.2023)	170.71

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

Recently, various strategic initiatives have been taken by KVIC to promote Khadi & Village Industries in the Country. They are: -

- An online portal has been made operational for disbursement of funds under the Modified Market Development Assistance (MMDA) and Interest Subsidy Eligibility Certificate (ISEC) scheme to Khadi Institutions and Artisans. Institutions are uploading data and filing their MMDA and ISEC claims from the financial year 2016-17 onwards in DBT Portal.
- KVIC has started registration of new Institutions online through Khadi Institutions Registration and Certification Seva(KIRICS), for under taking Khadi activities by the new entities.
- Guidelines have been issued, advising Institutions for selling in market linked flexible pricing of their products at all levels; so that the institutions can earn sufficient surplus to enhance earning of the artisans.
- KVIC as well as Khadi Institutions are working with the reputed retailers to offer suitable platform for retailing Khadi and Khadi products through Digital Marketing, e-Marketing, Bhim App, Franchisee, e-Commerce, etc.
- Separate module for “PMEGP Second Loan” has been designed, developed and implemented.
- Honey Mission Portal was developed for all the stakeholders implementing the Honey Mission programme to capture the data pertaining to bee-keepers, bee-boxes, bee colonies, production and sales of honey, etc.
- A new software application has been designed and developed for the benefit of Central Sliver Plants (CSPs) to record their supply of raw material (sliver/roving) to the Khadi Institutions (KIs).

- Online Government Supply System has been designed, developed and made live with a view to handle entire Government Supply chain through online. This facilitates to disburse the orders dynamically and monitor order status received from various Government Departments by the registered Khadi Institutions.
- In order to ease out the problem of manual budget, KVIC has designed, developed and launched an online Budgeting System for Khadi Institutions (KIs) enabling the KIs to submit their Budget with all detailed information like performance achievement of the previous year and action plan for the budget year.
- A link has been created in the MMDA portal for uploading the data for the purpose of re-categorization of Khadi Institutions which will make easier for KIs thereby avoiding cumbersome manual process.
- On the occasion of Azadi ka Amrit Mahotsav/ India's 75th Independence celebration, KVIC has developed the largest monumental National Flag produced out of Khadi Bunting Cloth having the size of 225 ft. X 150 ft. and dedicated to the nation through Indian Army. The largest monumental national flag had been unveiled in the unveiling ceremony organized at Leh.

3.1.6. Swachh Bharat Abhiyan

- KVIC actively participated in Centre's flagship programme Swachh Bharat Abhiyan by implementing activities like office premises cleaning by brooming and dusting, sanitization, record digitalization, shredding of waste materials, weeding out of old records/files etc.
- KVIC has also taken up the task of regular sanitization of the office premises and staff quarters across India.

3.1.7. Implementation of Major Schemes

MAJOR SCHEMES BEING IMPLEMENTED BY KVIC

Sl. No.	SCHEME	KVIC ACTIVITIES
1	Prime Minister's Employment Generation Programme (PMEGP)	PMEGP is a bank appraised and financed, "credit linked subsidy programme" for generation of employment opportunities through establishment of non-farm based micro enterprises for self-employment in rural as well as urban areas of the country. KVIC is the single Nodal Agency at the National level to implement the scheme across the country, and at State/District level the implementing agencies are the KVIC and State Khadi and Village Industries Boards (State KVIBs) in rural areas, and District Industries Centers (DICs) in both rural and urban areas of the country, and Coir Board for coir related activities.

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>Maximum cost of the project under the scheme in Manufacturing Sector is Rs. 50.00 Lakh and in Service Sector Rs. 20.00 Lakh. Margin Money subsidy varies from 15% to 35% for different categories.</p> <p>Scheme is available for setting up of new units only.</p> <p>Since inception in 2008-09 and upto 31.12.2022, a total of about 8.37 lakh micro enterprises have been assisted with a margin money subsidy of Rs. 20,775.00 Crore and provided employment to about 68.05 Lakh persons.</p> <p>During the year 2022- 23, a target has been fixed for setting up of 101006 PMEGP units, by disbursing Rs. 2954.58 Crore as margin money subsidy, and generating estimated employment opportunities for 8.08 Lakh persons.</p>
2	Modified Market Development Assistance (MMDA)	<p>The Government of India has introduced the “Modified Market Development Assistance” (MMDA) scheme w.e.f., 3rd Quarter of 2016 - 17; under which 30% is provided as Grant on Prime Cost of Khadi & Polyvastra. Modified MDA Scheme aims at decontrolling and de-linking the sales price from the Cost Chart, thus offering scope to the Institutions to add value to Khadi; so that the products can be sold at market oriented prices.</p> <p>The MMDA is calculated @ 30% of the Prime Cost of Khadi & Polyvastra includes the cost of raw material, plus conversion charges up to grey cloth, plus processing charges without margins; as specified in the Cost Chart. Khadi Institutions undertaking production as well as sales activity shall be entitled for 60% of MMDA (40% for production and 20% for sales); the remaining 30% shall be distributed to Spinners & Weavers, and 10% to Karyakartas / other artisans.</p> <p>During 2021 - 22, Rs. 272.08 Crore has been disbursed to 1175 Khadi Institutions and 1,71, 203 artisans; under MMDA to Khadi & Polyvastra.</p> <p>During 2022 - 23 (up to 31 - 12 - 2022), Rs. 83.17 Crore has been disbursed to 688 Khadi Institutions and 86,990 artisans; under MMDA to Khadi & Polyvastra.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>During 2022 - 23 (up to 31 - 03 - 2023), the anticipated disbursement under MMDA to Khadi and Polyvastra is expected to be Rs. 245.00 Crore to 1250 Khadi Institutions and 1, 70,000 artisans.</p>
3	Interest Subsidy Eligibility Certificate (ISEC) Scheme	<p>Government of India has launched the “Interest Subsidy Eligibility Certificate” (ISEC) Scheme in May, 1977 for Khadi Institutions to mobilize additional requirements of fund from the Financial Institutions / Banks. The ISEC Scheme is the major source of funding for the Khadi Programme and also to a limited extent for the Village Industries Programme. The ISEC for Village Industries has discontinued from 2012-13.</p> <p>The ISEC Scheme is applicable for all registered Khadi Institutions under KVIC / KVIB implementing Khadi and Polyvastra programme. Under the scheme, credit at the concessional rate of Interest @ 4% per annum is given for Capital Expenditure (CE) as well as for Working Capital (WC), as per the requirement of KVI Institutions. The difference between the actual lending rate and 4% is paid by the Central Government through Khadi & Village Industries Commission (KVIC) to the lending Banks, and the funds for this purpose are provided under the Khadi Vikas Yojana Grant head to KVIC</p> <p>During 2021 - 22, Rs. 34.21 Crore has been disbursed to 1556 Khadi Institutions; under ISEC to Khadi & Polyvastra.</p> <p>During 2022- 23 (up to 31 - 12 - 2022), Rs. 22.85 Crore has been disbursed to 1008 Khadi Institutions; under ISEC to Khadi & Polyvastra.</p> <p>During 2022 - 23 (up to 31 - 03 - 2023), the anticipated disbursement under ISEC to Khadi and Polyvastra is expected to be Rs. 35.00 Crore to 1500 Khadi Institutions.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
4	Work-shed Scheme for Khadi Artisans	<p>“Work-shed Scheme for Khadi Artisans” was introduced in 2008 - 09 to envisage providing sufficient space and congenial environment to Khadi artisans for smooth and fatigue free working; leading to enhanced productivity and increased earning.</p> <p>In the State where BPL card is being issued, the Khadi artisans are covered under the scheme. Where BPL cards are not being issued at present, identification of poor Khadi artisans is made in a transparent and open process. The benefits of the scheme would be made available only to those Khadi artisans who work at least 100 days in a year, and possess own land. Under the Scheme financial assistance given up to Rs. 60,000/- for constructing Individual Work-shed and up to Rs. 40,000/- for constructing Group Work-shed.</p> <p>Since inception, up to 31 - 12 - 2022, a total of 1167 Khadi Artisans were benefitted under this Work-shed Scheme.</p> <p>During 2021 - 22, 1424 Khadi Artisans were benefitted under this Work-shed Scheme.</p> <p>During 2022 - 23 (up to 31 - 03 - 2023), 1875 Khadi Artisans are expected to be benefitted under this Work-shed Scheme.</p>
5	Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure	<p>The scheme is a combination of two sub schemes namely “Strengthening of Infrastructure of Existing Weak Khadi Institutions” and “Assistance for Marketing Infrastructure”.</p> <p>Under the scheme, Strengthening of Infrastructure of Existing Weak Khadi Institutions; assistance up to Rs. 9.90 Lakh is provided to Weak / Problematic Khadi Institutions to bring back their activities to normalcy.</p> <p>Assistance up to Rs. 25.00 Lakh was provided for developing marketing infrastructure, viz., common logo, signage, visual merchandising, computerization including billing and bar-coding, training of sales staff, furniture and fixture including civil works incidental to renovation, etc., to Khadi Institutions, sales outlets of KVIBs and Departmental Sales Outlets.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
5	Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure	<p>During 2022-23, upto (31.12.2022)17 Khadi Institutions have been strengthened; under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, 10 sales outlets of Khadi Institutions have been renovated under Assistance for Marketing Infrastructure.</p> <p>During 2022-23 (up to 31.03.2023), 40 Khadi Institutions are expected to benefitted under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, 81 sales outlets of Khadi Institutions are expected to renovate under Assistance for Marketing Infrastructure.</p>
6	Khadi Reform and Development Programme (KRDp)	<p>Khadi Reform and Development Programme (KRDp) was introduced and supported by Government of India by availing loan amounting US \$ 105 Million from the Asian Development Bank (ADB). The financial support for implementing the Khadi and Village Industries programmes is extended by the Government in the form of grant to Khadi and Village Industries Commission. The assistance is given to the Khadi and V.I. Institution / implementing agencies.</p> <p>The main objective of the scheme is to fully realize the significant growth potential of Khadi and Village Industries sector in terms of employment generation, enhancement of the earnings of the Artisans, replacement of implements & improving the technology, and also to ensure positioning of Khadi in consonance with current Market needs.</p> <p>Since inception, up to 31 - 12 - 2022, a total of 467 Khadi Institutions and 08 Village Industries units were provided Direct Reform Assistance (DRA) under KRDp.</p> <p>During 2021 - 22, 2 K.I. Institutions were provided Direct Reform Assistance (DRA) under KRDp.</p> <p>During 2022 - 23 (up to 31 - 03 - 2023), 100 K.I. are expected to be provided Direct Reform Assistance (DRA) under KRDp.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
7	Honey Mission	<p>Khadi & Village Industries Commission (KVIC) is engaged in the development of the Beekeeping Industry with a view to uplift people living in extremely interior rural areas by introducing and popularizing modern Beekeeping and creating sustainable employment and income. Hon'ble Prime Minister announced a statement “रवेत क्रांति के साथ—साथ स्वीट क्रांति की भी जरूरत है।” inspired of his vision, Ministry of MSME accorded approval for Honey Mission.</p> <p>Since inception, up to 31 - 12 - 2022, a total of 184739 Bee Hives (Boxes) with Bee Colonies were distributed to 18593 Beekeepers under Honey Mission programme.</p> <p>During 2021 - 22, 15,420 Bee Hives (Boxes) with Bee Colonies were distributed to 1,542 Beekeepers under Honey Mission programme.</p> <p>During 2022 - 23 (up to 31 - 12 - 2022), 16060 Bee Hives (Boxes) with Bee Colonies were distributed to 1606 Beekeepers under Honey Mission programme.</p> <p>During 2022 - 23 (up to 31 - 03 - 2023), 15680 Bee Hives (Boxes) with Bee Colonies were expected to distributed to 1568 Beekeepers under Honey Mission programme.</p>
8	Kumbhar Shashaktikaran Programme	<p>Under Mineral Based Industry, Khadi & Village Industries Commission (KVIC) distributed Electric Pottery Wheels along-with other tools & equipment's to the Pottery artisans, for strengthening Potter families engaged in Pottery.</p> <p>Since inception, up to 31 - 12 - 2022, a total of 24410 Electric Pottery Wheels, and other equipment's were distributed to 24410 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 97640 pottery artisans were benefitted.</p> <p>During 2021 - 22, 3,500 Electric Pottery Wheels and other equipment were distributed to 3,500 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 14,000 pottery artisans were benefitted.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
8	Kumbhar Shashaktikaran Programme	<p>During 2022 - 23 (up to 31 - 12 - 2022), 1000 Electric Pottery Wheels were distributed to 1000 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 4000 pottery artisans were benefitted.</p> <p>During 2022 - 23 (up to 31 - 03 - 2023), 4400 Electric Pottery Wheels are expected to be distributed to 4400 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 17600 pottery artisans are expected to be benefitted.</p>
9	Village Industries	<p>"Village Industry' means any industry located in a rural area that produces any goods or renders any service with or without the use of power in which the fixed capital investment per head of an artisan or a worker does not exceed Rs.1.00 Lakh in plain areas and Rs.1.50 Lakhs in hilly areas or such other sum maybe by notification in the official gazette, be specified from time to time by the Central Government.</p> <p>During 2021 - 22, Village Industries production was Rs. 81731.62 Crore and sales was Rs. 110363.51 Crore. Further, 162.64 Lakh employment were provided under Village Industries.</p> <p>During 2022 - 23 (up to 31 - 12 - 2022), Village Industries production was Rs. 67746.19 Crore and sales was Rs. 92987.67 Crore. Further, 166.37 Lakh (cumulative) employment were provided under Village Industries.</p> <p>During 2022 - 23 (up to 31 - 03 - 2023), Estimated production and sales under village industries is expected to be Rs. 94162.13 & 125901.65 respectively. Further, 170.71 Lakh (cumulative) employment are expected to be provided under Village Industries till 31 - 03 - 2023.</p>
10	Science & Technology (S&T)	<p>Khadi and Village Industries Commission has been functioning with the vision of boosting and injecting innovation, quality and productivity to make the Khadi and Village Industries products globally competitive and also to enable rural industries get its due to market demand.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>KVIC has made stringent effort to address the Quality aspects, Research and Development need of KVI Sector through Research and Development (R&D) projects, and ISO 9001 - 2015 Certification.</p> <p>Research and Development activities are continuously exploring and implemented in the area of technology by providing scientific input to needy Institutions with an objective to increase the productivity and quality of the product through reputed Scientific Institutions.</p> <p>During 2022-23 (up to 31.12.2022), no projects have been assisted under Khadi & V.I proposal under Science & Technology.</p> <p>During 2022-23 (up to 31.03.2023), 21 projects are expected to be assisted under Khadi & V.I proposal under Science & Technology.</p>
11	Capacity Building	<p>Khadi and Village Industries Commission conduct training programmes through 35 Departmental and Non-Departmental Training Centres. These Training Centres imparts need base training under various disciplines, viz., Soap and Detergent Making, Food Items, Bakery Products, Ready Made Garments Making, Beekeeping, Agarbatti Making, Candle making, Motor Repairing, Binding, etc.</p> <p>During 2021 - 22, 62,736 trainees were trained through these training centres.</p> <p>During 2022 - 23 (up to 31 - 12 - 2022), 40,718 trainees were trained through these training centres.</p> <p>During 2022 - 23 (up to 31 - 03 - 2023), 76,005 trainees are expected trained through these training centres.</p>

3.1.8. Growth in the Khadi Industry

Khadi and Village Industries activities are the key source of livelihood for rural and urban people who largely include Spinners, Weavers and other Artisans spread across the Country. The comparative performance of Khadi and Village Industries during 2021-22 & 2022-23 (actual up to 30.09.2022 and estimated up to 31.03.2023) is given in the following table and shows the robust growth: -

Comparative Performance of Khadi & Village Industries
(Rs. in crore and Employment in lakh persons)

Sl. No.	INDUSTRY	2021 - 22	2022 - 23 (Actual up to 31.12.2022)	2022 - 23 (Estimated up to 31.03.2023)
I	PRODUCTION			
A.	Khadi	2275.74	1531.36	2400.00
B.	Polyvastra	275.62	359.21	343.00
C.	Solarvastra	6.95	2.72	7.00
	Total Khadi, Polyvastra & Solarvastra	2558.31	1893.29	2750.00
D	Village Industries	81731.62	67746.19	94162.13
	TOTAL KVI PRODUCTION	84289.93	69639.48	96912.13
II	SALES			
A.	Khadi	4366.06	3193.38	4650.00
B.	Polyvastra	678.38	625.60	842.00
C.	Solarvastra	7.28	3.87	8.00
	Total Khadi, Polyvastra & Solarvastra	5051.72	3822.85	5500.00
D.	Village Industries	110363.51	92987.67	125901.65
	TOTAL KVI SALES	115415.23	96810.52	131401.65
III	EMPLOYMENT			
A.	Khadi	4.61	4.61	4.62
B.	Polyvastra	0.30	0.30	0.30
C.	Solarvastra	0.06	0.06	0.06
	Total : Khadi, Polyvastra & Solarvastra	4.97	4.97	4.98
D.	Village Industries	162.64	166.37	170.71
	TOTAL KVI EMPLOYMENT	167.61	171.34	175.69

3.1.9. Budgetary Support to KVIC:-

3.1.9.1. The Government of India allocates budget outlays for carrying out the Khadi and Village Industries programme in the form of “Khadi Gramodyog Vikas Yojana Grants”.

The budgetary allocations under “Khadi Vikas Yojana Grant” are meant for various activities such as Modified Market Development Assistance (MMDA), Interest Subsidy

Eligibility Certificate (ISEC) Scheme, Work-shed Scheme for Khadi Artisans, Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure, Quality Assurance for Khadi products, Design House for Khadi, Capacity Building (Training to Khadi artisans), Science & Technology (Khadi), Survey & Studies, Marketing support for KVI programme, etc.

The “Gramodyog Vikas Yojana Grant” is provided by Government of India to meet the developmental needs of the Village Industry sector which comprise six broad groups such as Agro Based & Food Processing Industry (ABFPI), Mineral Based Industry (MBI), Wellness & Cosmetics Industry (WCI), Hand Made Paper, Leather & Plastic Industry (HPLPI), Rural Engineering & New Technology Industry (RENTI), and Service Industry. Budgetary allocations under Gramodyog Vikas Yojana are also provided for supporting activities such as Science & Technology (V.I.), Capacity Building (Training to artisans), Publicity & Propaganda, Economic Research (EcR), Information Technology (IT), Audit, Estate & Services and other supporting activities.

Budgetary allocations under “Khadi Grant” is provided to meet out the Administrative/ establishment expenditure like Pay, TA, Contingency Expenses, Pension, etc.

- 3.1.9.2.** The details of funds provided from Budgetary Sources (Khadi Gramodyog Vikas Yojana & Other Grant and Khadi Grant Administration & Book Adjustment head) during the last two years and those earmarked in the Budget Estimate 2022-23 are given in the following Table:-

BUDGETARY SUPPORT TO KVIC

(Rs. in Crore)

YEAR	BUDGET ALLOCATED		FUND RECEIVED FROM MINISTRY	
	KGVY & Other Grant	Khadi Grant (Adm.& Book Adjustment)	KGVY & Other Grant	Khadi Grant (Adm.& Book Adjustment)
2020 - 21	2736.87	437.11	2145.46	305.73
2021 - 22	3356.82	379.74	3285.55	378.74
2022-23(B.E.) up to 31.12.2022	2850.27	369.61	2266.61	251.48



On 27.08.2022 Shri Narendra Modi, Hon'ble Prime Minister of India was the Chief Guest in the event organized by State Government of Gujarat at Sabarmati River front, Ahmedabad on the eve of "Azadi Ka Amrit Mahotsav" where a record was created of 7,500 women simultaneously spinning the 'charkha' to mark the 75th year of India's Independence.

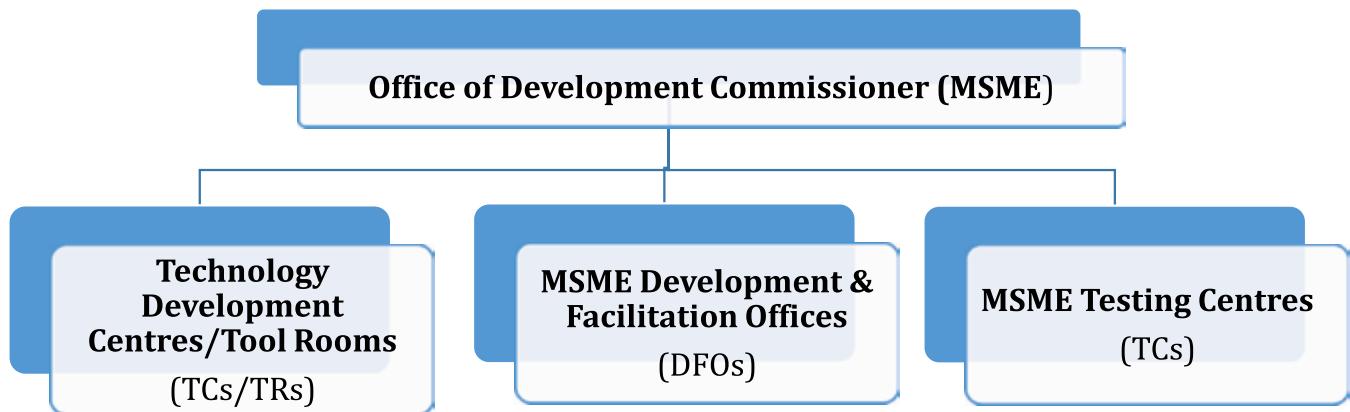


On 11.09.2022 Chairman, KVIC visited "Kochrab Ashram" also awarded certificates and electric pottery wheels to craftsmen who have received pottery training in the program.



On 20.09.2022 Chairman, KVIC distributed 200 Electric Potter wheels to 20 SHGs consisting of 200 artisans, 12 Hydra Pulper Machine to 12 SHGs of 120 artisans and 40 Pedal Operated Agarbatti Machine to 40 Women artisans of Nagrota Jamm.

3.2 Office of Development Commissioner (MSME)



The Office of the Development Commissioner (MSME) is an attached office of the Ministry of MSME, headed by the Additional Secretary & Development Commissioner (MSME) and is the apex body to advise, coordinate and formulate policies and programmes for the development and promotion of the MSME Sector in the country.

The Development Commissioner (MSME) have a vast network of field organizations and institutions across the country which includes 32 MSME DFOs, 27 Br. MSME DFOs, 4 MSME-Testing Centers (MSME-TCs), 7 MSME-Testing Stations (MSME-TSS), 30 Autonomous bodies registered as Societies under the Societies Act known as Technology Centre to provide technological supports to MSMEs and Industries in the sectors viz General Engineering, Auto parts, Leather & Footwear, Forging & Foundry, Electronics, Electrical Measuring Instruments etc and also impart training to the youths for industry ready manpower.

3.2.1 Functions

The main services rendered by Development Commissioner (MSME) office are:

- Advising the government in policy formulation for the promotion and development of MSMEs.
- Providing techno-economic and managerial consultancy, common facilities and extension services to MSMEs.
- Providing facilities for technology upgradation, modernization, quality improvement and infrastructure.
- Developing Human Resources through training and skill upgradation.
- Facilitating cluster development as a vehicle for MSME Ecosystem development.
- Providing economic information services.
- Maintaining a close liaison with the Central Ministries, NITI Aayog, State Governments, Financial Institutions and other Organizations concerned with development of MSMEs.

- Evolving and coordinating Policies and Programmes for development of MSMEs as ancillaries to large industries including CPSUs.
- Enhancing trade competitiveness to ensure increase in share of export basket.
- Increasing access to credit.

3.2.2 Tool Rooms & Technical Institutions (TRs &TIs) (Also known as Technology Centres)

3.2.2.1 The Tool Rooms & Technical Institutions set up by the Ministry of MSME play a crucial role in providing practical skill development training to unemployed youth and industry workforce per year. In the year 2021-22, 18 Tool Rooms & Technical Institutions set up across the country have provided training to 1,43,217 trainees, supported 31,554 units and earned revenue of Rs. 219.72 Crore. These TRs & TIs have been set up as Autonomous Bodies of the Ministry and work on self-sustainable basis for meeting their operating expenses.

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

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

3.2.2.3 There are eight TRs & TIs for product specific support to MSMEs in the respective sectors by rendering technical services to develop and upgrade technologies, processes and products apart from training in the specific product groups such as Forging & Foundry, Electronics, Electrical Measuring Instruments, Fragrance & Flavour, Glass, Footwear & Sport Goods. Some TCs apart from extending design, development & manufacturing support to MSMEs for complex tools, parts and components have also supported the strategic sectors such as Defence, Aerospace etc. of the country towards their product development

3.2.2.4 The Ministry has supported these Centres by keeping them relevant and abreast with latest advancements in their respective fields and has periodically added new technologies such as CAD/CAM, CNC machining, Vacuum Heat Treatment, 3D Printing etc. These TCs are concentrating on integrated development of the related segments of industries by providing quality tools, trained personnel and consultancy in tooling and related areas. A number of passed out trainees have also established their own enterprises thereby contributing to the social and economic development of the country.



Training to meet emerging needs of industry

3.2.2.5 76 courses have been developed in compliance with National Skill Qualification Framework (NSQF). Students of 18 TRs & TIs are regularly participating in various Skill Competition programmes both at National & International level through these TRs & TIs. Post Covid-19 Pandemic, TRs & TIs have started offline training programmes.

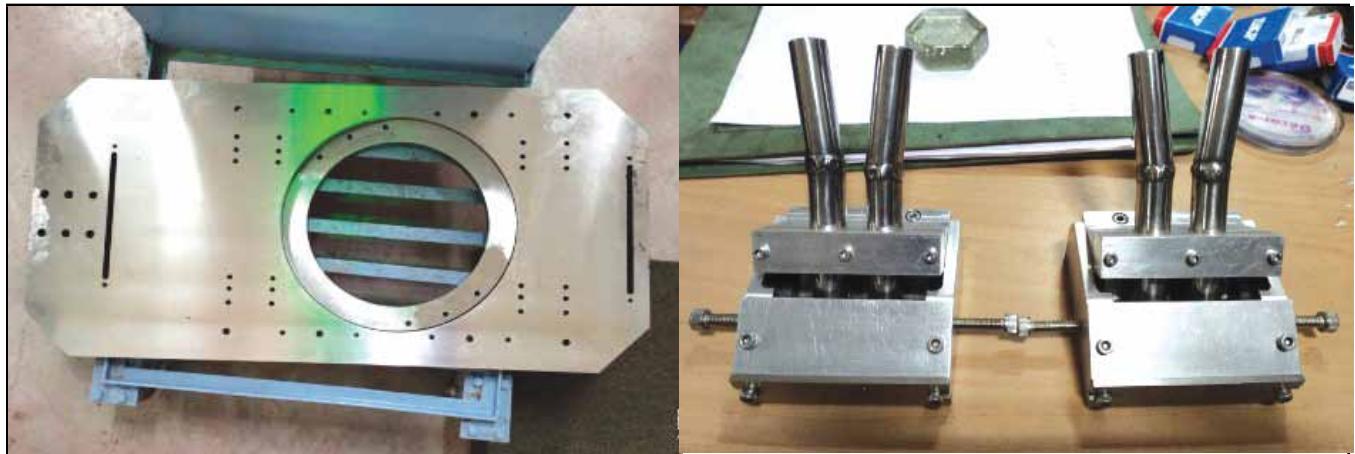
3.2.2.6 All the TRs & TIs adhere to the principles of Total Quality Management (TQM). They are ISO 9001-2000 certified institutions and a few of them are ISO-14001, OHSAS-18001, ISO-29990, ISO/IEC17025:2005 and ISO-50001 certified. Central Tool Room & Training Centre, Bhubaneswar is also AS-9100 certified for Aero-space Component Supply.

3.2.2.7 The physical performance of TRs & TIs for 2022-23 is as under:

Trainees trained

Year	Trainees trained (in nos.)	Unit assisted (in nos.)	Opted for placement	Total placed (wage & self- employment)
2022-23(up to 31.12.2022)	1,17,743	23,694	11,731	8,037

3.2.2.8 Apart from providing value added services and high quality skill training, these TRs & TIs are undertaking challenging works also. In-house production of complex components help in providing on-job training to its students on most advanced machines. Details of the some of such works which have been accomplished in reference period are given below:



Customer: - M/s. TDK India Pvt. Ltd, Kalyani (Product: Wear Plate)

(A) Design & developed precision components for Import Substitute & Atmanirbhar Bharat Initiatives:-

(i) IDTR Jamshedpur has designed /developed following Import substitutes:

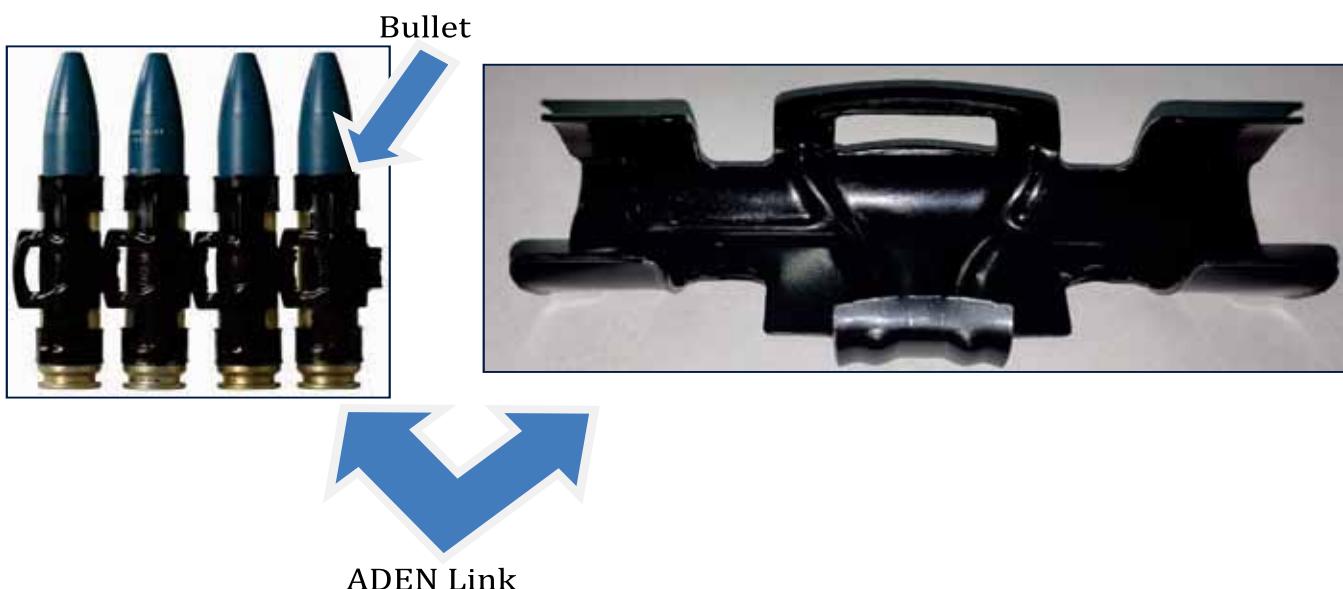
- a) A manipulator used for AL-80 Refractory Handling Jig (being imported from Japan) for M/s TRL Krosaki, Jamshedpur. The manipulator used for replacing hot nozzle from the Slide Gate Mechanism while operation in Steel Plant. The manipulator is made available to the end customer at 90% cheaper than the imported one.



Refractory Handling Manipulator Jig

b) Tooling for Ordnance Factory, Dumdum:

Six nos. press tools used in development of ADEN Link (being imported from France) for 30mm ADEN Gun as per requirement of Ordnance Factory Dumdum, Kolkata. This link is used for holding 30mm bullet.

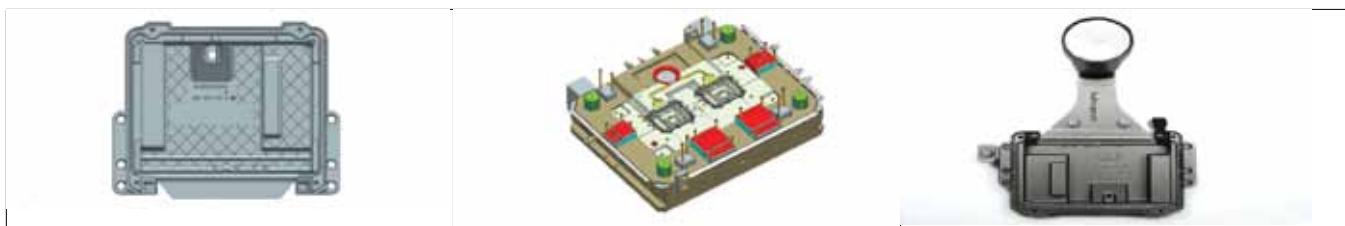


- (ii) IGTR Ahmedabad has Designed, developed and manufactured the Plastic Injection Molds for the following automobile esthetic and decorative components for THAR car, to be fitted on audio cover, switch door panel, Desk board handle, Front door handle and etc.



Automobile components for THAR car

- (iii) IGTR Aurangabad has developed High Pressure Die Casting Die for Electronic Control Unit (ECU) Cover used in new technology vehicles to control various engine functions like different modes of performance, cruise control, fuel flow in engine etc for M/s Sunbeam Light weighting Solution Pvt. Ltd., Bhiwadi. It was being imported from China & Korea.

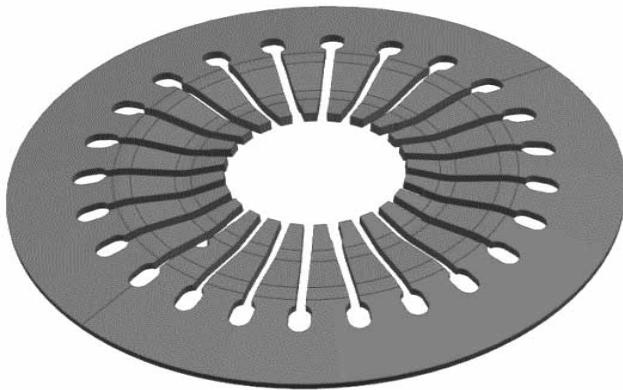


ECU Cover Component

ECU Cover Die

ECU Cover Component

- (iv) IGTR Aurangabad has developed tooling for 430 HW Diaphragm Spring which is used for Heavy Commercial Vehicles Clutch Part (being imported from China) for the M/s Setco Automotive Systems Pvt. Ltd, Vadodara.



430 HW Diaphragm Spring



Bottom Half Assembly of Hot Forming Tool

(B) Significant work done for industry:

- (i) IGTR Aurangabad has manufactured Adaptor (for Global Export to various countries) used for Dies clamping on Machines as per order from M/s Morgan Advance Materials, Aurangabad. It will leads to reduction in cost & production time.



Adaptor for Dies clamping

- ii) IDEMI Mumbai In association with BARC Mumbai has developed the automated bamboo cutting machine for stress free and fast cutting speed with maximum safety. IDEMI provided support from part drawings, machining, assembly, inspection, electronics and testing of product. The technology will be available soon for technology transfer from BARC to MSME's.



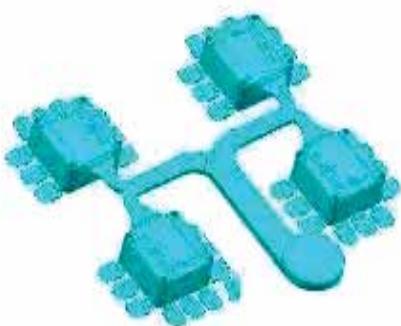
Bamboo Cutting Machine

- (iii) IGTR Aurangabad miscellaneous work for Automotive & General Engineering Sector:
- Design and manufacturing of Sheet Metal toolings of Ø380 Cover Plate for M/s Setco Auto System Pvt. Ltd. Vadodara.



380 CLUTCHCOVER DRAWTOOL

- Design and Manufacturing of High Pressure Die Casting Dies of Lid and Base for M/s Phenix Mecano Ltd. Pune (EOU) for domestic and export market used in Electrical application in Submarine.



BASE-15



HPDCFORBASE15

- High Pressure Die Casting Dies of CE Bracket for M/s Naresh Engineering, Aurangabad for their end customer as a Export Product to Japan.



CEBRACKET



HPDCFORCEBRACKE

3.2.2.9 Establishment of new Technology Centres / Extension Centres

To augment the network of 18 existing Technology Centres, and 15 new Technology Centre being established under World Bank assisted Technology Centre Systems Programme (TCSP), Government of India is implementing a scheme, "Establishment of New Technology Centres / Extension Centres", for establishing 20 Technology Centres (TCs) and 100 Extension Centres (ECs) at a cost of Rs 3500 Cr to enhance outreach of TCs/ECs of Ministry of Micro, Small and Medium Enterprises throughout the country. These TCs/ ECs provide various services like technology support, skilling, incubation and consultancy to MSMEs and skill seekers leading to enhancement in employability of the skill seekers, competitiveness of MSMEs and creation of new MSMEs in the Country.

It is expected that the network of TCs/ECs so created will also contribute to strengthen industry- academia linkages in the Country as well as support innovation through the modern facilities, advance technologies like incubation/AR/VR/AI etc provided in these Centres.

20 Technology Centre and 100 Extension Centres are being established under Hub and Spoke model wherein few Extension Centres (a smaller form of TC as Spoke) would be established under a common Technology Centre (Hub) for their mentoring, monitoring, administration and control so as to cover maximum part of the Country including aspirational districts, NER etc. depending upon the need of the MSMEs and skill seekers of the catchment area. An investment of approximately Rs. 125.00 Cr per Technology Centre and Rs 10.00 Cr per Extension Centre is proposed to be incurred under the scheme. These TCs/ECs will be set up in sectors like General Engineering, Fragrance and Flavour, Electronics Systems Design and Manufacturing (ESDM), Sports and other sectors as per requirement of the Industry.

The focus is to establish a network of future ready Technology Centres and their Extension Centres in prominent technologies / sectors so as to enhance the competitiveness of MSMEs through various value added services including skilling, and, inculcate innovation as an integral part of their work/output.

3.2.2.10 The Status of establishment of Technology Centres:

- Locations for 20 Technology Centres finalised.
- Land finalised at 15 locations. Land at 4 locations in possession of the office. Land at 4 locations is at lease deed stage, and at 7 locations, land is in process of transfer. For 5 locations the land identification / finalization is in process.

3.2.2.11 The Status of establishment of Extension Centres:

- Out of 35 approved locations for Extension Centres, 26 Extension Centres are in the process of establishment after approval of their DPRs.
- 18 out of these have started conducting training programmes and assisting MSMEs.

- During the year 2022-23, 8581 trainees have been trained and 91 MSME have been assisted by these Extension Centres (as on 31.12.2022). It is expected that these Extension Centres would be able to train about 12500 trainees up to 31 March, 2023.

3.2.2.12 The Status of establishment of Extension Centres:

Looking at the successful functioning of the existing Technology Centres and with a view to expand and upgrade the network of Technology Centres (Tool Rooms and Technology Development Centres) in the country, Ministry of MSME launched the Technology Centre Systems Programme (TCSP) at an estimated Projected cost of Rs 2200 Crores to establish 15 new Technology Centres (TCs) and upgrade existing TCs across the country. This Program is envisioned to upgrade and expand the network of Technology Centres (TCs) that focus on improving the competitiveness of MSMEs in key manufacturing industries across India. TCSP has been conceptualised to create innovative eco-system for the MSMEs in the country. These 15 new Technology Centres are being established in the following States/UTs is as below:

Sr. No.	New TC Site	State/UT	Sector
1	Bhiwadi	Rajasthan	Auto & Components
2	Pudi(Vizag)	A.P	General Engineering
3	Bhopal	M.P	General Engineering
4	Rohtak	Haryana	General Engineering
5	Puducherry	Puducherry	Electronic System Design & Manufacturing(ESDM)
6	Kanpur	U.P.	General Engineering
7	Baddi	H.P.	General Engineering
8	Sitarganj	Uttarakhand	Auto & Components
9	Gr. Noida	U.P.	Electronic System Design & Manufacturing(ESDM)
10	Imphal	Manipur	Fragrance and Flavors
11	Durg	Chhattisgarh	General Engineering
12	Kochi (Ernakulam)	Kerala	General Engineering
13	Bengaluru	Karnataka	Electronic System Design & Manufacturing (ESDM)
14	Patna	Bihar	General Engineering
15	Sriperumbudur (Chennai)	Tamilnadu	General Engineering

Key Information

- The Contract has been awarded for all 15 new TCs for Civil work.
- 3 TCs i.e. Bhiwadi, Vizag & Bhopal in FY 2020-21 were inaugurated by Hon'ble Minister (MSME) & dedicated to the nation, 02 TCs at Rohtak and Puducherry was inaugurated in FY 2021-22. TC-Puducherry have been Inaugurated by Hon'ble Prime Minister of India.
- Civil works of TC-Kanpur has been completed. One TC at Baddi is expected to be completed in FY 2022-23 and others TCs are at advance stages.
- 608 nos. of machines & labs (Training & Production) out of 615 nos. have been delivered at TCs sites.
- Training courses have been started by 11 Nos. of new TCs. More than 19,000 students have been trained..

Training by New TCs

Seven TCs at Bhiwadi, Bhopal, Durg, Rohtak, Pudi, Baddi and Kanpur have received AICTE approval to run long term courses. The detail of trainees trained during each financial year in core courses by new TCs are as follows

	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23 (Till Dec, 2022)
Trainees trained by new Technology Centres	157	2571	2583	7064	8421

Special Achievement:

1. TC Vizag:-

- Signed a MOU with Vizag Steel Plant for Conducting 6 months NSQF Courses to EWS candidates in the catchment area of Visakhapatnam under CSR Activity.
- Participated in the Indigenization project with the BHEL-Visakhapatnam for manufacturing of Sukhoi 31 Aircraft Heat Exchanger Machining Parts. Local MSMEs and TC Vizag would jointly develop these parts. TC would support MSMEs in manufacturing these parts fully.
- Received a work order from M/s Yokohama Tyres Pvt. Limited (Japan based Company at APSEZ- Pudi, Atchuthapuram,) to train 1000 Employees.
- Entered an MOU with M/s Surud Foundation (TSL lab) to conduct a Certification course under CSR Activity to train around 100 candidates and place them in M/s Yokohama Tyres Pvt Limited.

2. TC Sitarganj :-

Received job work during May, 2022 for 120 Nos. from local MSME who used to source it from outside states . The first lot of job has been successfully completed by using training machines.

3. TC Bhiwadi:-

- Support to local MSMEs started for Precision Inspection by CMM (Coordinate Measurement Machine) for large size Mould, many MSMEs are not in a position to procure highly precision CMM and they can utilize the facility available at TC. Critical Mold Inspection executed by Coordinate Measuring Machine(CMM) for the M/s Gillette India Ltd.
- Mould Manufacturing Order received from M/s Lenskart Solutions Pvt Ltd for Spec frame.
- Critical Mold Inspection executed by Coordinate Measuring Machine(CMM) for the M/s Gillette India Ltd.
- Supported MSME in Development of Ring Gear Wheel with Critical Profile Machining for Electric Vehicle on CNC 5 Axis Milling Machine.

4. TC Rohtak-

- Got approval for conducting Residential Training program for 35 Youths from SC Category on "Certificate course in CNC Turning / Milling which is sponsored by National Scheduled Caste & Finance Development Corporation (NSFDC), MoSJE, GOI.
- Signed MOUs with Govt. Polytechnic, Sonipat and Its Cluster Institutions, Haryana, total 07 Technical institutions associated with this cluster.

5. TC Bhopal :-

- TC Bhopal have manufactured "hand injection mould" for industry for manufacturing purpose.



- Supported M/s clean electric, a startup promoted by 4 IITians for their new product development of battery manufacturing. TC Bhopal got repeat order from them.

3.2.3 Micro, Small and Medium Enterprises Development & Facilitation Office (MSME-DFOs)

3.2.3.1 MSME- Development & Facilitation Office

MSME-DFOs are the field offices of Development Commissioner (DC MSME), Ministry of MSME, Government of India, New Delhi, that provide a wide spectrum of services to the Micro, Small and Medium Enterprises in the State. Presently there are 32 MSME-DFOs and 27 Branch MSME-DFOs across the country.

The major functions performed by MSME-DFOs inter alia include providing access to finance including insurance, access to technology, creation of common facility infrastructure, hand holding of MSMEs in registering for Udyam Registration/ GEM / GST, Implementation of M/o MSME schemes like IPR, Design, Business incubation, Lean, MSE-cluster development program , procurement and marketing support, ESDP, public procurement policy, coordination with DIC, KVIC, NSIC and State Government departments.

3.2.3.2 Consultancy and Technical support

The MSME-DFOs are one of the pioneer and leading consultancy organization providing technical support services in the field of:

- Product identification
- Project formulation
- Selection of suitable machinery
- Industrial designing Modernization
- Preparation of project profiles and project evaluation
- Technical support services
- Promotional programme for small enterprises including environmental projects
- Up gradation / modernization of MSE Units
- Interface between Centre & State Government
- Market & Industrial potential servicing Product development

3.2.3.3 Market Research

The MSME-DFOs also help in maintaining Comprehensive data base and market research support for industrial development:

- Identification of products for setting up of new MSME Units
- Preparation of Industry prospect
- Industrial potential survey

- Appraisal of projects for their techno economic viability
- Market survey and feasibility report
- Creating Awareness besides regular development activities

3.2.3.4 Coordination and Implementation

The MSME-DFOs also play major role in:

- Implementation of Schemes and Services pertaining to MSME sector of Govt. of India.
- Advising the Government in policy formulation for the promotion and development of MSMEs.
- Maintaining a close liaison with the Central Ministries, State Governments, Financial Institutions and other Organizations concerned with development of MSMEs.
- Formulation of policy and coordinating Policies and Programmes for development of MSMEs as ancillaries to large industries.

3.2.3.5 Cluster Development Activity :

The MSME-DFOs also provide Techno-managerial assistance for development of clusters in the State under Office of DC MSME Cluster Development Programme initiatives:

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

3.2.3.6 Project Profiles :

The DFOs are entrusted with developing the project profiles on selected viable projects in the micro and small scale sector. These profiles contain brief information about the product, ISI specifications, manufacturing process, requirement of capital, manpower and materials, market and address of suppliers of raw materials and machinery. The reports are available on MSME-DFOs website.

3.2.3.7 District Industrial potential survey Reports :

MSME-DFOs across the country prepare detail report on District Industrial potential Surveys and District Development Plan for 50 Aspirational districts.

3.2.3.8 Assistance to MSMEs in seeking financial support

- MSME-DFOs are members in the State Level Bankers Committee (SLBC) and regularly attends the meetings. SLBC regularly monitor the credit flow to MSME sector by inviting all LDM of Nationalized Banks.
- MSME-DFOs through the State level RBI Empowered Committee reviews the credit flow to MSMEs and takes up various credit related issues of MSMEs through the Empowered Committee for their further directions to the Banks.
- MSME-DFOs are regularly participating in the District Level Review Committee meetings organized by Lead banks under the chairmanship of District Collector. During these DLRC meetings, District Level Co-coordinating officers from MSME-DFOs , takes up various credit related issues for MSMEs and also regularly review various credit related schemes for MSMEs.
- MSME-DI facilitates MSMEs to avail credit through “Udyami Mitra” and “PSB 59 minutes loan” portals by creating awareness about these portals. MSME- DI also facilitates entrepreneurs to Credit Councillors (approved under Udyami Mitra Portal). MSME DI also direct entrepreneurs to FLCCs (Financial Literacy Credit Councilors) for credit related guidance. MSME DI also conduct awareness programmes on Stand up India scheme for women& SC/ST
- MSME-DFOs take up the credit related grievances of entrepreneurs to LDMs, SLBC, RBI and controlling offices of the Banks for possible assistance. MSME-DFO's also attends the credit related grievances in the Champion portal and forwards the grievances to the Controlling Officers in the portal. These grievances are also taken up with LDMs, SLBC, RBI, Controlling Offices of Banks, separately for possible support.
- All MSME-DFOs have **Entrepreneur Development Cell (EDC)** through which MSME-DFOs, conducts quarterly credit facilitation programmes in its office premises to provide a platform for the entrepreneurs to interact with the bankers. The prospective/ existing entrepreneurs through the EDC visitor's database are invited with their business proposals for one to one discussion with the financial institutions. A pre-scrutiny of the business proposals are done by the EDC officers before submitting to the banker. All major PSBs are invited for the participation in the Credit Facilitation programme.
- MSME-DFOs provide model project reports to prospective entrepreneurs to avail finance support from banks and provide guidance to Entrepreneurs in modifying the project report as per the requirements of the Entrepreneurs.

3.2.3.9 Infrastructure Development for MSME-DFOs :

A new building has been constructed at Patna for MSME DFO with the project cost of Rs 13.23 crores. The Building was inaugurated by Hon'ble Minister of State (MSME), Govt of

India, Shri Bhanu Pratap Singh Verma under benign presence of Hon'ble Dy.CM., Smt. Renu Devi, Government of Bihar, AS&DC(MSME) Shri Shailesh Kumar Singh, DDG, O/o DC(MSME), Shri D. P. Srivastava, on 19th May 2022. The building was constructed with infrastructure facility like Library Hall, MSME Champion control room, IPR facilitation cell, EDC Cell with the sole aim of helping MSME sectors. A state of art Testing Centre is also established in the same building.



*Hon'ble Minister of State (MSME), Govt of India, Shri Bhanu Pratap Singh Verma
Inaugurating the MSME-DFO Patna building.*



Hon'ble MoS interaction with officials od MSME DI Guwahati on 28 May 2022

3.2.4 MSME Testing Centres and Testing Stations

Ministry of MSME has set up four MSME -Testing centres (TCs) in 1974 at New Delhi, Mumbai, Chennai and Kolkata. MSME-Testing Centres are providing Testing and Calibration Services to Industries in general and Micro, Small & Medium Enterprises in particular for raw materials, semi-finished and finished products manufactured by them.

Testing Centres (TC) are equipped with indigenous and imported state of art equipment in the disciplines of Chemical, Mechanical, Metallurgical and Electrical to undertake Performance test, Type test and Acceptance test of semi-finished, finished products etc. These centres also undertake calibration works for Measuring Instruments and Equipment conforming to national and International standards.

3.2.4.1 MSME Testing Centre's- Features

- NABL accreditation as per ISO/IEC 17025:2017 for all laboratories.
- BIS recognition for testing of products
- AERB (Atomic Energy Regulation Board) recognized testing for presence of radioactive material such as Alpha, Beta & Gamma emitters
- State of the art Testing / Calibration Facilities
- Dedicated team with Testing / Calibration skills
- TCs are strategically located near the Industrial Estates and is well connected by railways and roadways
- Reliable results through Proven Test Methods (mainly through Indian Standards)
- Well recognized and acknowledged by IGCAR/RITES/AAI/CPWD/Railways/Defence Establishment etc.

MAJOR TESTING CENTRES:





TESTING CENTRE- MUMBAI



TESTING CENTRE- NEW DELHI

In order to provide testing facilities in the areas with cluster of industries and some strategic areas, the Government of India has set up seven MSME -Testing Stations (TSs) in 1982 at Jaipur, Bhopal, Kolhapur, Hyderabad, Bangalore, Puducherry and Ettumannur. These Testing Stations in fact, act as extension of the MSME- TCs, thereby serving the needs of the industries situated in far-flung areas. The MSME- Testing Stations are regularly modernizing/upgrading their facilities to cater to the need of industries in general and Micro, Small & Medium sector in particular, situated in their locality.

3.2.4.2 Major activities Undertaken:

- Use of Bharatkosh portal for online collection of testing Charges.
- MSME- Testing Centres and Testing Stations have implemented uniform test charges across the country on the lines of one rate one testing charges in all Testing Centres/ Testing stations. The rates are rationalized and discount is given to MSMEs. MSME Testing Centres and testing stations are providing subsidy in test charges for Micro Units (25%) and Small units (10%).
- New testing facilities for surgical gloves, PPE Kit's item, LED luminaries and hospital furniture have been developed at Testing Centre, New Delhi.
- New Testing facilities for Toys have been developed at Testing Centre, New Delhi.
- New Testing facilities for testing of complete Leather & leather products have been developed at Testing Centre, Chennai.
- The revenue generated by MSME- Testing Centres & Testing Stations for the year 2021-22 is Rs 8.63 crores.

3.3 COIR BOARD

3.3.1 Introduction

Coir Board is a Statutory Body established under the Coir Industry Act, 1953 for promoting the overall development of coir industry including export promotion of Coir and Coir Products and improvement of the living conditions of the workers engaged in this traditional industry in India.

3.3.2 Objective

India is the largest coir producer in the world accounting for more than 80 per cent of the total world production of coir fibre. The coir sector in India is very diverse and involves households, co-operatives, NGOs, manufacturers and exporters. This is the best example of producing beautiful artifacts, handicrafts and utility products from coconut husks which is otherwise a waste. The coir industry employs about 7.40 lakh persons of whom majority are from rural areas belonging to the economically weaker sections of the society. Nearly 80% of the coir workers in the fibre extraction and spinning sectors are women. The Board is tasked with promoting the overall development of the coir industry and improvement of the living conditions of the workers engaged in this traditional industry.

3.3.3 Functions

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

- Promoting exports of coir yarn and coir products and carrying on propaganda for that purpose.
- Regulating under the supervision of the Central Government the production of husks, coir yarn and coir products by registering coir spindles and looms for manufacturing coir products as also manufacturers of coir products, licensing exporters of coir, coir yarn and coir products and taking such other appropriate steps as may be prescribed.
- Undertaking, assisting or encouraging scientific, technological and economic research and maintaining and assisting in the maintenance of one or more research institutes.
- Collecting statistics from manufacturers of and dealers in coir products and from other persons as may be prescribed, on any matter relating to the coir industry and the publication of statistics so collected or portions thereof or extracts there from.
- Fixing grade standards are arranged when necessary for inspection of fibre, coir yarn and coir products.
- Improving the marketing of coconut husk, coir fibre, coir yarn and coir products in India and elsewhere and preventing unfair competitions.
- Setting up or assisting in the setup of factories for the producers of coir products with the aid of power.

- Promoting co-operative organization among producers of husks, coir fibre and coir yarn and manufactures of coir products.
- Ensuring remunerative return to producers of husks coir fibre and coir yarn and manufacturers of coir products.
- Licensing of retting places and warehouses and otherwise regulating the stocking and sales of coir fibre, coir yarn and coir products both for the internal market and for exports.
- Advising on all matters relating to the development of the coir industry.
- Such other matters as may be prescribed.

3.3.4 Organisation

- The Govt. of India vide Gazette Notification No. S.O. 1019 (E) dated 22.02.2019 reconstituted the Board for a period of 3 years, and the tenure of the last Board came to an end on 21.02.2022. After that the Board is not yet reconstituted.
- The Head Quarters of the Board is located at Coir House, M.G.Road, Kochi, Kerala. The Board is running 47 establishments including 29 Showrooms and Sales Depots set up in various parts of India. There are a total number of 244 employees under the Board including Chairman. (As on 31.12.2022)

3.3.5 Coir Industry in India

Coir is a coarse fibre extracted from husk, the fibrous outer shell of coconut. Ropes and cordage, made out of coconut fibre have been in use from ancient times. Indian navigators, who sailed the seas to Malaya, Java, China and to the Gulf of Arabia centuries ago, had been using coir as their ship's cables. Matting and other floor coverings, was started in India on a factory basis, over a hundred and fifty years ago when the first factory was set up in Alappuzha in 1859. Coir industry is an agro-based traditional industry, which originated in the State of Kerala and proliferated to the other coconut producing states like Tamil Nadu, Karnataka, Andhra Pradesh, Orissa, West Bengal, Maharashtra, Assam, Tripura etc. It is an export oriented industry having potential to enhance exports by value addition through technological interventions.

3.3.5.1: Exports of Coir during Last 5 Years and current financial year (Volume and Value)

Year	Quantity (MT)	Value (Rs. In Lakhs)
2017-18	10,16,564	253227.84
2018-19	964,046	272804.59
2019-20	988,996	275790.13
2020-21	1163213	377897.91

Year	Quantity (MT)	Value (Rs. In Lakhs)
2021-22	1234855	434005.00
2022-23* (Provisional as on May, 2022)	168750	57500.00

*Since the data has not received from the Cochin Customs Port from June, 2022 onwards, the figures of export of coir and coir products furnished only up to May, 2022.

3.3.5.2 The top 5 coir importing countries from India during the year 2022-23 (upto December, 2022) is provided below:

Sl. No.	Country	Quantity (Tonnes)	Percentage (%)	Value (Rs. in Lakhs)	Percentage (%)
1	USA	209181.85	16.9	129294.31	29.79
2	China	464419.96	37.6	86025.39	19.82
3	Netherlands	107030.68	8.7	38044.59	8.77
4	UK	44998.07	3.6	22121.58	5.1
5	South Korea	72898.47	5.9	21471.80	4.95

3.3.5.3. The production of coir and coir products during the last three years and the current year (upto December, 2022) are given below:

Item	2019-20 (Qty in MT)	2020-21 (Qty in MT)	2021-22 (Qty in MT)	2022-23 (Qty in MT)
Coir fibre	7,41,000	758000	767000	523000
Coir yarn	446000	456000	461500	313800
Coir products	294200	300800	304500	207100
Coir Rope	89200	91200	92300	62750
Curled Coir	88800	90800	92000	62700
Rubberized coir	108500	110400	111800	78450

3.3.5.4 Swachh Bharat Abhiyan

In order to launching of Swachh Bharat Abhiyan, a flagship program of the Central Government, by making significant contributions; Coir Board has been following the cleanliness programmes as proposed under Swachh Bharat Abhiyan. The Board has been implementing through its Action Plan containing several action points like cleanliness activities, digitalization of office records, continuing proper disinfection process in all board's establishments to contain the spread of Covid 19 pandemic etc. during the reporting year.

3.3.5.5 Schemes implemented by Coir Board

3.3.5.5.1 Coir Vikas Yojana (CVY)

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

(i) Science & Technology (S & T)

Coir Board is implementing various plan/schemes/programmes for overall and sustainable development of Coir Industry. The Science &Technology Scheme under the Umbrella Scheme of CVY is pursued with a view of Modernize the traditional Industry where age old equipments and technologies were being used. The Modernization will bring improvement in productivity, enhancement in quality, diversification in products range and also elimination of drudgery. Innovative R&D on coir is carried out under the Coir Board by the two research institutes viz; the Central Coir Research Institute (CCRI), Kalavoor and Central Institute of Coir Technology (CICT), Bangalore.

Extension of the results of the research developed at the laboratory level is scaled up or application at the field level together with extension of testing and service facilities to the coir entrepreneurs & exporters and collaborative research with academic & research organizations.

The R&D activities of the Board concentrate in the following areas.

1. Modernization of Production Processes
2. Development of Machinery & Equipments
3. Product Development & Diversifications
4. Development of Environment Friendly Technologies
5. Technology transfer, Incubation, Testing & Service facilities



National Coir Conclave 2022 inaugurated by Hon'ble Minister of MSME. During the Enterprise India National Coir Conclave, Coir Board launched new coir products. husks.

(ii) Skill Upgradation Programmes & Mahila Coir Yojana

Skill Upgradation

Development of skilled manpower in coir industry through appropriate training programmes is one of the major activities of Coir Board. The Board provides training/promotional programmes through its training centres as well as field offices in the above States on Manufacturing of Value Added Coir Products, Spinning of Coir Yarn under Mahila Coir Yojana, Entrepreneurship Development Programme, Awareness Programme, Workshop, Exposure Tour and Seminar for making the rural people aware of the working of coir units and thereby motivating the people for setting up of their own coir units or coir based industries by availing the assistance under the Scheme PMEGP.

During the period under report, the Board has imparted various skill training like training in spinning of Coir Yarn, manufacturing of Value Added Products, etc. to 1013 Coir Artisans and have conducted 19 promotional programmes in different States upto December, 2022

As per the guidelines issued by the Ministry, the Stipend was paid to the trainees @ Rs. 3,000/- per head per month. An amount @ Rs.400/- per trainee per month was paid to the sponsoring agency as institutional expenses/operational expenses in order to meet the operational cost of the training including raw material, power charges and other incidental expenses. Honorarium @ Rs.15,000/- per month is paid to the Trainers engaged for conducting the classes.

Mahila Coir Yojana (MCY)

Among the various skill development programme under Coir Vikas Yojana, the Scheme Mahila Coir Yojana(MCY) envisages provision for training only to women artisans. MCY is the first woman oriented self-employment scheme being implemented by the Coir Board for the empowerment of women artisans in the coir sector since 1994 with an aim to provide self employment opportunities to rural women artisans. Over the last two decades, production of coir fibre has substantially increased in India. Conversion of coir fibre into yarn on motorized ratts in rural households provides scope for large scale employment, improvement in productivity and quality of coir fibre, better working conditions and higher income, which ultimately leads to the improvement of standard of living of rural woman artisans. The two-month training programme is stipendiary nature @ Rs. 3000/- per month.

During the period under report, the Board has imparted training in Spinning coir yarn under MCY to 740 nos. of coir Artisans upto December, 2022

Entrepreneurship Development Programme (EDP)

The EDPs are conducted for the benefits of entrepreneurs in Coir sector either directly by the Regional Offices/ Sub Regional Offices or by engaging Professional agency, which has expertise in the field of coir activities. EDPs enables the Entrepreneurs to run their establishment in smooth and effective manner by monitoring the key aspects like Resource Management, Financial Discipline, Productivity and profitability. A field visit to a nearby

coir processing centre will be organized at the end of the EDP funded with 50% assistance on travelling expenses.

During the period under report, the Board has conducted 6 nos. of EDPs through the Regional and Sub Regional Offices under the Board, 11 number of awareness programmes organized upto December, 2022. A National Seminar on Coir Products and its applications has been conducted by the Board on 5th May, 2022 as part of National Coir Conclave-2022 conducted at Coimbatore.

Regular Training Programmes

The Board has conducted two regular training programmes viz. Certificate Course of Coir Artisan in Coir Technology (six months' duration) and Diploma Course in Coir Technology (one-year duration) under the Scheme through the following training institutes and Training Centres attached to two Regional Offices.

1. National Coir Training & Design Centre(NCT&DC), Kalavoor, Kerala
2. Régional Extension Centre (REC), Thanjavur, Tamil Nadu
3. Regional Office, Bhubaneswar
4. Regional Office, Rajahmundry

A total of 1499 beneficiaries were trained successfully by the Board for the year 2022-23 upto December, 2022.

(iii) Export Market Promotion

The activities of the Board in the area of export market promotion include registration of coir exporters, organising participation of coir MSMEs in international Exhibitions, Trade Fairs and Buyer Seller Meets abroad, International Conferences/ Summits/ Workshops/ Seminars in India in physical & virtual modes, Providing assistance to the MSME Units under the International Cooperation Scheme, presentation of Coir Industry awards, etc. with the objective of encouraging the small scale exporters to enter global market and to expand the export of Indian coir products. The Board will make efforts to expand the share of Indian coir products in the existing and new markets propagating the message of coir as an eco-friendly natural fibre.

(iv) Domestic Market Promotion

In order to develop domestic market for coir products, the Board has been undertaking various activities including publicity and promotion, participation in major domestic exhibitions, providing Performance Linked Market Development Assistance to promote sales through co-operative societies, public sector undertakings, etc. The Board is providing support to the coir producing states in the form of Market Development Assistance at the rate of 10% on annual sales turnover of coir products. The expenditure is shared on 1:1 basis between the Central Government and the concerned State/Union Territory Government concerned.

The Board is also popularizing the uses of coir and coir products by way of giving wide publicity through print, electronic media etc.

(V) Welfare Measures

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

(VI) Trade and Industry Related Functional Support Services (TIRFSS)

Information technology plays a vital role in the development of any industry. Collection, compilation, analysis and dissemination of statistical data pertaining to Coir Industry are some of the functions assigned to the Coir Board under the Coir Industry Act 1953. Under this programme, the Board conducts Coir Industry surveys, Market Analysis studies, Techno-Economic feasibility studies, compilation and dissemination of coir related information, creation of infrastructure facilities in Board's offices, Human Resource Development Training programmes, etc.

3.3.5.7 Challenges to Coir Sector:

The Indian coir export sector is facing the following challenges:

- Competition from other natural fibres as well as synthetic fibres
- Competition from other coconut growing countries like Srilanka, Vietnam etc.
- Raw material shortage due to the increase in the import of fibre by China.
- Migration of labourers from the traditional and handloom sector to other sectors
- Other Internal challenges
- Due to deficient collection mechanism, the availability of husks is becoming a weak link.
- The conservative mindset of the technocrats in the construction industry has not been able to appreciate the full potential of the innovative products like coir wood and thereby resort to many other traditional options.
- Lack of awareness and advertising and marketing support for the versatile application of the product.

3.3.5.8 Prime Minister's Employment Generation Programme (PMEGP):

Further, from the year 2018-19, Coir Board has been designated as an agency for implementing Prime Minister's Employment Generation Programme (PMEGP) scheme of

the Ministry in Coir Sector for assisting aspirants to set up coir industry/ units and also to generate more self-employment in coir industry.

During the financial year 2022-23, an amount of Rs.313.46 lakhs has been released to establish 73 coir units upto December, 2022.

3.3.5.9 Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

With a view to make the traditional industries more productive and competitive and facilitating their sustainable development, the Govt. of India announced a Central Sector Scheme titled the "**Scheme of Fund for Regeneration of Traditional Industries (SFURTI)**".

Coir Board is one of the Nodal Agencies under the Ministry of MSME for implementation of this scheme. So far, 40 coir clusters were sanctioned with a total project cost of Rs.141.14 Crores, out of which Government of India grant is Rs.117.04 Crores.

Out of the 40 coir clusters 25 clusters have become functional and started production. The implementations of remaining clusters are progressing at a faster pace and all the clusters are expected to be completed on or before 31st March 2023.

3.3.5.10 Budgetary support by Ministry of MSME to Coir Board

The Government of India provides funds to Coir Board for undertaking its various activities under Plan head. The details of budgetary support provided to Coir Board during the last five years and the current financial year is given below: -

Budgetary support to the Coir Board

(Rs. in crore)

Year	Allocation (RE)	Funds Released
2018-19	86.23	82.03
2019-20	75.70	73.00
2020-21	80.70	80.69
2021-22	80.00	79.81
2022-23	87.14	73.75 *

*Releases are as on 13-01-2023.

3.4 The National Small Industries Corporation (NSIC) Limited

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

3.4.2 Objective

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

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

3.4.3 Organization

The sanctioned posts for the Board of Directors of the company consists of a Chairman-cum-Managing Director; two Functional Directors; two Government nominee Directors and three non-official part-time Directors.

NSIC operates through countrywide network of offices including 8 (eight) Technical Centres in the Country. NSIC has set up Training-cum-Incubation Centre and also provides a package of services as per the needs of MSME sector.

3.4.4 Operating Performance:

a) Raw Material Distribution

Facilitating Raw Material's supply to MSMEs has been one of the important activities of NSIC. NSIC enters into MoU with bulk manufacturers and procure key raw materials like Iron & Steel, Aluminum, Copper, Polymer, Bitumen, and Emulsion, Cement etc. at competitive prices and in quantities as per MSMEs requirement. NSIC also facilitates MSMEs by opening of raw material distribution centres in industrial areas to enable MSMEs to get the raw materials at doorstep, bring down their inventory cost and help them to get material closer to their works. MSMEs, specifically the micro & small enterprises, enjoy various advantages while availing raw material assistance. These advantages inter-alia include:

- Timely & steady availability of materials even in situations of scarcity.
- Availability of material in small quantities as per MSMEs requirement.
- Supply of materials at manufacturers' prices without intermediaries.
- Extending the benefits of bulk quantity purchases.

These benefits made MSMEs to remain competitive in the prices to sustain the competition from the big players of the market.

During the year 2021-22, NSIC has serviced the raw material requirements of MSMEs through supply of Iron & Steel from various manufacturers like M/s SAIL, M/s RINL, Aluminium from M/s. NALCO, Paraffin Wax from M/s. CPCL, Coal from M/s. Coal India Ltd., Polymer Products i.e. PP, HDPE & LLDPE from M/s. IOCL. To further facilitate MSMEs and ease their Raw material constraints, NSIC entered into the arrangements/ MoUs with Regional Producers/ Local suppliers i.e. Steel Centre, Bhagwati Steel Sales, Triveni Enterprises Punjab Agro, Penna Cement Industries, Shiva Ferric etc. for the supply of raw materials to MSMEs.

During the current financial year 2022-23 (upto 30th September, 2022) 1,31,353 MTS quantity of the material was lifted and the value of raw material distributed was Rs. 1123 crore under sale purchase.

The anticipated achievement for the current financial year 2022-2023 (i.e. from October, 2022 to March 31, 2023) is likely to be Rs. 1187 crore and the quantity of material 1,39,847 MTS approx. is likely to be lifted.

b) Consortia and Tender Marketing

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

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

During the FY 2022-23 (upto 30th September, 2022), the Company has participated in 261 nos. of tenders valuing Rs. 261.15 crore and executed tenders amounting to Rs. 44.51 crore.

The anticipated achievement towards execution of tender from October, 2022 to March 31, 2023 is likely to be Rs. 60 crore.

c) Credit support:

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

Further, to meet the credit requirements of MSME units, NSIC has entered into Memorandum of Understanding with Nationalized and Private Sector Banks. Through syndication with these banks, NSIC arranges for credit support (fund or non-fund based limits) from banks. In addition, NSIC has initiated online Finance Facilitation Center under which credit to MSMEs is being facilitated through web linkages between NSIC portal and Bank's portal. The MSME

Unit can either directly log in at www.nsicffconline.in or can also contact to its nearest NSIC Finance Facilitation Center with the loan proposal. The Finance Facilitation Center provides hand holding support by assisting the unit in documentation for online submission of the loan proposal to any three preferred banks as opted by MSME unit which are under MOU agreement with NSIC. For providing these handholding supports, NSIC doesn't charge any fee from the unit.

During the year 2022-23 (upto 30th September, 2022), credit facilitation of Rs. 2753.13crore was provided to more than 2300 units.

The anticipated achievement for the current financial year 2022-2023 (i.e. from October, 2022 to March 31, 2023) is likely to be Rs. 3250crore and 100 no of units are expected to be benefitted.

d) Single Point Registration Scheme (SPRS)

NSIC operates single point registration for Government purchase to build the capacities of MSEs for participation in Government tenders and contribute in Government Public Procurement processes. The units registered under Single Point Registration Scheme of NSIC are eligible to get the benefits under Public Procurement Policy for Micro & Small Enterprises (MSEs) Order, 2012.

During FY 2022-23 (upto 30th September, 2022), 1441 nos. fresh units were added and 3164 nos. units were renewed.

The registration of 1600 new units and renewal of 4000nos. units are anticipated from October, 2022 to March 31, 2023.

e) NSIC Technical Services Centers

NSIC provides the following technology support services to Micro, Small & Medium Enterprises through its eight "NSIC Technical Services Centres" (NTSCs) located at Okhla (New Delhi), Hyderabad (Telangana), Howrah (West Bengal), Rajkot (Gujarat), Chennai (Tamil Nadu), Rajpura (Punjab) & Aligarh (Uttar Pradesh) & Neemka (Haryana).

i) Skill development (Capacity Development)

NSIC Technical Services Centers are presently offering Job oriented Skill development trainings in various disciplines as per requirement of industries. The centres are equipped with the conventional to Hi-Tech machinery and equipment such as Advance tool room, CNC Milling & Turning Machines, EDMs, Robotics Lab, Solar Energy Application Labs, SCADA and Process Control Labs, Software Labs in various fields such as SAP, Multimedia, Mechanical & Electrical Design software, AR/ VR, etc.

During the year 2022-23 (upto 30th September, 2022), 17820 no. of trainees were trained in the technical centres and the revenue generated by Technical Centre is Rs. 5.54 crore.

It is anticipated that total no. of trainees trained would be 48150 and revenue generation would be Rs. 14.46 crore from October,2022 to March 31,2023.

The details of training courses running in the centre are as under:

- a) Design:** CAD/CAM, Computer Aided Engineering (CAE), CNC Programming and operations, Computational Fluid Dynamics (CFD), Mould Design, Solid Works, 3 D Printing, Interior Design and Training through STAAD Pro and Revit.
- b) Mechanical:** Tool Design and Advance Manufacturing, Quality Control & Inspection, HVAC Design, Machinist & Welding etc.
- c) Electrical & Electronics:** Industrial Robotics, Automation with PLC-SCADA, Embedded System, Solar Energy, Electrical circuit and Substation maintenance, Motor Winding & Repair, Mechatronics etc.
- d) Information Technology:** Advance Software Technology, Computer Hardware & Networking, 'O' Level, Computer Programming languages, Website Design & Development, Big Data &Hadoop, Python, SQL Server, Core Java, MCP-CCNA, Android Application, Advanced Java, Cloud Computing, C++ & OOPS, Computerized Accounting & Tally ERP etc.
- e) AICTE approved Polytechnic Diploma Engineering and NCVT courses:** AICTE approved diploma engineering courses in five different disciplines are conducted in NTSC, Neemka. Whereas NCVT affiliated ITI level courses are conducted at NTSC, Okhla, Rajpura and Howrah to offer professional/ academic courses to students.
- f) Common Facility Services:** The Technical Centre offer testing services through NABL accredited Laboratories placed in the Centre. The services of testing of products like Ferrous and Non-Ferrous materials, Pipes, Steel wires, Building materials, Wood & Soil and Bitumen testing, Diesel Engine Testing, Pump Testing, Plastics testing, Material Testing, Electrical Conductor, Wires and Cables, Insulators, Electrical Appliances Testing, Calibration lab etc. offered to the Industry.

During the year 2022-23(upto 30th September, 2022) 5158 no. of units were facilitated under common facility services.

The anticipated achievement for the current financial year 2022-2023 (i.efrom October,2022 to March 31,2023)would be 8482 units to be facilitated under common facility services.

NSIC, through rapid incubation centres, provides support to the prospective entrepreneurs and start-up companies to start product manufacturing. These Incubation Centers provide facilities of hands-on training on working projects and also covering the theoretical aspects of business such as Marketing, Business Development, Project report preparation etc. NSIC has set up eight Livelihood Business Incubators

at Deoria (UP), Rajkot (Gujarat), Kashipur (Uttarakhand), Naini (UP), Nawada (Bihar), Chennai (Tamilnadu), Neemka(Haryana) &Rajpura (Punjab) under “Scheme for Promotion of Innovation, Entrepreneurship &Agro Industry (ASPIRE)” of this Ministry.

- g) E-Marketing/ Digital Services facilitation for MSMEs** NSIC also facilitates E-Marketing Service through MSME Global Mart Web Portal (www.msmemart.com). NSIC's marketing portal provides e-marketing platform to MSMEs across the country to enhance their business. The portal hosts vast database of registered members who are looking for business opportunities, in terms of sustainable partnership, sub-contracting and participation in Public Procurements.

For the year 2022-23 (upto 30th September, 2022), 4,743 number of members enrolled and revenue generated is Rs. 1.94 crore.

No. of members expected to be enrolled from October, 2022 to March 31, 2023 under B2B Portal is 17,257 & revenue to be generated would be Rs. 8.06 crore.

- h) National Scheduled Caste and Scheduled Tribe Hub** NSIC has been implementing National SC/ST Hub (NSSH), an initiative of Ministry of MSME, Govt. of India since its launch in 2016. The objective of this scheme is to provide professional support to the SC/ST Entrepreneurs to fulfill the mandate of 4% procurement from CPSEs as per Public Procurement Policy.

For capacity building, market linkages and enhancement of competitiveness of SC/ST entrepreneurs, various interventions and financial assistance in the form of subsidies under various components of NSSH scheme have been introduced. A brief on the various interventions/sub schemes under the NSSH is mentioned below:

1. Special Credit Linked Capital Subsidy Scheme (SCLCSS): 25% capital subsidy is provided to the SC/ST owned MSEs on institutional finance (maximum subsidy - Rs.25 Lacs) for procurement of Plant & Machinery / Equipment without any sector specific restrictions.
2. Capacity Building Training programs for skill / entrepreneurship development and distribution of toolkits post completion of training.
3. Special Marketing Assistance Scheme (SMAS): Marketing support to the SC/ ST enterprises for the enhancement of competitiveness and marketability of their products by way of facilitating their participation in 4 domestic and 2 international exhibitions / trade fairs in a financial year.
4. Financial assistance for registration under Single Point Registration Scheme – 100% subsidy on registration fee and applicant has to pay token payment of Rs.100 plus GST.
5. Reimbursement of Bank loan processing fee i.e. 80% or Rs.1 lac (excluding GST and all other applicable taxes) whichever is less in a financial year.

6. Reimbursement of Bank charges on Performance Bank Guarantee (PBG) i.e 80% or Rs.1 Lac (excluding GST and all other applicable taxes) whichever is less in a financial year.
7. Reimbursement of Testing charges for testing of raw materials / products i.e. 80% or Rs.1 Lac (excluding GST and all other applicable taxes) whichever is less in a financial year.
8. Reimbursement of Membership fee of Export Promotion Councils i.e. 80% or Rs.20,000/- (excluding GST and all other applicable taxes), whichever is less in a financial year.
9. Reimbursement of Membership fee of Government promoted e-commerce portals GeM, e-khadi, TRIFED, Tribes India, MSME Mart, etc i.e. 80% or Rs.25000/- (excluding applicable taxes), whichever is less, per financial year for new as well as renewals for SC/ST MSE.
10. Reimbursement of short-term courses fee of top 50 NIRF ranked management institutions - 90% or Rs.1 Lac, whichever is less, maximum of 2 courses in a financial year. For maximum on-ground penetration and to provide handholding support to SC/ST entrepreneurs across their business lifecycle, 15 National SC/ ST Hub Offices (NSSHOs) have been opened across the country which are also providing the handholding support for market linkage, bank loan facilitation etc.

Achievements of National SC/ST Hub during FY 2022-23(Upto 31st December 2022)

- To showcase the products / services and for market linkage, 561 SC/ST MSMEs have been facilitated to participate in 31 domestic exhibitions during the current financial year 2022-23 till 30.9.2022. Total 34 Special Vendor Development Programs have been organized through NSSH Offices in which 1567 SC/ST entrepreneurs participated.
- In order to facilitate participation in public procurement, training on e-Tendering was provided to 512 SC/ST entrepreneurs through NSSHOs. Financial assistance was provided for registration under SPRS and B2B membership to 275 and 315 SC/ST MSEs respectively.
- Total 4666 SC/ST aspiring/exiting entrepreneurs have been provided capacity building training programs through various Govt. / Autonomous institutions like Technology Centre of Ministry of MSME, NSIC-TSCs, NIMSME, CIPET etc.
- Subsidy of Rs.15.24 Cr has been released under Special Credit Linked Capital Subsidy Scheme (SCLCSS) in respect of 98 claim applications of SC/ST MSEs. Similarly reimbursement of Rs. 15.03 Lac in respect of 48 SC/ST MSEs has been made under different reimbursement subsidy schemes (Bank loan process fee, Performance bank charges fee, Testing Charges, Membership fees of EPC, Govt operated e- portal fee, short term training programme of top 50 NIRF).

- To create awareness about National SC/ST Hub scheme 51 awareness campaigns were conducted which were participated by 2417 SC/ST participants.
- Further in order to create awareness on NSSH scheme and sensitize the SC/ST entrepreneurs for participation in public procurement, 3 Mega Events (NSSH Conclaves) were organized through NSSH Offices at Churachandpur (Manipur), Tanjore (Tamil Nadu) and Ahmadabad (Gujarat) in which approximately 2000 SC/ ST participants and various Central / State Govt departments, CPSEs, Banks etc. participated.

Proposed action plan for remaining six month under National SC/ST Hub

- Through various sub-schemes / components of National SC/ST Hub, it is envisaged to facilitate 18000 SC/ST aspiring and existing entrepreneurs during remaining 6 months of FY 2022-23. For wider reach of the scheme, media campaigns through Central Bureau of Communication and Doordarshan (PrasarBharati) shall be taken up.

Mega Events (NSSH Conclaves) organized

- **NSSH Conclave organized on 02.09.2022 at Churachandpur in Manipur.** Shri BhanuPratap Singh Verma, Hon'ble Minister of State, Ministry of MSME, Govt. of India chaired the program and Smt. NemchaKipgen, Hon'ble Minister, Dept. of Textile, Commerce and Industries, Govt. of Manipur was the special guest of the program. Approx. 500 SC/ST aspiring and existing entrepreneurs participated in the event.
- **NSSH Mega Event (Conclave) organized on 23.09.2022 at Tanjore, Tamil Nadu** which was participated by approx. 900 SC/ST aspiring and existing entrepreneurs. Hon'ble Minister of State, Ministry of MSME, Govt. of India Shri BhanuPratap Singh Verma was Chief Guest of the event. Hon'ble Minister for MSME, Govt. of Tamil Nadu, Sri. T.M. Anbarasan, Hon'ble Minister for Adi-Dravidar Welfare, Hill Tribes and Bonded Labour, Smt. KayalvizhiSelvaraj and other dignitaries graced the occasion.
- **NSSH Conclave** was organized on 28.09.2022 at Ahmedabad. Dr. KiritSolanki, Hon'ble Member of Parliament and Chairman, Parliamentary Standing Committee on the Welfare of Scheduled Castes and Scheduled Tribe chaired the event in the presence of Jt. Secretary-SME, Ministry of MSME and CMD, NSIC. Approx. 250 SC/ST participants attended the event.

3.5 Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)

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

3.5.2 Objective:

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

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

3.5.3 Functions:

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

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

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

3.5.4 Organisation:

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

3.5.5 Major activities and achievements in 2022-23

3.5.5.1 Four research papers have been published /accepted for publication in national and international journals.

3.5.5.2 MGIRI imparted enterprise and Skill development training to 198 trainees in 44 sessions to various aspirant and existing entrepreneurs, representatives of NGOs, field agencies, artisans, students, farmers, SHGs etc. from all over the country for dissemination of technologies, products, processes, designs etc. for enterprise development and skill upgradation. Women SHG (Jalgaon, Maharashtra) participated in Entrepreneurship Development Training Programmes on Panchgavya, Herbal and Food products

3.5.5.3 MGIRI has provided quality testing and guidance services to 24 agencies such as institutions, entrepreneurs, students, farmers etc. for 91 different product samples to improve and maintain the quality of the products as per Indian standards and determination of nutrient contents in the products.

3.5.5.4 During last few years, MGIRI came up with a number of technologies, products namely Solar energy operated Potter wheel & Blunger, Turmeric Washer & Polisher, Portable Solar Powered Orange Grader, Hank dyeing machine for Khadi Yarn, Shade Card of natural dyes, Groundnut pod remover machine,



Panchgavya based products, Bio-fertilizer & Bio-pesticides, Basil seed based cosmetic products, disinfectant floor cleaner, Goat milk based soap, Soya based multigrain milk, Tofu and allied products etc.

- 3.5.5.5** Work on the machines / products / processes development for Rural Industries sector namely Turmeric Boiler, Green House Tunnel dryer, Hybrid Seed grader, Wax Thread Extruder, Jigger Jolly cum potter wheel, Light weight fiber Charkha, optimization of dyeing khadi fabric with Arjun Bark extracted Colour, Okra from byproduct of Soya milk industries, Polyherbal Panchgavya based cream, eco-friendly (Cow dung based) idols, scale up design for Foam Generation Machine for perishable fruits and Vegetables, Value added products from Banana plant (*Musa balbisiana*-cosmetic, Mordant, Natural dye), Flax seed based shampoo and cosmetics, Organic base fruits and vegetables shelf life enhancer cum cleaner etc. are in progress.
- 3.5.5.6** Works on 9 external projects received from S&T KVIC and SantRavidas Madhya Pradesh Hastshilp Eevam Hathkargha Vikas Nigam Ltd, Bhopalare in progress.
- 3.5.5.7** Swachhtava Abhiyan launched in the MGIRI by Hon'ble minister, MoMSME Shri Narayan Rane on 2nd October 2022. On this occasion swachchta kits were distributed to workers who are involved in the cleanliness drive. Staffs of the institute are regularly participating in this programme for creating awareness among people.
- 3.5.5.8** Azadi Ka Amrit Mahotsav have been celebrated in the institute through organising MGIRI developed Technology Awareness Workshops in 10 aspirational districts in Maharashtra, Chhattisgarh, Karnataka, Tamilnadu and Andhra Pradesh and planned to organise similar programmes in some other states also this year. All employees of the institute participated and publicized the campaign of "HAR GHAR TIRANGA" through social media & specially through Community Radio of MGIRI 90.4 FM and also in association with different Gram Panchayats of Wardha districts. The employees in different teams visited to nearby villages for awareness of HAR GHAR TIRANGA campaign and distributed national flags to villagers. Awareness created among trainees also who were taking training in different divisions of the institute. All employees hoisted national flag on their homes during 13-15th August 2022. During this period national flag hoisted in institute premises and buildings also illuminated.
- 3.5.5.9** On the occasion of Gandhi Jayanti hon'ble minister Shri Narayan Rane, Hon'ble minister of state Shri BhanuPratap Singh Verma and Secretary MoMSME Shri B.B. Swain visited MGIRI, Wardha on 2nd Oct. 2022 and inaugurated the workshop organised on the topic "Atmanirbhar Bharat keNirman me Gramudyogka Yogdaan, launched Swachhta Abhiyan, MSME Hackathon-2, COVID vaccination (booster dose) Camp, three day's exhibition cum sale of MSME/KVI products and released the Technology Brochure of MGIRI, Wardha.



Hon'ble Minister and Secretary MoMSME releasing Technology Brochure of MGIRI

3.5.5.12 Budgetary support to MGIRI

The Union Government through Ministry of MSME provides funds to MGIRI for undertaking its various activities. The details of funds provided to MGIRI during the last four years and current financial year is as under:

Year	Budget allocation (RE)	Funds released	(Rs. in crore)
2018-19	1000.00	888.19	
2019-20	1000.00	1000.00	
2020-21	1100.00	618.60	
2021-22	1041.06	750.00	
2022-23	851.00	609.00*	

* Fund released till 31.12.2022.

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

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

3.6.1 Objectives

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

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

3.6.1.3 ni-msme's long-term mission is to excel at the following:

- Emphasis on education and research publications
- Diagnostic and development studies for policy formulation
- Empowering the under-privileged through micro enterprise creation
- MSME education programmes
- Emphasis on research publications
- Shift towards client driven approach and innovative interventions
- Enabling enterprise creation and development
- Capacity building for enterprise growth and manage the growth sustainably
- Creation, development, and dissemination of knowledge

3.6.2 Functions

Enterprise promotion and entrepreneurship development being the central focus of ni-msme's functions, the Institute's competencies converge on the following aspects:

- Training new corners in Information Technology
- Spotlighting of topical issues through conferences, seminars, etc.
- Greater attention to need based programmes
- Programme evaluation
- Diagnostic and development studies for policy formulation; and
- Empowering the under-privileged through micro enterprise creation.

3.6.3 Organisation

3.6.3.1 The apex body of the institute is managed, administered, directed and controlled through Governing Council constituted by the Government of India. Hon'ble Minister for Ministry of Micro, Small and Medium Enterprises, Govt. of India is the President of the Society and Chairman of the Governing Council of ni-msme. Secretary, Ministry of Micro, Small and Medium Enterprises, Govt. of India is the Vice- President of the Society, Vice-Chairman of the Governing Council and Chairman of the Executive Committee. Day to day affairs and activities are administered by the Director General of the Institute.

3.6.3.2 Activities of the Institute are organized through its four Schools of Excellence (Enterprise Development; Enterprise Management; Entrepreneurship and Extension; and Enterprise Information and Communications) with each School consisting of theme-focused centres and cells. The Academic Council is the nucleus coordinating body which formulates academic activities and programmes with quantitative and qualitative benchmarks by providing a framework for assessment and evaluation addressing contextual variations.

3.6.4 New Initiatives

- Inauguration of Diamond Jubilee Bhawan
- International Conferences
- Inauguration of Gymnasium
- Construction of Compound wall around vacant land of ni-msme

3.6.5 Major Activities and Achievements

3.6.5.1 During the period 13 programme were conducted involving 4870 trainees in National and International Programme conducted by the Institute during the year 2022-23 (as at the end of September, 2022).



Diamond Jubilee Celebrations

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

The number of programmes conducted, the participants trained and the number of trainees who achieved self-employment or managed to find wage-employment since 2018-19 to 2022-23 upto December, 2022 are given in the following table.

Percentage of trainees with wage employment/self-employment 2018-19 to2022-2023 (upto December, 2022)

Year	Program (in num- bers)	Trainees (in num- bers)	Achievement (Success rate)				Overall %	
			Wage employed		Self employed			
			No.	%	No.	%		
2018-19	25	750	54	7.20	53	7.07	14.27	
2019-20	53	1590	40	2.52	24	1.51	4.03	
2020-21	77	2310	22	0.95	12	0.52	1.47	
2021-22	74	2220	517	23.29	32	1.44	24.73	
2022-23	64	1920						

Major Schemes of the Ministry of MSME and its Attached Offices





Major Schemes of the Ministry of MSME and its Attached Offices

4.1 The Ministry of MSME runs numerous schemes targeted at:-

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

A snapshot of all the schemes is provided below:

A. Scheme for Credit and Financial assistance to MSMEs

I. Prime Minister's Employment Generation Programme (PMEGP)	
Description	<p>The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises. Besides, the scheme also seeks to provide continuous and sustainable employment to all segment of traditional and prospective artisans and rural / urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas. The scheme also focuses to increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.</p> <p>The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.</p> <p><i>The maximum cost of the project/ unit admissible under manufacturing sector is Rs.50 lakh and under business/service sector is Rs.20 Lakh.</i></p>

Intended beneficiaries	Only new projects are considered for sanction under PMEGP. Any individual, above 18 years of age is eligible under the scheme. Since inception in 2008-09 till 31.12.2022, a total of about 8.37 lakh micro enterprises have been assisted with a margin money subsidy of Rs 20,775 crore providing employment to an estimated 68 lakh persons. Out of the total units set up under PMEGP, around 80% are under rural areas and around 20% under urban areas. More than 50% units belong to women, SC and STs. Around 15% units are setup in Aspirational Districts.																				
Recent developments:	<p>The Maximum project cost admissible for setting up of new project has been enhanced from Rs. 25 Lakhs to Rs. 50 Lakhs in Manufacturing Sector and from Rs. 10 Lakhs to Rs. 20 Lakhs in Service Sector.</p> <p>Units in Aspirational Districts and Transgenders have been included in the Special Category for higher subsidy.</p> <p>All implementing agencies are allowed to receive and process applications in all areas irrespective of the rural or urban category.</p> <p>Geo-tagging of the PMEGP units have been initiated for capturing the details of the products and services offered by the units and to create market linkages for them.</p> <p>Free 2-day Entrepreneurship Development Programme (EDP) training is being provided to prospective entrepreneurs.</p> <p>Sunday webinars are also being organized by KVIC for providing information to potential beneficiaries covering various manufacturing and service sectors.</p>																				
PMEGP Performance during last three years and current year	<table border="1"> <thead> <tr> <th>Year</th><th>Margin Money Disbursed (Rs. Crore)</th><th>Micro Units Assisted (Number)</th><th>Estimated Employment Generated (Number)</th></tr> </thead> <tbody> <tr> <td>2019-20</td><td>1950.82</td><td>66,653</td><td>5,33,224</td></tr> <tr> <td>2020-21</td><td>2188.80</td><td>74,415</td><td>5,95,320</td></tr> <tr> <td>2021-22</td><td>2977.41</td><td>103,219</td><td>8,25,752</td></tr> <tr> <td>2022-23*</td><td>1505.72</td><td>46,808</td><td>3,74,464</td></tr> </tbody> </table> <p>*31.12.2022</p> <p>Disbursement of margin money subsidy has been increasing over the year during last three years. During 2019-20 disbursement was impacted due to COVID 19 pandemic and consequent lockdown.</p> <p>In FY 2021-22, PMEGP exceeded the previous FY's performance by disbursing INR 2,978 Cr (~36% higher than FY21) as MM subsidy, assisting 103,219 units (~39% higher than FY21) and generating employment for ~8 Lakh people. This is the highest since the inception of the scheme.</p>	Year	Margin Money Disbursed (Rs. Crore)	Micro Units Assisted (Number)	Estimated Employment Generated (Number)	2019-20	1950.82	66,653	5,33,224	2020-21	2188.80	74,415	5,95,320	2021-22	2977.41	103,219	8,25,752	2022-23*	1505.72	46,808	3,74,464
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Funds allocated during FY 2022-23	Rs.2500.00 Crore (BE)
Expenditure incurred (up to 31.12.2022)	Rs.2000.00 Crore
II. CREDIT GUARANTEE TRUST FUND FOR MSEs (CGTMSE) - Provision of Collateral Free Credit for MSMEs	
Description	<p>Guarantees are provided for extending collateral free lending to Micro and Small Enterprises through banks and financial institutions (including NBFCs). The Scheme covers collateral free credit facility (term loan and/or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 200 lakh per borrowing unit. The guarantee cover provided under this scheme varies from 75 % to 85 % depending upon the quantum of loan and type of beneficiary. A nominal amount towards an Annual Guarantee Fee for the credit facility sanctioned is charged on the outstanding loan amount.</p> <p>STATUS: As on 31st December, 2022, cumulatively 67.03 lakh proposals have been approved for guarantee cover of Rs. 3.86 lakh crores.</p> <p>The scheme is being revamped.</p>
Impact of the scheme	This scheme has covered more than 67 lakh beneficiaries in the last 22 years. The beneficiaries experienced a boost in their turnover as well as employment generation in the years following approval of CGTMSE funding. This has had a positive impact on six major areas in the MSE sector, viz. technology upgradation, skill upgradation, market development, sustainability of scheme, economic impact, and social impact. The scheme has been successful in spanning itself geographically across the country with a special focus in the North East. The benefits of the scheme have also reached more than 100 industrial sectors in which MSEs are operating. The beneficiaries are not just limited to major industrial hubs but are also spread even in tier 3 towns. CGTMSE has been highly effective in settling the claims wherein the first installment was settled within one month in majority of the cases. Details of the scheme along with latest circulars are available in the website of CGTMSE at www.cgtmse.in .
Intended beneficiaries	The scheme is applicable to new and existing MSEs.
Fund Allocation (2022-23)	NIL as approved corpus of Rs. 7,500 crore already been achieved.
Expenditure incurred (upto December, 2022)	Not applicable

B. Schemes for Skill Development and Training

I. A Scheme for Promotion of Innovation, Rural Industries & Entrepreneurship (ASPIRE)	
Description	<p>ASPIRE scheme was approved for continuation from 2021-22 to 2025-26 with a budget outlay of Rs.194.87 cr. The revised guidelines were issued on 28.01.2022 with the following objectives and interventions:</p> <p>Objectives of the Scheme:</p> <ul style="list-style-type: none"> (i) Create jobs and reduce unemployment, (ii) Promote entrepreneurship culture in India, (iii) Promote innovation to strengthen the competitiveness of MSME sector. <p>Component under the scheme:</p> <ul style="list-style-type: none"> (i) Livelihood Business Incubator (LBI): is an entity setup for imparting skill development and incubation programs for promoting entrepreneurship and employment generation in agro-rural sector with special focus on rural and underserved areas. (ii) Technology Business Incubator (TBI): The TBI component under the scheme has been discontinued due to convergence with the Incubation Scheme of M/o MSME. However, the TBIs approved till 31.03.2021 will be supported with the financial assistance for procurement of plant and machineries as per the previous guidelines applicable for TBI. (iii) ASPIRE FOF managed by SIDBI: was created with a focus to invest through Alternate Investment Funds (AIFs), in early-stage start-ups in need of support and nurturing to succeed in developing technology & business enterprise in the areas of innovation, entrepreneurship, developing forward and backward linkages with multiple value chain of manufacturing & service delivery in the agro-based sector. The total corpus of SIDBI FoF is INR 310 cr. <p>The objectives of LBIs are:</p> <ul style="list-style-type: none"> • To generate employment opportunity by facilitating formal, scalable micro-enterprise creation. • To skill, up-skill, re-skill unemployed, existing self-employed/ wage earners in new technologies • To provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector.

	<p>The following activities are covered under the scheme/ Who can Apply</p> <ul style="list-style-type: none"> • 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. Assistance of upto Rs.100 Lakhs to eligible agencies for procurement of plant and machinery only and upto Rs.100 Lakhs as operational expenditure support. • 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. Assistance of upto Rs.75 Lakhs to eligible agencies for procurement of plant and machinery only and upto Rs.100 Lakhs as operational expenditure support. <p>Status:</p> <p>Till 31.12.2022, 102 Livelihood Business Incubators (LBIs) and 22 Technology Business Incubators (TBIs) have been approved, of which 63 LBIs and 14 TBIs have already become functional.</p> <ul style="list-style-type: none"> • A total of 67,564 beneficiaries have been trained in the LBIs, of which 16,721 trainees got self-employed and 10,274 trainees got employed in agro rural sector. • 12 LBIs are proposed to be approved in 2022-23
Intended Beneficiaries	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 and not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs.
Funds Allocated (2022-23)	Rs. 4 Cr (RE)
II .Entrepreneurship and Skill Development Programmes (ESDP)	
Description	Entrepreneurship development is the process of improving the skills and knowledge of entrepreneurs, enhancing the capacity to develop, manage and organize a business venture while keeping in mind the risks associated with it. The O/o DC-MSME under “Development of MSMEs” vertical has launched the “Entrepreneurship and Skill Development Programme (ESDP)”. The objective of the programme is to motivate young persons (Men and Women) representing different sections of the society. The ultimate objective is to promote new enterprises, build capacity of existing MSMEs and inculcate entrepreneurial culture in the country. This scheme (ESDP) is implemented across the length and breadth of the country.

	<p>Activities of the Scheme:- The Activities/programme under the ESDP Scheme includes the following modules:</p> <ol style="list-style-type: none"> 1. One day Entrepreneurship Awareness Programme (EAP) 2. Six weeks' Entrepreneurship-cum-Skill Development Programme (E-SDP) 3. One-Week Advance E-SDP (New component has been added during the 15th FC) 4. One week duration Management Development Programme (MDP) and 5. Advance MDP (New component has been added during the 15th FC) <p>To have a better outreach of the ESDP scheme, the scheme activities/programmes are being conducted by the field offices of M/o MSME, MSME Technology Centres, Central/ State Governments Tool Rooms and other Implementing Agencies under ESDP.</p> <p>In 2022-23, First time IITs/IIMs/ICAR/CSIR/Agricultural Universities of Central /State Govt. are also roped in for conducting newly added Advance E-SDP and Advance MDP programmes.</p>				
Programmes/ Beneficiaries FY 2022-23 (upto 18.01.2023)	<table border="1"> <thead> <tr> <th>Total No. of Programmes Completed under ESDP</th><th>No. of Beneficiaries under ESDP</th></tr> </thead> <tbody> <tr> <td>1105</td><td>66502</td></tr> </tbody> </table>	Total No. of Programmes Completed under ESDP	No. of Beneficiaries under ESDP	1105	66502
Total No. of Programmes Completed under ESDP	No. of Beneficiaries under ESDP				
1105	66502				
Fund Allocation (2022-23)	BE- Rs. 40.00 crore RE- Rs. 40.00 crore				
Expenditure incurred (upto 18.01.2023)	Rs. 34.21 Crores				

C. Schemes for Infrastructure Development - Support through Cluster Approach.

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

	<p>The scheme covers three types of interventions:</p> <ul style="list-style-type: none"> i. Soft interventions - Activities to build general awareness, counseling, skill development and capacity building, exposure visits, market development initiatives, design and product development, etc. ii. Hard interventions - Creation of common facility centres, raw material banks, upgradation of production infrastructure, warehousing facility, tools and technological upgradation, etc. iii. Thematic interventions - Interventions on a cross-cutting basis for brand building, new media marketing, e-commerce initiatives, research and development, etc. <p>The financial assistance provided for any specific project shall be subject to a maximum of Rs. 5 (five) crore to support Soft, Hard and Thematic interventions.</p> <table border="1"> <thead> <tr> <th>Type of Cluster</th><th>Per Cluster Budget limit</th></tr> </thead> <tbody> <tr> <td>Regular Cluster(upto 500 artisans)</td><td>Rs. 2.50 crore</td></tr> <tr> <td>Major Cluster (more than 500 artisans)</td><td>Rs. 5.00 crore</td></tr> </tbody> </table> <p>MSME Ministry has constituted a Scheme Steering Committee as the apex coordination and monitoring body. KVIC, Coir Board, NIMSME (Hyderabad), IED (Odisha), IIE (Guwahati), IMEDF (New Delhi), J&K KVIB, Foundation for MSME Clusters (FMC), New Delhi, Council for Handicrafts Development Corporations (COHANDS), Export Promotion Council for Handicrafts(EPCH), Uttar Pradesh Khadi and Village Industries Board(UPKVIB), North East Handloom and Handicraft Development Corporation (NEHHDC) and NISARG Argipreneurship Foundation are the Nodal Agencies for implementation of the scheme.</p> <p>In addition, to widen the reach of the scheme, Foundation for MSME Clusters (FMC), New Delhi, Council for Handicrafts Development Corporations (COHANDS), New Delhi have been designated as Nodal Agencies under the scheme during 2019-20. In 2020-21, TRIFED, UP KVIB and EPCH have also been empaneled as Nodal Agencies.</p> <p>Status: Under the scheme of Fund for Regeneration of Traditional Industries (SFURTI), from the year 2015 to 31st December 2023, 498 clusters have been approved with GoI grant worth Rs. 1292.24 crore that will benefit about 2.94 lakh artisans. 85 of these clusters are approved in North Eastern Region. 272 of 498 clusters are functional.</p> <ul style="list-style-type: none"> • During the period January 2022 to December 2022, 65 SFURTI cluster proposals have been approved. 	Type of Cluster	Per Cluster Budget limit	Regular Cluster(upto 500 artisans)	Rs. 2.50 crore	Major Cluster (more than 500 artisans)	Rs. 5.00 crore
Type of Cluster	Per Cluster Budget limit						
Regular Cluster(upto 500 artisans)	Rs. 2.50 crore						
Major Cluster (more than 500 artisans)	Rs. 5.00 crore						

Intended beneficiaries	Non-Government organizations (NGOs), institutions of the Central and State Governments and semi-Government institutions, field functionaries of State and Central Govt., PanchayatiRaj institutions (PRIs), Private sector by forming cluster specific SPVs, Corporates and Corporate Social Responsibility (CSR) foundations with expertise to undertake cluster development.
Funds Allocated (2022-23)	Rs. 1.95 Cr. (RE)
Expenditure incurred (upto 31-12-2022)	Rs 1.11 Cr.
II. Micro and Small enterprises Cluster Development Programme (MSE-CDP)	
Objectives:	<p>Ministry of MSME is implementing Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) for development of clusters. The objective of the scheme is to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) by extending financial assistance as Government of India (GoI) grant for establishment of Common Facility Centers (CFCs) in the existing clusters and for establishment of new / upgradation of existing Industrial Areas / Estates / Flatted Factory Complex. MSE-CDP is a demand driven scheme and Central Sector Scheme.</p> <p>i. Common Facility Centers (CFCs): The GoI grant will be restricted to 70% of project cost (Rs. 5.00 - 10.00 crore) and 60% of project cost (Rs. 10.00 - 30.00 crore). In case of NE & Hill States, Island territories, Aspirational Districts, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units, GoI grant will be 80% of project cost (Rs. 5.00 - 10.00 crore) and 70% of project cost (Rs. 10.00 - 30.00 crore). The CFC project with cost more than Rs. 30.00 crore can also be considered but the GoI assistance would be calculated by taking into account the maximum eligible project cost of Rs.30.00 crore.</p> <p>ii. Infrastructure Development: The GoI grant will be restricted to 60% of project cost (Rs. 5.00 - 15.00 crore) for setting up of new Industrial Estate / Flatted Factory Complex and GoI grant will be 50% of project cost (Rs. 5.00 - 10.00 crore) for up-gradation of existing Industrial Estate / Flatted Factory Complex. In case of NE & Hill States, Island territories, Aspirational Districts, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units, GoI grant will be 70% of project cost (Rs. 5.00 - 15.00 crore) for setting up of new Industrial Estate / Flatted Factory Complex and 60% of project cost (Rs. 5.00 - 10.00 crore)</p>

	for up-gradation of existing Industrial Estate / Flatted Factory Complex. The ID project with cost more than Rs. 10.00 crore/15.00 crore can also be considered but the GoI assistance would be calculated by taking into account the maximum eligible project cost of Rs. 10.00 crore/15.00 crore.
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Achievement - Year-wise data during the FY 2017-18 to 2022-23

Year	Projects Approved			Projects completed			Budget utilized (Rs. in crore)		
	CFC	ID	Total	CFC	ID	Total	BE	RE	Exp.
2017-18	9	12	21	13	11	24	184.00	157.65	157.11
2018-19	11	26	37	17	11	28	279.00	173.40	172.73
2019-20	38	35	73	11	11	22	227.90	227.90	226.34
2020-21	26	42	68	8	12	20	390.69	116.28	116.28
2021-22	18	13	31	3	13	16	156.50	156.50	135.59
2022-23 as on 04.01.2023	9	19	28	1	2	3	262.00	120.00	78.68
Total	111	147	258	53	60	113	1500.09	951.73	886.73

D. Scheme for Marketing Assistance

I. Scheme for providing financial assistance to Khadi institutions under MPDA	
Description	Government has introduced w.e.f 01.04.2010, a flexible, growth stimulating and artisan oriented Market Development Assistance (MDA) Scheme, in place of the erstwhile system of Rebate. The financial assistance being extended currently under MMDA for Cotton/Muslin, Wool and Polyvastra shall be calculated @ 35% on Prime Cost (cost of raw material + conversion charges up to grey cloth + processing charges), excluding margin [establishment expenditure (25%) and trading (3%), insurance (1%) & bank interest (4%)] and for Silk Khadi shall be calculated @ 20% on Prime Cost (cost of raw material + conversion charges up to grey cloth + processing charges), excluding margin [establishment expenditure (25%) and trading (3%), insurance (1%) & bank interest (4%)]. The quantum of MMDA shall be distributed to the KIs of Cotton/ Woolen Khadi & Polyvastra-(i) producing institutions (34%), (ii) Selling institutions (17%), (iii) Artisans (35%) & (iv) Karyakartas (14%). Where a Khadi institution is involved both in production and selling activities, the amount of assistance shall be 51% of the MMDA and in case of Silk Khadi the quantum of MMDA shall be distributedto the KIs (i) producing institutions (40%), (ii) Selling institutions (20%), (iii) Artisans (30%) & (iv) Karyakartas (10%). Where a Khadi institution is involved both in production and selling activities, the amount of assistance shall be 60% of the MMDA. The producing institutions shall utilize their entitled MMDA for procuring tools & equipment / up-gradation of technology, engaging designers & consultants

	for improving the existing designs and introduction of new designs, Value addition to post fabric process and Engaging technicians for maintenance of Charkhas/ Looms/ and other equipment. The selling Institutions shall utilize their entitled MMDA for all sales promotional activities by way of introduction of computerization/ bar-coding/ billing/ debit / credit card swiping machine, accounts, renovation of sales outlets, Introduction of mobile sales van, participation in domestic and international exhibitions, Extension of sales discount/ discount on whole sales for clearance of stock and Capacity building of sales personnel.
Intended beneficiaries	Khadi Institutions (KIs) affiliated/ registered with KVIC, State/UT KVIBs, State/ UT KVIB units holding valid Khadi/Polyvastra and Khadi Mark Certificate and whose annual budget duly approved by KVIC.
Funds Allocated (2022-23)	BE: Rs 244.39 crore
Expenditure incurred (upto 31.12.22)	Rs. 169.29 crore

E. Scheme for Technology Upgradation and Competitiveness

MSME Champions Scheme (Erstwhile CLCS-TUS)

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 5 years 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:

1. MSME-Sustainable (ZED)
2. MSME-Competitive (Lean)
3. MSME-Innovative (for Incubation, IPR, Design and Digital MSME)

The Digital MSME will be interlinked with all the other components of the MSME Champions Scheme.

I. MSME Sustainable (ZED)	
Description	MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSMEs about Zero Defect Zero Effect (ZED) practices and motivate & incentivise them for ZED Certification while also encouraging them to become MSME Champions. Through the journey of ZED Certification,

	MSMEs can reduce wastage 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, standardisation of products, processes, systems etc. in order to enhance their global competitiveness and sustainability. The ZED Certification aims at enhancing the competitiveness of an MSME through assessment, handholding, managerial and technological intervention etc.
Nature of Assistance	<ul style="list-style-type: none"> • Cost of Certification <ul style="list-style-type: none"> i. Certification Level 1: BRONZE: Rs. 10,000/- ii. Certification Level 2: SILVER: Rs. 40,000/- iii. Certification Level 3: GOLD: Rs. 90,000/- • Subsidy on cost of ZED certification: <ul style="list-style-type: none"> i. Joining Reward of Rs. 10,000/- (Bronze will become free if availed) ii. 80%-60%-50% for Bronze, Silver & Gold ZED certified MSMEs. • Additional subsidy: <ul style="list-style-type: none"> i. 10% for Women/SC/ST owned MSMEs OR MSMEs in NER / Himalayan / LWE / Island territories/aspirational districts. ii. 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: <ul style="list-style-type: none"> i. Up to 75% of the total cost of Testing/Certification, with the maximum ceiling of subsidy being Rs. 50,000/- • Handholding/Consultancy Support: <ul style="list-style-type: none"> i. Up-to Rs.2 lakh for handholding/Consultancy in order to achieve the next Certification Level. • Support in Technology Upgradation for Zero Effect Solutions: <ul style="list-style-type: none"> i. Up-to Rs. 3 lakhs for moving towards zero effect solutions/pollution control measures/cleaner technology.
Achievement/Status	<p>MSME-Sustainable (ZED) scheme was launched on 28 April 2022.</p> <ul style="list-style-type: none"> i. Over 26000 nos. of MSMEs registered under MSME Sustainable (ZED) certification Scheme. ii. 1381 Bronze, 42 Silver and 41 Gold certifications have been awarded till date to the MSMEs and the remaining registered MSMEs are under process for certification. iii. 17 States/UTs have included ZED in their respective Industrial Policies and offering additional incentives to ZED certified MSMEs

	<p>iv. 15 Banks have come forward and notified incentives to ZED certified MSMEs in the form of concessions in processing fee and rate of interest.</p> <p>v. Rs. 13.99 crore has been released for FY 2022-23.</p>
Intended Beneficiaries	Udyam Registered manufacturing MSMEs.
Implementation	Through Quality Council of India (QCI) & through the offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2022-23)	<p>Rs. 7.04 Crore*</p> <p>(*The total BE under MSME Champions Scheme is Rs. 50.72 crore)</p>
Expenditure (as on 31-12-2022)	Rs. 13.99 crore
II. MSME-Innovative (for Incubation, IPR, Design and Digital MSME)	
<p>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.</p> <p>The scheme has 4 sub-components:</p> <ul style="list-style-type: none"> A. Incubation B. Design C. IPR D. Digital 	
II.A. MSME-Innovative (Incubation)	
Description	The objective of the scheme is to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovative MSMEs.
Nature of Assistance	<ul style="list-style-type: none"> ➤ Financial Assistance to 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.

Achievement/Status	<ul style="list-style-type: none"> i. Host Institutes (HIs) approved: 632 nos. ii. Ideas approved: 257 nos. iii. MSME Idea Hackathon 2.0 was launched on 2.10.2022- 14.11.2022 based on 15 themes. Received 13,764 Ideas from all over India. iv. Rs.20.57 crores released for 257 ideas approved in MSME Idea Hackathon, 2022
Intended Beneficiaries	Udyam Registered MSMEs/Other
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2022-23)	<p><i>Rs. 10.19 crore *</i> <i>(*The total BE under MSME Champions Scheme is Rs. 50.72 crore)</i></p>

II.B.MSME-Innovative (Design)

Description	The objective of this component is to bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform. It aims to provide expert advice and cost-effective solution on real time design problems for new product development, its continuous improvement and value addition in existing/new products
Nature of Assistance	<ul style="list-style-type: none"> ➤ Design Project: 75% of the total project cost will be contributed by GoI up to a maximum of Rs. 40 lakh. ➤ Student Project: 75% of the total project cost will be contributed by GoI up to a maximum of Rs. 2.5 lakh.
Achievement/Status	<ul style="list-style-type: none"> i. MoU has been signed with IISc, Bangalore, 6 IITs, 11 NITs ii. No. of Professional Design /Student Projects approved: 22 iii. Rs. 3.59 crore released to CTTC, Bhubaneswar for conducting 77 Awareness programme and 6 National Level workshops.
Intended Beneficiaries	Udyam Registered manufacturing MSMEs.
Implementation	MSMEs can submit their proposal to Implementing Agency (IA) as per scheme Guidelines.
Fund Allocation (2022-23)	<p><i>Rs. 6.48 crore*</i> <i>(*The total BE under MSME Champions Scheme is Rs. 50.72 crore)</i></p>

Expenditure (as on 31-12-2022)	Rs. 3.59 crore
II.C.MSME-Innovative (IPR)	
Description	<p>The objective of the scheme is to improve the IP culture in India with the following interventions:</p> <ul style="list-style-type: none"> i. To enhance the awareness of Intellectual Property Rights (IPRs) amongst the MSMEs and to encourage creative intellectual endeavour in Indian economy; ii. To take suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies developed by the MSMEs for their commercialization and effective utilization of IPR tools.
Nature of Assistance	<ul style="list-style-type: none"> ➤ A Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) instalments ➤ Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design: <p>The maximum financial assistance to the eligible applicants under the IPR component is as follows:</p> <ul style="list-style-type: none"> i. Foreign Patent: up-to Rs. 5.00 lakh ii. Domestic Patent: up-to Rs. 1.00 lakh iii. GI Registration: up-to Rs. 2.00 lakh iv. Design Registration: up-to Rs. 0.15 lakh v. Trademark: up-to Rs. 0.10 lakh
Achievement/Status	<ul style="list-style-type: none"> i. No. of IP Facilitation Centres On-boarded: 88 ii. No. of Reimbursement for Patent – 108 iii. No. of Trademark reimbursement- 863 iv. No. of Design reimbursement- 37 v. Awareness Programme- 67 vi. National level workshop-1 vii. Official Training – 5 viii. Amount released – Rs. 4.43 crore
Intended Beneficiaries	The applicant/entity/unit must have a valid Udyam Registration.
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2022-23)	<p>Rs. 11.65 crore*</p> <p>(*The total BE under MSME Champions Scheme is Rs. 50.72 crore)</p>

Expenditure (as on 31-12-2022)	Rs. 4.43 crore
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II. D. MSME-Innovative (Digital)

Description	The objective of the “Digital MSME” Scheme is to bring in digitization and digitalization. The scheme strives to make MSMEs digitally empowered and motivate them to adopt digital tools, applications and technologies in their production & business processes with a view to improve their competitiveness in domestic and global markets.
Nature of Assistance	<ul style="list-style-type: none"> ➤ Provisioning of a website/app for the MSMEs. ➤ Providing pre-developed Enterprise Resource Planning (ERP) Suites to take care of the diverse requirements of the MSMEs viz. HRM, CRM, Financial Management, Raw Material Management, etc.
Achievement/Status	Digital MSME scheme approved by Hon'ble Minister (MSME) on 12.10.2022. <i>The scheme will be launched shortly.</i>
Intended Beneficiaries	All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in “Digital MSME” Scheme.
Implementation	Through Telecommunications Consultants of India Ltd. (TCIL) and the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2022-23)	Rs. 7.02 crore* (*The total BE under MSME Champions Scheme is Rs. 50.72 crore)
Expenditure (as on 31-12-2022)	NIL

III. MSME-Competitive (Lean)

Description	MSME Competitive (Lean) Scheme is an extensive drive on the part of Ministry of Micro, Small and Medium Enterprises for enhancing the competitiveness of MSME Sectors through implementation of Lean Tools and Techniques. Lean Tools and Techniques are a tested and proven methodology for improving the competitiveness of MSME sector.
Nature of Assistance	<p>Cost of Implementation:</p> <ul style="list-style-type: none"> ➤ Basic-Free; ➤ Intermediate- Rs. 1,20,000/-; ➤ Advance- Rs. 2,40,000/-; <ol style="list-style-type: none"> i. Financial Assistance to group of MSME Units for adoption of Lean tools/techniques ii. Subsidy on cost of Implementation: 90% of Total Cost of Implementation

Achievement/Status	Lean scheme guidelines approved by Hon'ble Minister (MSME). <i>The scheme will be launched shortly</i>
Intended Beneficiaries	Udyam Registered manufacturing MSMEs.
Implementation	Through Quality Council of India, National Productivity Council and the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2022-23)	Rs. 8.34 crore* <i>(*The total BE under MSME Champions Scheme is Rs. 50.72 crore)</i>
Expenditure (as on 31-12-2022)	Rs. 2.25 Cr

F. Other Schemes for the MSMEs across the country

- I. Ministry of MSME UNIDO, GEF-5 Project on 'Promoting Market Transformation for Energy Efficiency in Micro, Small & Medium Enterprises'

BACKGROUND:

The UNIDO, GEF-5 Project 'Promoting Market Transformation for Energy Efficiency in Micro, Small & Medium Enterprises' intends to develop and promote market environment for MSME by introducing energy efficient technologies and enhancing the use of identified technologies in the clusters. The programme focuses 12 clusters from seven sectors (Pulp & Paper, Textile, Food Processing, Pharma, Chemical & Dye, Foundry & Forging, Iron & Steel, Mix Cluster). The project is under the Global Environmental Facilities' (GEF) programmatic framework for energy efficiency in India and includes United Nations Industrial Development Organization (UNIDO) as the Implementing Agency (IA) and Ministry of MSME as the Lead Executing Agency (EA). The key executing partner for the project is Energy Efficiency Services Ltd (EESL). Small Industrial Development Bank of India (SIDBI) and Bureau of Energy Efficiency (BEE) are the guiding agencies for the project.

OBJECTIVE:

The project aims to promote the implementation of energy efficiency in the MSME sector, to create and sustain a revolving fund mechanism to ensure replication of energy efficiency measures in the sector and to address the identified barriers for scaling-up energy efficiency measures and consequently promote a cleaner and more competitive MSME industry in India. The project zooms in on sector specific energy efficient process technologies and aims to facilitate investments therein, through combination of reduction of technical risks (standardization and localization of technology) and reduction of financing burden (through market aggregation and innovative, energy service-based funding model).

The project has the following Specific objectives:

- a. promote implementation of energy efficiency in the MSME sector;
- b. create and sustain a mechanism that would ensure replication of energy efficiency measures in the sector;
- c. create a revolving fund by apportioning a part of the revenues from the aggregator (EESL) that would sustain the activities beyond the life of this project; and
- d. to address the identified barriers for scaling-up energy efficiency measures and consequently promote a cleaner and more competitive MSME industry in India.

ENERGY TARGET:

In total, the project is expected to result in direct annual energy savings of 956,184 GJ; with lifetime of investments being 10 years, this means a total 10-year reduction of 9,561,838 GJ. Under the project, the target of CO₂ emission reduction is 86,000 Tonnes per year.

ACHIEVEMENT:

- Under the project, 740 surveys have been done under 10 clusters. Under these clusters, 100 baseline studies and 90 detailed energy audits have been completed.
- The programme has directly benefitted 120 MSME units so far which includes MSME units, MSME technology manufacturers and technology suppliers under 20 technologies and capacity of 3500 MSME personnel has been built through organization of 36 technical workshop till November 2022. From the project, 470 MSME units will be directly benefitted by adoption of 35 energy efficient technologies. So far, due to this intervention, around 35 MSME units have implemented these energy efficient technologies in their units.
- The project is also in the process of developing and training 100 local service providers (LSPs) related to those energy efficient technologies
- It is on the path of creating an investment opportunities to the tune of 150mnUSD.
- The project has been able to make great inroads in terms of identifying 36 promising energy efficient technologies, out of which 20 technologies have been successfully demonstrated in 12 MSME clusters from diverse industrial sectors. There are few replications also have been commissioned under project and an innovative financing model has been designed to roll out a revolving fund dedicated to the energy efficient technologies which would go a long way in providing substantive financial support to the participating industries. Overall more than 100 equipments have resulted into 1900 Tons of Oil Equivalent and saved 4.4 crore of Rs. per year and 9000 Tons of Carbon emissions. Huge Number of operators and technicians have been provided training to sustain such efforts. We are looking forward for many MSMEs to participate in the energy efficiency intervention in coming days not only in the selected clusters but also beyond these clusters.

II. Raising and Accelerating MSME Performance (RAMP) Scheme	
Scheme Description	<p>Honorable Prime Minister Shri Narendra Modiji launched the Government of India's Central Sector Scheme "Raising and Accelerating MSME Performance" (RAMP) in June 2022.</p> <p>RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to market, finance and technology upgradation by enhancing the outreach of existing MoMSME schemes. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre-State collaboration.</p> <p>The total project cost of RAMP, for the five years FY 2022-23 to 2026-27 is Rs.6062.45Cr, of which, World Bank support is Rs.3750 Cr (USD 500 million.</p> <p>Objective: Key objectives and deliverables of RAMP are:</p> <ul style="list-style-type: none"> • Accelerating Centre- State collaboration in MSME promotion and development • Enhancing effectiveness of existing MoMSME schemes for technology upgradation • Strengthening Receivable Financing Market for MSMEs • Enhancing effectiveness of Credit Guarantee Trust for Micro & Small Enterprises (CGTMSE), and promoting guarantee for greening initiatives of MSEs, and women owned MSEs • Reducing incidence of delayed payments to MSEs
	<p>Key Benefits:</p> <p>RAMP scheme would enhance the performance of MSMEs by promoting technology upgradation, innovation, digitization, market access, credit, etc through active participation of the State Governments.</p> <p>Scheme applicable for:</p> <p>Individual MSMEs through State Government/Agencies</p>
Target Beneficiaries	RAMP scheme envisages to benefit more than 5.5 lakh MSMEs during the programme period (FY 2022-23 to 2026-27). The programme implementation will be through the State agencies.
Fund Allocation	BE 2022-23: Rs 723.00 Cr, RE 2022-23 : Rs495.00 Cr

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



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

5.1 Activities for the North-East Region

5.1.1 Pursuant to the Government's Policy of earmarking 10% of the total funds for NER, under the Schemes/Programmes of M/o MSME, an outlay of Rs. 2051.64 crore in BE 2022-23 had been earmarked exclusively for the Region which comprise the States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.

Budgetary outlay and Expenditure for the North-East Region during 2017-18 to 2022-23
(Up to 31.12.2022)

Year	Budget Allocation	10% Budget Allocation to NER	Expenditure NER (Rs in Crore)
2017-18	6481.96	643.85	590.36
2018-19	6552.61	670.05	671.85
2019-20	7011.29	755.26	720.55
2020-21	7572.20	758.93	482.07
2021-22	15699.65	1608.61	1611.68
2022-23 *	21422.00	2051.64	1766.01 *

* (Tentative Expenditure upto 31.12.2022)

5.1.2. "Promotion of MSMEs in N.E. Region and Sikkim"

Description

Scheme: 'Promotion of MSMEs in North Eastern Region and Sikkim' a Central Sector Scheme.

The Scheme 'Promotion of MSMEs in North Eastern Region and Sikkim' approved by Govt. of India has been continued with the budget outlay of Rs. 295.0Cr (FY 2021-22 to 2025-26) has the following components:-

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

Objective: The Scheme envisages financial assistance to State Governments for setting

up new and modernization of existing Tool Room/ Mini Technology Centres. The project for creation of common facilities to supplement manufacturing, testing, packaging, R&D, product and process innovations and training for natural resources such as fruits, spices, agriculture, forestry, sericulture and bamboo etc. available in NER and Sikkim would be given priority.

Financial Assistance: The maximum assistance from Government of India will be limited to Rs. 13.50 crore or 90% of the project cost, whichever is less, balance and any excess amount to be contributed by State Government. The GoI assistance towards the building cost for upgradation of infrastructure would be limited to Rs.1.00 crore within the total permissible GoI assistance. Government of India financial assistance would not be admissible towards the cost of land.



Hon'ble Minister addressed during North-East Conclave

2. Development of new and existing Industrial Estates:

Objective: Government of India financial assistance will be provided for development of new and existing Industrial Estates, Flattened Factory Complexes. The infrastructure facilities will include power distribution system, water, telecommunication, drainage & pollution control facilities, roads, storage and marketing outlets etc.

Financial Assistance: The maximum assistance from Government of India will be limited to Rs.13.5 crore for development of New Industrial Estate or Rs. 9.00 crore for development of Existing Industrial Estate or 90% of the project cost, whichever is less, balance and any excess amount to be contributed by State Government.

3. Development of Tourism Sector:

Objective: Looking into immense scope of tourism sector in NER and Sikkim, projects for

creation of common services such as kitchen, bakery, laundry & dry cleaning, refrigeration and cold storage, IT infra, potable water, display centre for local products, centre for cultural activities etc. in a cluster of home stays may be considered. There has to be linkages of projects with local MSEs. Projects of State Tourism Development Agencies or Central/State Autonomous bodies for Tourism Development shall be allowed.

Financial Assistance: The assistance from Government of India will be limited to Rs. 4.50 crore or 90% of the project cost whichever, is less balance and any excess amount to be contributed by State Government.

Intended beneficiaries - All MSMEs

Fund Allocation (2021-22) - Rs. 50.0Cr.

Expenditure incurred (upto 31.12.2022) - Rs. 12.18 Cr.

Financial & physical achievement during the FY 2017-18 to 2022-23 (Upto December, 2022)

Financial Year	Financial Progress		Physical progress		
	BE/RE (in Cr.)	Exp. (in Cr.)	Detail of projects approved	Total approved projects	Completed
2017-18	5.00	5.965	Other activities - 01	01	MTC- 02
2018-19	20.99	20.604	(i) MTCs - 01 (ii) IID -12 (iii) Other activities -04	17	(i) MTC-01 (ii) Other activities-01
2019-20	58.93	53.9525	(i) MTCs - 02 (ii) IID -07 (iii) Other activities -03 (iv) Training -02	14	(i) Other activities-02 (ii)Training -02
2020-21	20.00	22.97	(i) Scheme SFC & guidelines revised (ii) No projects approved in FY 2020-21	NA	-
2021-22	20.00	21.094	No projects approved in FY 2021-22	NA	(i) IID -02 (ii) Other activity -01
2022-23	50.00	12.18	(i) MTCs - 01 (ii) IID -04	05	IID -03
Total	177.42	139.2655	-	40	14

Projects approved during 2022-23 till December, 2022

(Rs. in Cr.)

	Final Approval	Project Cost	Proposed GoI grant
Mini Technology Center (MTCs)	01	11.4477	08.1587
Flattened Factory Complex (FFC)	04	44.8877	40.3976
Total	05	56.3354	48.5563

5.1.3 KVIC in the North-East

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

5.1.3.2 Village Industries which are being setup in these hilly and backward areas include Fruit & Vegetable Processing Industries Beekeeping, Processing of Cereals and Pulses, Pottery, Fibre, Soap, Cane & Bamboo, Carpentry & Blacksmith; and also Khadi & Polyvastra activities.

5.1.3.3 Khadi and Village Industries in the North East Region:

State-wise Physical Performance of Khadi # in NER during 2022-23.

S. No	STATE	UP TO 31-12-2022			Expected upto 31.03.2023		
		Production (Rs. in Lakh)	Sales (Rs. in Lakh)	Cumulative Employment (Numbers)	Production (Rs. in Lakh)	Sales (Rs. in Lakh)	Cumulative Employment (in Numbers)
1.	Arunachal Pradesh	15.10	38.47	31	42.00	81.00	33
2.	Assam	917.03	1136.39	5793	1627.00	2040.78	10570
3.	Manipur	95.03	60.00	318	130.50	90.30	300
4.	Meghalaya	16.24	15.59	61	36.99	34.31	61
5.	Mizoram	3.03	7.98	17	1.50	8.50	20
6.	Nagaland	44.24	45.07	110	50.96	80.98	295
7.	Sikkim	0.00	0.00	0	0.00	0.00	0
8.	Tripura	0.00	0.00	0	0.00	0.00	0
TOTAL		1090.67	1303.50	6330	1888.95	2335.87	11279

Including Polyvastra & Solarvastra

5.1.3.4 State-wise Physical Performance of Village Industries in NER during 2022-23.

Sl. No.	State	UP TO 31-12-2022			Expected upto 31.03.2023		
		PRODUC- TION (Rs. In lakhs)	SALES (Rs. In Lakhs)	Cumu- lative EMPLOY- MENT (Number)	PRODUC- TION (Rs. In lakhs)	SALES (Rs. In Lakhs)	Cumu- lative EMPLOY- MENT (Number)
1.	Arunachal Pradesh	12994.65	19859.59	0.26	17278.91	26623.69	0.27
2.	Assam	139318.91	214502.93	6.40	210363.45	337710.48	6.66
3.	Manipur	61127.10	87943.19	1.48	98811.01	145252.33	1.62
4.	Meghalaya	24901.47	37001.20	0.74	39812	65775.22	0.82
5.	Mizoram	47697.29	76328.67	1.48	68777.69	109174.85	1.53
6.	Nagaland	63577.31	88962.62	1.24	92852.24	131641.29	1.32
7.	Sikkim	6419.78	10447.13	0.29	8559.71	14810.10	0.3
8.	Tripura	47103.46	69901.69	1.43	70009.65	103609.18	1.49
TOTAL		403139.97	604947.02	13.32	606464.66	934597.14	14.01

5.1.3.5 PMEGP-Special efforts have been made by KVIC to provide employment in NER under PMEGP.

- (i) A total number of 8,823 PMEGP projects have been assisted by utilizing Margin Money Subsidy of Rs. 180.15 cr. in NER States during the year 2021-22. PMEGP performance in NER States during 2021-22 for New Units is as under:

Sr. No.	State	Margin Money allocation (Rs. in lakh)	Margin Money utilized# (Rs. in lakh)	Units assisted (Number)	Estimated employment generated (Number)
1	Sikkim	240.52	214.27	85	680
2	Arunachal Pradesh	675.7	788.88	196	1568
3	Nagaland	4453.49	2494.89	1241	9928
4	Manipur	6928.56	3337.25	1139	9112
5	Mizoram	2984.23	1461.76	650	5200
6	Tripura	3499.30	2083.70	958	7664
7	Meghalaya	3928.23	974.17	699	5592
8	Assam	14887.25	6659.71	3855	30840
	Total	37597.28	18014.63	8823	70584

** including un-utilized balance funds of previous year

- (ii) Total number of 2822 PMEGP projects were sanctioned by involving Margin Money Subsidy of Rs. 72.28 cr. in NER States during the year 2022-23. PMEGP performance in NER States during 2022-23 (31.12.2022) is as under

Sr. No.	State	Margin Money allocation (Rs. in lakh)	Margin Money utilized# (Rs. in lakh)	Units assisted (Number)	Estimated employment generated (Number)
1	Sikkim	255.36	59.45	26	208
2	Arunachal Pradesh	553.71	390.70	86	688
3	Nagaland	3544.86	1210.32	355	2840
4	Manipur	5383	919.84	316	2528
5	Mizoram	2308.79	945.03	307	2456
6	Tripura	2784.14	977.44	394	3152
7	Meghalaya	2971.5	175.74	95	760
8	Assam	11693.36	2549.27	1243	9944
	Total	29494.72	7227.79	2822	22576

*** including un-utilized balance funds of previous year*

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

State	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23*
Arunachal Pradesh	2282	280	211	98	196	86
Assam	75	3737	2603	2939	3855	1243
Manipur	600	1291	1173	1556	1139	316
Meghalaya	1116	1178	377	359	699	95
Mizoram	930	1208	760	810	650	303
Nagaland	249	1123	1109	740	1241	355
Sikkim	37	55	962	842	85	26
Tripura	209	280	79	57	958	394
Total	5498	9261	7274	7401	8823	2822

** up to 31.12.2022*

5.1.3.7 SFURTI Projects in North East States:

Total 85 clusters have been approved in NER since 2014 till 31.12.2022, benefitting 39,512 artisans with GoI assistance of Rs. 204.01 cr. Of these, in 2021-22, 13 clusters have been approved, benefitting 7,338 artisans with a GoI assistance of Rs. 40.29 cr. These clusters are in Agro, Handicraft and Textile sector.

Total 54 clusters have become functional in NE States till 31.12.2022. Of these, 23 clusters have become functional in 2021-22. These clusters are in Agro, Bamboo, Khadi and Textile sector.

5.1.4 NSIC in North Eastern Region (NER)

- Activities undertaken by NSIC North-East, are Vendor Development Program &Awareness Program with IOCL, RINL and also with various associations including Laghu Udyog Bharti etc. SC/ST Hub has done 9 webinars with 350 participants.
- 420 nos. of participants have been trained in various disciplines upto September, 2022 under Technical Incubation Centre, further 1200 trainees are expected to be trained upto March, 2023 for year 2022-23.

5.2 Activities targeted at welfare of women

- 5.2.1** Under PMEGP higher subsidy is provided to women beneficiaries. Since inception (i.e. 2008-09 to 31.12.2022), a total of 2,59,339 projects of women entrepreneurs have been assisted under PMEGP. The cumulative data on number of women beneficiaries for the last five years (2017-18 to 2021-22) and current year up to 31.12.2022 is as follow:

(Micro Enterprises / Projects: in Numbers)

YEAR	WOMEN ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2017-18	15669
2018-19	25434
2019-20	24720
2020-21	27285
2021-22	39,192
2022-23 (up to 31.12.2022)	18,288
TOTAL SINCE INCEPTION (UP TO 31.12.2022)	259339

- 5.2.2** The main focus of the schemes/programmes undertaken by the Organisations of the Ministry is to provide/facilitate a wide range of services required for accelerating the development of MSMEs. Nevertheless, there are a few schemes/programmes which are individual beneficiary oriented. There are several schemes, wherein women are provided extra benefits/ concessions/ assistance. The details of concessions for women may be seen in the respective scheme guidelines as available on the Ministry's website www.msme.gov.in.

- 5.2.3** As Per the NSS 73rd Round of NSSO there are a total of estimated 1,23,90,523 Women owned proprietary MSMEs in the country. Figure 5-3 shows the percentage distribution of male

owned proprietary MSMEs in the country. More than 20% proprietary MSMEs are owned by women.

State-wise Distribution of Proprietary MSMEs by Gender of Owners [NSS 73rdRound]

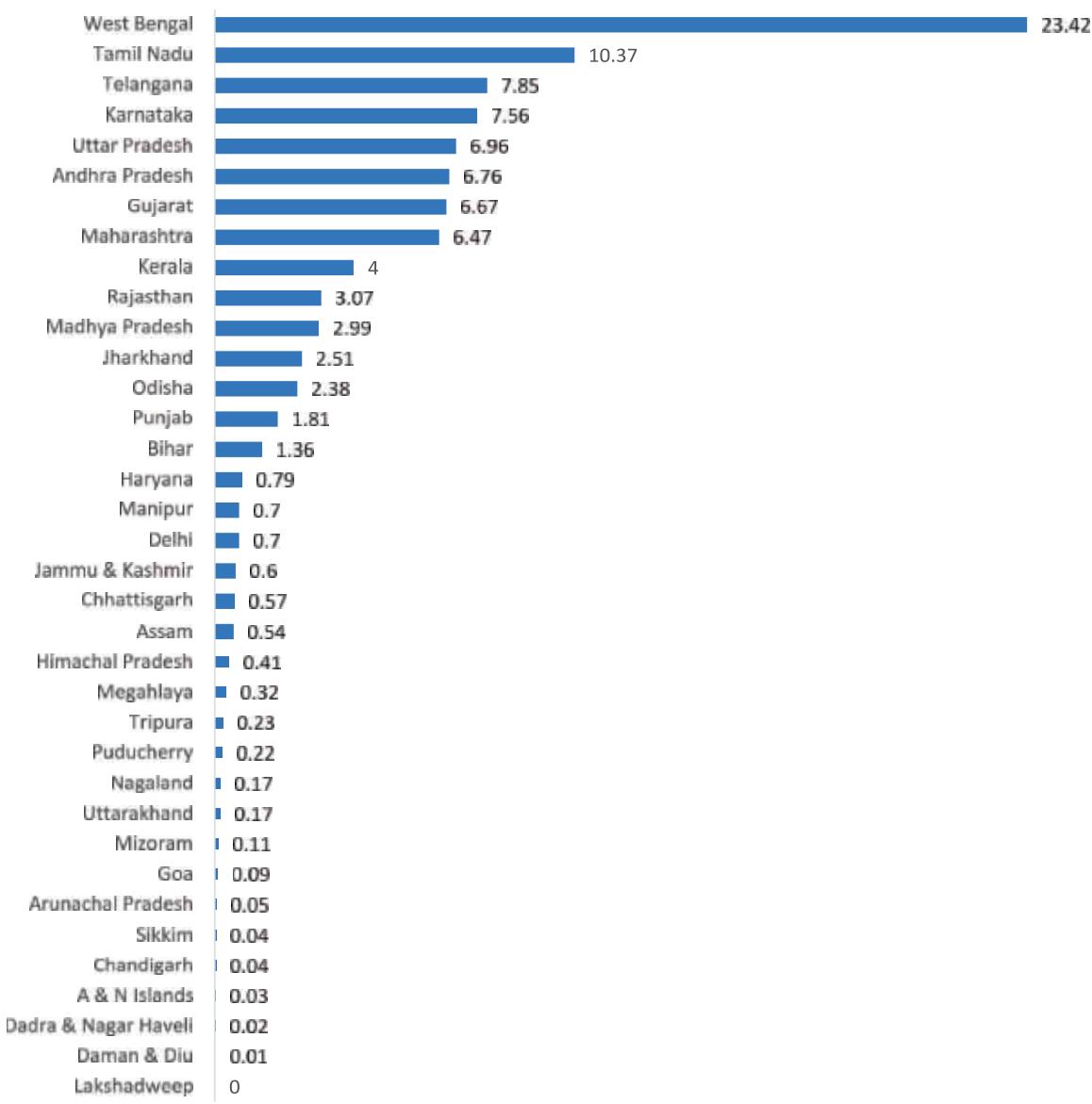
Sl. No.	State/UTs	Male	Female	All	Share of State among All MS-MEs with Male Owners(%)	Share of State among All MS-MEs with Female Owners (%)
1	West Bengal	5583138	2901324	8484462	11.52	23.42
2	Tamil Nadu	3441489	1285263	4726752	7.10	10.37
3	Telangana	1459622	972424	2432046	3.01	7.85
4	Karnataka	2684469	936905	3621374	5.54	7.56
5	Uttar Pradesh	8010932	862796	8873728	16.53	6.96
6	Andhra Pradesh	2160318	838033	2998351	4.46	6.76
7	Gujarat	2375858	826640	3202499	4.90	6.67
8	Maharashtra	3798339	801197	4599536	7.84	6.47
9	Kerala	1647853	495962	2143816	3.40	4.00
10	Rajasthan	2261127	380007	2641134	4.67	3.07
11	Madhya Pradesh	2275251	370427	2645678	4.70	2.99
12	Jharkhand	1250953	310388	1561341	2.58	2.51
13	Odisha	1567395	295460	1862856	3.24	2.38
14	Punjab	1183871	224185	1408056	2.44	1.81
15	Bihar	3239698	168347	3408044	6.69	1.36
16	Haryana	831645	98309	929953	1.72	0.79
17	Delhi	827234	86742	913977	1.71	0.70
18	Manipur	86383	86604	172987	0.18	0.70
19	Jammu & Kashmir	624056	74785	698841	1.29	0.60
20	Chhattisgarh	727203	71201	798403	1.50	0.57
21	Assam	1128411	66665	1195076	2.33	0.54
22	Himachal Pradesh	329595	50368	379963	0.68	0.41
23	Meghalaya	72191	39462	111653	0.15	0.32
24	Tripura	179169	28042	207212	0.37	0.23
25	Puducherry	65350	27072	92422	0.13	0.22
26	Uttarakhand	380000	20964	400964	0.78	0.17
27	Nagaland	65778	20865	86643	0.14	0.17
28	Mizoram	20439	13698	34137	0.04	0.11
29	Goa	57133	10815	67948	0.12	0.09
30	Arunachal Pradesh	16153	6274	22427	0.03	0.05
31	Chandigarh	44321	5560	49881	0.09	0.04
32	Sikkim	20880	5036	25916	0.04	0.04
33	A & N Islands	14302	4026	18328	0.03	0.03
34	Dadra & Nagar Haveli	12900	2629	15529	0.03	0.02

Sl. No.	State/UTs	Male	Female	All	Share of State among All MS-MEs with Male Owners(%)	Share of State among All MS-MEs with Female Owners (%)
35	Daman & Diu	5880	1560	7441	0.01	0.01
36	Lakshadweep	1384	488	1872	0.00	0.00
	ALL	48450722	12390523	60841245	100.00	100.00

Percentage share of States in MSMEs owned by Women

Percentage Share of States in MSMEs Owned by Women

■ % share of MSMES with women MSMEs



5.3 Welfare for persons with disabilities

- 5.3.1** This Ministry is maintaining ‘reservation roster’ as per the instructions on the subject. The vacancies arising out of 100-point roster for the disabled persons for the Ministry and its attached O/o DC (MSME), are regularly intimated to the Department of Personnel and Training for filling up of such posts. Besides other facilities (like conveyance allowance), as per the Government of India’s instructions, also provided to the disabled persons working in various offices of the Ministry.
- 5.3.2** The NSIC and NIMSME are providing necessary reservation/preference for the training in different fields of entrepreneurship development and related training modules.
- 5.3.3** PMEGP – Under PMEGP Persons with disabilities are treated as Special Category and are entitled for higher rate of subsidy and lower personal contribution. Since inception (i.e. 2008-09 to 31.12.2022), a total of 4964 projects of Persons with Disabilities have been assisted under PMEGP. Data on number of PHC beneficiaries for the last five years (2017-18 to 2021-22) and current year up to 31.12.2022 is as follow:

Year	PHC ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2017-18	44
2018-19	495
2019-20	414
2020-21	400
2021-22	484
2022-23 (Up to 31.12.2022)	221
TOTAL SINCE INCEPTION (UPTO 31.12.2022)	4964

5.4 International Cooperation

- 5.4.1** Worldwide, the MSMEs have been accepted as the engine of economic growth for promoting equitable development. Similarly, in India also, MSMEs have played an important role in economic growth and export promotion of the country. However, the progression of COVID-19 virus across the globe from beginning of the year 2020 brought in difficulties for MSMEs. To maintain its niche in the international and global markets, MSMEs have been required to remain globally competitive and continuously update themselves to meet the challenges emerging out of changes in technology, changes in demands, emergence of new markets, etc.
- 5.4.2** M/o MSME and its organizations, through its various schemes and programmes, have been providing support to the Indian MSME sector by giving them exposure of the international market; latest technologies; sharing of experiences and best management practices in the

international arena. In continuation of this endeavor, M/o MSME has entered into long term Agreements, Memorandum of Understanding/Joint Action Plan with 19 countries viz. Tunisia, Romania, Rwanda, Mexico, Uzbekistan, Lesotho, Sri Lanka, Algeria, Sudan, Cote d'Ivoire, Egypt, Republic of South Korea, Mozambique, Botswana, Indonesia, Vietnam, Mauritius, Sweden and UAE.

5.4.3 Significant Conferences/events organised and Meetings held with Foreign Dignitaries/

Delegations : Ministry of Micro, Small, and Medium Enterprises as well as its organizations like O/o DC (MSME) and NSIC regularly hold discussions with foreign delegations to enhance bilateral cooperation for the mutual benefits of MSMEs of the two countries. The details of such meetings/discussions held and major conferences/events organised are given below:

- Mo/MSME in association with Federation of Indian Chambers of Commerce & Industry (FICCI), participated in World Expo 2020 in Dubai from January 16 – 26, 2022 (for duration of 11 days). During this period strength of MSME Sector of India was showcased at the MSME Pavilion organized at the India Pavilion at Expo site. In the MSME Pavilion, activities of the Ministry and its organisations and unique products produced by MSMEs in various sectors were also showcased digitally through 12 films.
- First meeting of India-Taiwan Joint Working Group on SME Cooperation was held on 24.01.2022 in virtual mode. The Indian side was led by Ms. Mercy Epao, Joint Secretary(SME) while the Taiwan side was led by Dr. Chin-Tsang Ho, Director General, Small and Medium Enterprise Administration, Ministry of Economic Affairs, Taiwan. During the meeting both sides exchanged their policies/experiences in development of MSME sector; agreed for setting up an India-Taiwan SME Cooperation Forum for taking up sector specific issues and B2B engagements. The two sides also agreed to encourage participation of their MSMEs in major fairs/exhibitions of each other.
- Mo/MSME in association with All India Plastics Manufacturers Association organized-'International Mega-Summit on Plastic Recycling and Waste Management' during 4-5 March, 2022 in New Delhi. The 2-day Mega-Summit brought together distinguished National and International Speakers from the industry and academia to deliberate upon challenges and opportunities in the plastics recycling sector. The event witnessed the presence of over 300 delegates from various segments of plastic industry and MSMEs. The event was also attended virtually by many national as well as international experts.
- Mo/MSME in association with Electronics & Computer Software Export Promotion Council organised a "MEGA GLOBAL MSME BUSINESS SUMMIT" on 24 March 2022 in New Delhi. Titled "Empowering Tech Entrepreneurs", the Summit aimed to help MSMEs learn about latest innovations and their applications in the commercial world. The Summit also enabled enterprises to align their technical competencies with developments in the international environment to suit the needs of global buyers and

to enter into business alliances. About 100 Indian delegates and 30 foreign delegates joined the Summit. Several B2B meetings were held between delegates that resulted in many new business opportunities for participating companies.

- Mo/MSME in association with Entrepreneurship Development Institute of India (EDII) organized Mega International Summit on MSMEs' Competitiveness and Growth in New Delhi on 29-30th March, 2022. The two-day summit witnessed brainstorming sessions and panel discussions on the enhancements, challenges and growth opportunities in the MSME sector. Speakers and experts from India, Singapore, Peru, Lao PDR, Rwanda, Myanmar, Russia, Uzbekistan, Spain and Iran, shared their experiences at the summit. Hon'ble Minister for MSME, Shri Narayan Rane graced the event as chief guest. The summit was attended by entrepreneurs, academicians, policymakers, industry leaders, thought leaders, business chambers, industry associations, startups, social impact organizations, MSMEs and self-help groups from across the world.
- Mo/MSME in association with PHD Chamber of Commerce and Industry (PHDCCI) organised the 2nd International Conference on Defence and Security on 30-31 March 2022 in New Delhi for deliberating on the issues and subjects in defence and security especially with respect to contribution of MSMEs. Diplomats from different countries including Kyrgyzstan, Kazakhstan, Thailand, Poland, Romania also attended the Conference. More than 100 B2B Meetings were organised in the event for the Indian companies with the Foreign OEMs and delegates for exploring business opportunities.
- An India-Colombia Virtual Meeting/Webinar on MSME was held on 21st April, 2022. The meeting was led by Ms. Mercy Epao, Joint Secretary (SME) from Indian side and Ms. Martha Cecilia Rocha Gaona, Representative, Ministry of Commerce, Industry and Tourism of Colombia from Colombian side. During the meeting both sides shared their policies & practices on development of MSMEs in their respective countries; and exchanged views on potential areas of bilateral cooperation.
- A delegation from UAE, led by H.E. Ahmed Belhoul Al Falasi, UAE Minister of State for Entrepreneurship and SMEs called upon Sh. Narayan Rane, Hon'ble Union Minister of MSME on May 12th, 2022 in Udyog Bhawan, New Delhi. During the meeting, discussion was held on potential areas of bilateral collaboration under the framework of specific chapter on SMEs included in the India- UAE Comprehensive Economic Partnership Agreement (CEPA).
- Ministry of Micro, Small and Medium Enterprises (MSME) organized 'Udyami Bharat' programme at Vigyan Bhawan in New Delhi on 30th June, 2022. Hon'ble Prime Minister of India graced the event as Chief Guest in the august presence of Hon'ble Minister of MSME and Hon'ble Minister of State for MSME. Officers of the Ministry & its organisations, dignitaries from other Ministries/departments, state governments and diplomats from various countries also took part in the event. During the event, Hon'ble Prime Minister launched the 'Raising and Accelerating MSME Performance'

(RAMP) scheme, 'Capacity Building of First-Time MSME Exporters' (CBFTE) scheme and new features of the 'Prime Minister's Employment Generation Programme' (PMEGP). Prime Minister also digitally transferred assistance to beneficiaries of PMEGP for 2022-23; announced results of MSME Idea Hackathon, 2022; distribute National MSME Awards, 2022; and issued Digital Equity Certificates to 75 MSMEs in the Self Reliant India (SRI) Fund.

- 21 Memorandum of Understanding (MoUs) have been signed by Mo/MSME with NSIC Ltd., ECGC Ltd. and 19 Export Promotion Councils(EPCs) on 20.09.2022 for authorizing these organisations for implementation of sub-component of Capacity Building of First Time MSE Exporters (CBFTE) under IC Scheme of the Ministry. Under the CBFTE Component Ministry will provide Reimbursement of RCMC Fees, export insurance premium and Testing & Quality Certification to new MSE exporters.
- H.E. Mr. Elias Mubanga, Zambian Minister of Small and Medium Enterprises Development, called upon Shri Narayan Rane, Hon'ble Minister of MSME on July, 20th 2022 in New Delhi. The objective of the meeting was sharing of views on development of MSME sector in respective countries.
- The 3rd Joint Committee Meeting (JCM) [under the MoU signed between Ministry of Micro,Small and Medium Enterprises(MSME),GoI and Ministry of Business,Enterprises and Cooperatives of Republic of Mauritius for cooperation in the field of MSMEs] was held on 25.08.2022 in Udyog Bhawan, New Delhi. In the said meeting, Indian side was led by Shri Narayan Rane, Hon'ble Minister of Micro, Small and Medium Enterprises (MSME), Government of India, and Mauritius side was led by Sh. Soomilduth Bholah, Hon'ble Minister of Industrial Development, SMEs and Cooperatives. During the JCM, both sides reviewed the present engagement between India and Mauritius in the field of MSMEs, and held discussion on potential areas of cooperation in various areas including exchange of best practices and experiences in development of MSME sector; holding of physical/virtual exhibitions/fairs; technological cooperation; encouraging B2B collaboration/tie ups through B2B meets; entrepreneurship development & training programs; collaboration in various sectors such as aromatherapy, food processing and eco-friendly businesses.
- A Memorandum of Understanding (MoU) was signed between National Institute for Micro, Small and Medium Enterprises (ni-msme) of India, an Institute under the Mo/MSME, GoI and SME Mauritius Ltd. of Mauritius on 24.08.2022 at New Delhi on cooperation in MSME Sector.
- Shri B. B. Swain, Secretary (MSME) led a delegation of MSMEs to Slovenia for taking part in the 60th Edition of Annual International Fair of Agriculture and Food, AGRA at Gornja, Radgona, Slovenia during 20-25 August, 2022. During the visit, a Memorandum of Understanding (MoU) on cooperation in the field of SMEs was also signed between National Small Industries Corporation Ltd. (NSIC), Republic of

India and SPIRIT Slovenia, Public Agency for Entrepreneurship, Internationalization, Foreign Investments and Technology (SPIRIT Slovenia), Republic of Slovenia.

- A delegation from Bahrain led by Dr. Abdulhasan Al-Dairi, Chairman of Bahrain SMEs called upon Hon'ble Minister of MSME, Shri Narayan Rane on 25.08.2022 in New Delhi. The delegation also comprised industry representatives from Bahrain. From Indian side Hon'ble Minister of State for MSME, Secretary(MSME), Joint Secretary(SME) and CMD-NSIC also took part in the meet. During the meeting, the two sides exchanged views on MSME sector in their respective countries and stressed on bilateral cooperation in MSME sector.
- Three round of negotiations have been held during May-August 2022 under SME Track for India- Canada Comprehensive Economic Partnership Agreement (CEPA). In these meets, a Chapter on SME has been finalized for inclusion in the India Canada CEPA.
- Mo/MSME has actively participated in the negotiations for 'SME Chapter' to be included in India-UK Free Trade Agreement (FTA) and India-EU FTA.
- First meeting of India-Japan Joint Working Group on SME Cooperation, constituted under the 'India-Japan Industrial Competitiveness Partnership (IJICP), was held in virtual mode on 7th November, 2022. The Indian side was led by Ms. Mercy Epao, Joint Secretary(SME), Ministry of Micro, Small and Medium Enterprises (MSME) and the Japanese side was led by Mr. Katsuhiko Murayama, Director, Southwest Asia Office, Ministry of Economy, Trade and Industry (METI)of Japan. During the meeting, both sides deliberated upon experiences on development of MSMEs in the two countries and potential areas of cooperation in the field of MSME.
- The Ministry of Micro, Small and Medium Enterprises (MSME) in partnership with the All India Plastics Manufacturers' Association (AIPMA) organised 'GLOBAL MSME CONVENTION FOR PLASTICS INDUSTRY' in Goa on 16th – 17th November 2022. Inaugural Session of the Convention was virtually presided by Shri Narayan Rane, Hon'ble Minister of MSME, and Dr. Pramod Sawant, Hon'ble Chief Minister of Goa graced the event as Chief-Guest. Senior officers of the Ministry, AIPMA, foreign delegates/speakers from Sri Lanka, Thailand, Germany, Bangladesh and industry representatives also took part in various technical sessions as key speakers. The event was attended by more than 250 MSMEs.
- A delegation led by Sh. B. B. Swain, Secretary (MSME) and comprising officers of the Ministry of MSME, NSIC Ltd. and MSME representatives visited Taiwan during 30 Nov - 02 Dec 2022 for the first meeting of India-Taiwan SME Cooperation Forum. The first SME Forum meet focused on the healthcare sector, with the theme being "Electronic Manufacturing for the Healthcare Sector".

General Statutory Obligations





General Statutory Obligations

6.1 Official language

- 6.1.1** The Union of India is constitutionally obligated to use the Hindi in Devanagari script as its official language. Government policy aims at progressively increasing the use of Hindi in official work. Effective steps were taken during the year in the Ministry of MSME to ensure the compliance of Official Language Policy, implementation of the annual programme and compliance with the various orders of the Government of India on the recommendations of the Committee of Parliament on Official Language.
- 6.1.2** Progress has been made in the progressive use of Hindi in official business. The Ministry has a functional Hindi language website at: <http://msme.gov.in>
- 6.1.3** All documents such as general orders, notifications, press communiqué, contract, agreement, tender forms and notices, resolution, rules, memorandum /office memorandum, administrative reports and official papers laid before a House or both the Houses of Parliament under the Section 3(3) of the Official Languages Act, 1963 are issued bilingually, i.e. both in Hindi and English. General orders meant for departmental use were issued in Hindi only. All letters received in Hindi were replied to in Hindi.
- 6.1.4** The meeting of Hindi Advisory Committee of Ministry of Micro, Small and Medium Enterprises are held under the chairmanship of the Hon'ble MSME Minister wherein important decisions are taken. The Departmental Official Language Implementation Committee under the Chairmanship of the Joint Secretary (In-Charge of Hindi) in the Ministry of MSME has already been constituted. Quarterly meetings of the Committee are organized regularly and important decisions for use of Hindi in official work are taken. Effective steps for ensuring compliance of the decisions have also been taken.
- 6.1.5** Correspondence in Hindi: Letters to State Governments, Union Territory and Central Government offices located in regions 'A' and 'B' were issued in Hindi, to the extent possible. Similarly, letters were sent in Hindi to Central Government offices located in region 'C' as per the targets laid down in the Annual Programme. About 86% correspondence was made in Hindi in region 'A', 86 % in region 'B' and 82% in region 'C' up to the quarter ending December 2022.
- 6.1.6** Monitoring and Inspections: In order to ensure the implementation of the Official Language Policy, monitoring is done through reviewing the quarterly progress reports. During the years 05 sections of the Ministry and attached organizations i.e. KVIC headquarter Mumbai, NSIC, Regional offices and NSIC zonal office, Coir Board showroom and sales depot, Mumbai, NSIC HQs, Delhi, NIMSME, Hyderabad, NSIC Zonal office, Hyderabad, KVIC state office and Coir Board Regional office, Bangalore, Coir Board HQs, Kochi, NSIC branch office, Kochi etc.

under the control of Ministry of MSME were inspected to ensure the use of official language and compliance with the Official Language policy.

6.1.7 Hindi Month: Hindi month was celebrated from 14th September, 2022 to 13th October 2022 in the Ministry of Micro, Small and Medium Enterprises. To encourage and motivate the employees/officers for doing official work in Hindi, various competitions like Hindi Typing, Hindi Essay Writing, Noting and Drafting in Hindi, General Hindi, Dictation, quiz, speech in Hindi, Kavita path and Hindi work in the sections were organized. A large number of officers and employees participated in these events with enthusiasm. The message of Hon'ble Minister(MSME) on the occasion of Hindi Day 2022 was circulated on the 14th September in the Ministry of MSME as well as in its attached and subordinate offices for compliance.

6.1.8 Use of Hindi in attached Offices and statutory bodies:

6.1.8.1 Office of DC (MSME) : During the period, the Hindi section of O/o the Development Commissioner (MSME) has taken many action to ensure continuous and smooth compliance of the Official Language Act, Rules and orders of the Hon'ble President on the recommendation of the Committee of Parliament on Official Language in the Headquarter as well as its subordinate offices. All forms, reports, parliamentary questions and papers covered under section 3(3) were prepared bilingually.

During the Hindi Fortnight Hindi Diwas (on 14th September, 2022), workshop, poetry recitation, stenography competition, essay competitions were also organized between 14th September to 30th September, 2022 in which the officers and employees of head quarters participated with full enthusiasm. Special cooperation has been done for the translation related to publicity & advertising.

6.1.8.2 KVIC: Khadi and Village Industries Commission (HQ), Mumbai has a full-fledged Hindi Directorate which is responsible to implement the Official Language policy and guidelines issued from time to time by the Department of Official Language, Ministry of Home Affairs. Hindi Pakhwada was organized from 16th September, 2022 to 30th September, 2022 in which various Hindi competitions were held and the winners were awarded. Sub-ordinate offices, of the Commission and Directorates of the headquarters were inspected. The meeting of Official Language Implementation Committee and Hindi workshops were organized regularly in the commission. The website of the commission is bilingual. The compliance of the Section - 3(3) of Official Language Act, 1963 is ensured in the Commission.

6.1.8.3 MGIRI: To promote the use of Hindi (Rajbhasha) in office activities, quarterly workshops on relevant topics have been organised, progress of use of Hindi in official communications, advertisement in bilingual etc. have also been reviewed in the quarterly meeting of Executive Committee of the Institute and found satisfactory, Hindi Pakhwada have been organised during 14-28 September 2022 in the institute in which competitions on note writing, translation from English to Hindi, recitation, oration and knowledge of Hindi have been organised among staffs of the institute. Meeting of Rajbhasha Karyanvan Samittee have been organised quarterly and Head of Office or representatives participated in NARAKAS meeting.

6.1.8.4 Coir Board: Coir Board is continuing its efforts to promote the use of Official Language of the Union in all its establishments. All the documents under Section 3(3) were issued bilingually and letters received in Hindi were replied in Hindi under Rule (5). Quarterly OLIC meetings were conducted. Virtual Hindi workshops on Official Language were organized for all the Officers and Staff members of Coir Board all over India. Hindi Diwas/Hindi Chetna Mass was organized from 14th September, 2022 to 30th September, 2022 in which various Hindi competitions were held and the winners were awarded. A special Workshop on the occasion of Constitution Day was also organized on 25.11.2022 in which total 121 officials participated.

6.1.8.5 NSIC: NSIC continuously strives to promote the use of Hindi in official work. The meeting of Official Language Implementation Committee and Hindi workshop were regularly organized in NSIC. During the year Hindi Pakhwada was organized from 14th September, 2022 to 29th September, 2022. 06 Hindi competitions were organized in which total 204 officers/employees participated and winners were awarded.

6.1.8.6 NI-MSME: Hindi workshop was conducted once in every quarter for the benefits of the officers and employees of the Institute. On the occasion of Hindi Day 2022 Hindi Pakhwada was celebrated in the institute from 14th September, 2022 to 30th September 2022. During this period various Hindi programmes were conducted. Different types of training programmes and workshops were conducted in the institutes. A one-day Workshop in Hindi was conducted on 15th June 2022 on the subject "Women Enterpreneurship".

6.2 Vigilance

- 6.2.1** The Vigilance Division of the Ministry is headed by a part-time Chief Vigilance Officer (CVO) of the rank of Joint Secretary who functions as the nodal point for all vigilance matters, in consultation with the Central Vigilance Commission and Investigating Agencies.
- 6.2.2** The Ministry is implementing the guidelines / instructions issued by the Department of Personnel & Training and the Central Vigilance Commission in creating greater awareness of vigilance among the users of its services. During the period under report, the references/ vigilance complaints received from various sources in the Ministry / Attached office / Organizations under the Ministry were replied to / disposed off.
- 6.2.3** Vigilance Awareness Week was observed from 31st October, 2022 to 6th November, 2022. During this period Integrity Pledge was administered by the Secretary(MSME) to officials of the Ministry to promote ethical practices and foster a culture of honesty and integrity.
- 6.2.4** The Vigilance Division deals with the appeals preferred by employees of the organizations functioning under the Ministry on the penalties imposed on them and also complaints, etc. received against the functionaries of these organizations and disciplinary proceedings against officers of the Ministry and Assistant Directors and above level officers of O/o DC (MSME). The following functions are also performed by the Division:-

- (i) Maintenance of Annual Performance Appraisal Reports (APARs) of Officers and Staff including online system of SPARROW <https://sparrow.eoffice.gov.in>.
- (ii) All cases falling under CCS (Conduct) Rules, 1964 including Annual Property Return Statement of the employees.
- (iii) Safe custody of mortgage bonds/deeds.
- (iv) Vigilance clearance for administrative purposes.

6.2.5. During the period under report, 28 complaints were received and were scrutinised/disposed of in consultation with Central Vigilance Commission, wherever applicable.

6.3 Citizen's Charter

6.3.1 Citizens'/ Clients' Charter for M/o MSME have been prepared and the same can be viewed at Ministry's website. This Charter consists of a Declaration of the Ministry, incorporating its mission and commitment to the Micro, Small and Medium Enterprises and for the people of India, in general.

6.3.2 The Information and Facilitation Counter of the Ministry, located on the ground floor (between Gate No. 4 and 5), Nirman Bhawan, New Delhi, provides information on the services and activities of the Ministry and its organisations. It also receives RTI applications as well as fees, if any, by RTI applicant.

6.3.3 Annual Reports and Handbook on Self Employment have been published and are available for the information of potential entrepreneurs, policy makers and others. The website of the Ministry, i.e., www.msme.gov.in provides all the relevant information and link to its organisations.

6.3.4. The detailed Citizens'/ Clients' Charter of the Ministry is available on the website of the Ministry.

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

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

6.4 Right to Information

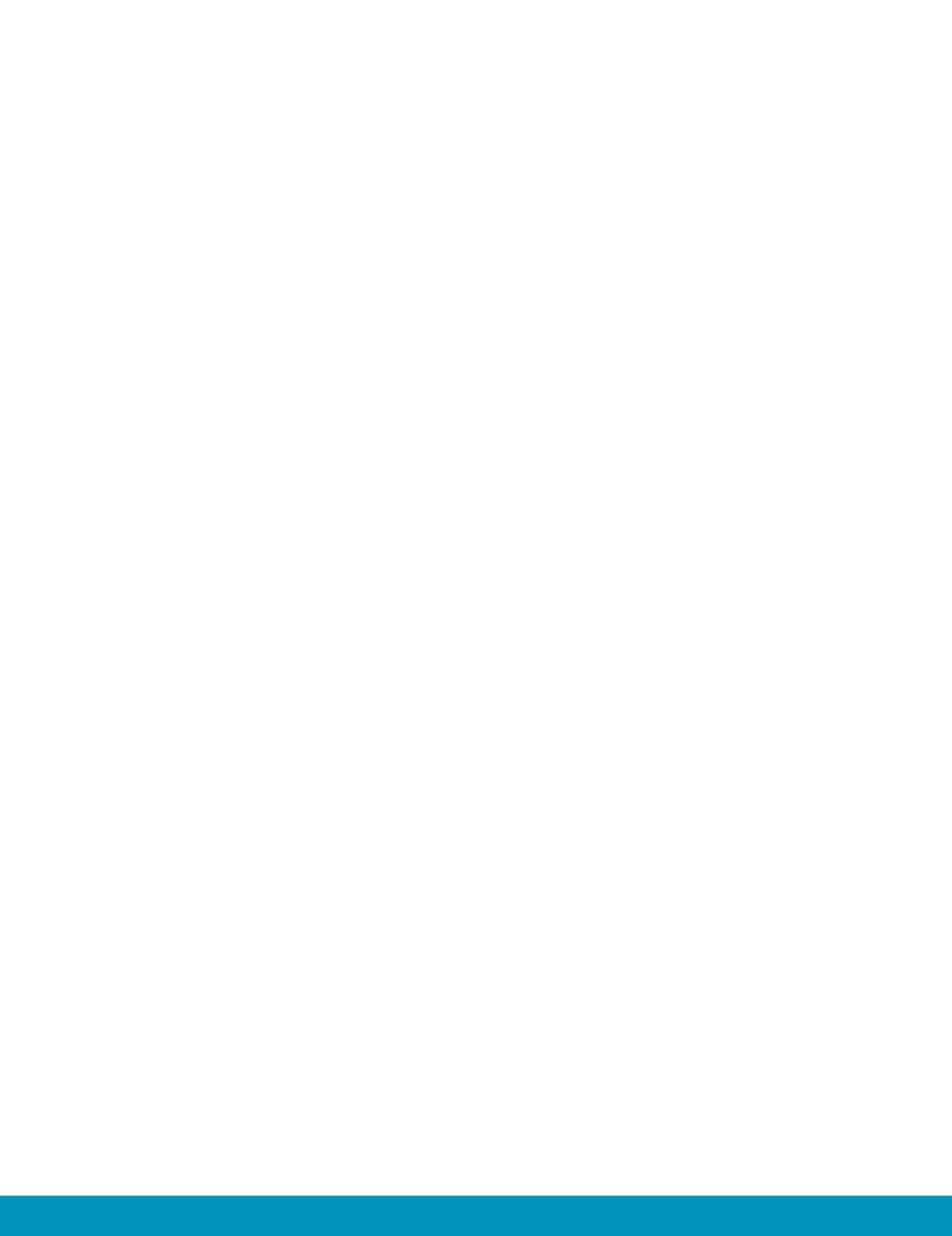
For information under the RTI Act, 2005, citizens may approach the Public Information Officer (RTI) located between Gate No. 4 & 5, Nirman Bhawan, [O/o DC (MSME)], New Delhi on any working day.

The complete information in respect of the Ministry and the other Public Authorities of the Organisations under this Ministry is regularly uploaded on the website of the Ministry. The details of the CPIOs'/Appellate Authority are also available at respective office website.

6.5 Prevention of Sexual Harassment

- 6.5.1** In accordance with the provisions contained in the Sexual Harassment of Women at Work Place (Prevention and Redressal) Act, 2013, an Internal Complaints Committee has been constituted in the Ministry.
- 6.5.2** During the year 2022-23 (Upto December, 2022) no case was reported to the Internal Complaints Committee and no case is pending with the ICC.
- 6.5.3** The online complaint management system-“She box” (Sexual Harassment electronic-Box) introduced by the Ministry of Women and Child Development to enable women employees of the Central Government to file complaints directly. It has been given wide publicity by the Ministry among its employees and attached /subordinate organizations.

Annexures I – V



Annex-I
**1. Plan Allocation and Expenditure During 2018-19, 2019-20, 2020-21,
2021-22 and 2022-23 (Upto 31.12.2022)**

(Rs. in crore)

Items	2018-19	2019-20	2020-21	2021-22	2022-23
SME DIVISION					
BE	170.29	213.99	223.72	221.10	228.05
RE	143.03	174.93	171.54	208.65	154.88
Expenditure	135.61	136.08	169.68	177.88	114.00*
ARI DIVISION					
BE	3308.24	3641.75	4066.94	2927.54	3698.44
RE	3488.40	3714.43	2570.98	4202.73	3321.46
Expenditure	3577.98	3692.21	2872.76	4094.10	2549.29*
O/o DC(MSME)					
BE	3074.08	3155.55	3281.54	12551.01	16772.51
RE	2921.18	3121.93	2921.70	11288.27	16197.36
Expenditure	2799.54	2889.35	2605.07	10888.48	8173.21*
AFI Division					
BE	-	-	-	-	723.00
RE	-	-	-	-	455.01
Expenditure	-	-	-	-	125.00*
Total BE	6552.61	7011.29	7572.20	15699.65	21422.00
Total RE	6552.61	7011.29	5664.22	15699.65	20128.71
Total Expenditure	6513.13	6717.64	5647.50	15160.46	10961.50*

*(upto 31.12.2022)

2. List of Nodal CPIOs

Sl. No.	Name, Designation and Telephone of CPIOs	Name, Designation and Telephone of Appellate Authority	Subject Matter
1.	K. Thomas Maring, Under Secretary, M/o MSME, Udyog Bhawan, New Delhi Ph: 011-23063313 thomas.mk@nic.in	R.R. Meena, Director Nirman Bhawan, New Delhi Rajar.meena@nic.in	Distribution of all the RTI applications related to M/o MSME among the concerned CPIOs. The subject-wise list of CPIOs are available on website www.msme.gov.in
		Shri Deepak Narang, Deputy Secretary Udyog Bhawan, New Delhi Deepak.narang@nic.in	Distribution of PG/ R&I related to M/o MSME. The subject-wise list of CPIOs are available on website www.msme.gov.in
2.	Anil Kumar Singh, Assistant Director (Gr-II), Office of the DC (MSME), Nirman Bhawan, New Delhi	Shri M.K. Saraswat, Director, Office of the DC (MSME), Nirman Bhawan, New Delhi	Distribution of all the RTI applications related to Office of the Development Commissioner (MSME) among the concerned CPIOs. The subject-wise list of CPIOs are available on website www.msme.gov.in
3.	Om Parimal Gupta, General Manager NSIC Limited, NSIC Bhawan, Okhla Industrial Estate, New Delhi-110020 011-26390190, opgupta@nsic.co.in	Navin Chopra, Chief General Manager NSIC Limited, NSIC Bhawan, Okhla Industrial Estate, New Delhi-110020 011-26920911, navinchopra@nsic.co.in	Distribution of all the RTI applications related to the National Small Industries Corporation Limited among the concerned CPIOs. The subject-wise list of CPIOs are available on website www.nsic.co.in
4.	Pradeep Kumar Asstt. Registrar, National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad – 500 045 040-23633260, ar@nimsme.org	Surya Prakash Goud, Faculty Member National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad – 500 045 040-23633245 kspg@nimsme.org	All the matters related to NIMSME. The details of CPIOs are available on website www.nimsme.org

Sl. No.	Name, Designation and Telephone of CPIOs	Name, Designation and Telephone of Appellate Authority	Subject Matter
5.	Shri Krishna Pal, Deputy Director, KVIC, 3 Irla Road, Ville Parle (West), Mumbai 022-26711037	Shri G. Guruprasanna, Dy. CEO, KVIC, 3 Irla Road, Ville Parle (West), Mumbai 022-26713538	Distribution of all the RTI applications related to Khadi and Village Industries Commission among the concerned CPIOs. The subject-wise list of CPIOs is available on website www.kvic.org.in
6.	Smt. M.K. Vasantha Amma, Deputy Director(ERS), Coir Board, Coir House, M.G. Road, Kochi-682016 0484-2351807 rticoirboard2016@gmail.com	Shri M.Krishna Joint Director (Planning), Coir Board, Coir House, M.G. Road, Kochi-682016 0484-2351807 jdp@coirboard.org	All the matters related to Coir Board. The details of CPIOs are available on website www.coirboard.gov.in
7.	Mr. H.D. Sinnur, PSO K&T, Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001. Ph.07152-253152.	Director, Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001 Ph. 07152-253512, 13 director.mgiri@gmail.com	All the matters related to MGIRI. The details of CPIOs are available on website www.mgiri.org

Annex-III**3. Contact Addresses of the Offices of M/oMSME and its Statutory Bodies**

Sl. No.	Name and Address of the organisation	Website	E-mail	Telephone	Fax
1	Ministry of Micro, Small and Medium Enterprises, Udyog Bhavan, New Delhi – 110 107	www.msme.gov.in	min-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
2	Office of Development Commissioner (MSME), 7 th Floor, A-Wing, Nirman Bhavan, New Delhi – 110108	www.dcmsme.gov.in; www.laghu-udyog.com; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
3	Khadi and Village Industries Commission, (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West), Mumbai - 400056, Maharashtra	www.kvic.org.in	kvichq@bom3.vsnl.net.in, ditkvic@bom3.vsnl.net.in, dit@kvic.gov.in	022-26714320-25/ 26716323/ 26712324/ 26713527-9/ 26711073/ 26713675	022-26711003
4	Coir Board, "Coir House", M.G. Road, Ernakulam, Kochi-682016, Kerala	www.coirboard.gov.in	info@coirboard.org coirboard@nic.in	0484-2351900 2351807, 2351788, 2351954, Toll Free – 1-800-4259091	0484-2370034 2354397
5	National Small Industries Corporation Limited (NSIC), NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	www.nsic.co.in	info@nsic.co.in,	011-26926275 26910910 26926370 Toll Free 1-800-111955	011-26932075 26311109
6	National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad – 500 045	www.nimsme.org	registrar@nimsme.org	040-23608544-46 23608316-19	040-23608547 23608956 23541260
7	Mahatama Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	www.mgiri.org	director.mgiri@gmail.com	0752-253512	0752-240328

Annex-IV
4. State-wise list of MSME-DFOs, Branch MSME-DFOs, MSME Testing Centres/ Stations and Technology Centres

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
1	ANDHRA PRADESH	MSME-DFO, Vishakhapatnam	D CHAN-DRASEKHAR, ADC, 9866231970, chandra.dakuri@gov.in	G V R NAIDU, ASSISTANT DIRECTOR GR.II, 9437045079 , vgunupuru@dcmsme.gov.in	F-19 TO 22, 'D' BLOCK, AUTONAGAR, VISAKHAPATNAM 530012, 0891-2517942, dc当地id:vish@dcmsme.gov.in
2	ANDAMAN AND NICOBAR ISLANDS	Br. MSME-DFO, Port Blair(A & N island)	Shri Yogesh Kumar, Assistant Director, 9691197370, yogeshkumar.2020@dcmsme.gov.in	Shri P. K. Das, Joint Director, 7003794210, brdc当地id:durg@dcmsme.gov.in	Br. MSME-DFO, Industrial Estate, Dollygunj, Post Box No.-547, Junglighat Post, Port Blair-744103; Tel- 03192-259305; E-mail- brmsmedi.pb@gov.in & brmsmedipb@gmail.com
3	ARUNACHAL PRADESH	Br. MSME-DFO, Itanagar	Amit Bajpai, Asstt. Director Gr.II, 9455185232, 7905390276, amit.msmeknp@gmail.com	P.K. Das, Assistant Director (Stat/DDO), 9435340967, das.pranab@gov.in	APIDFC Ltd. building, 'C' Sector, Pin.: 791111 Itanagar, Arunachal Pradesh E-mail: brmsme.itan@gmail.com
4	ASSAM	MSME-DFO, Guwahati	Name: Dipak Kumar Rabha, Designation- Asstt.Director, Gr.I & HoO Mobile No.: 6001834958, dk.rabha67@dcmsme.gov.in	S.S.Barua, Asstt.Director, Gr.I, 9435308186	MANIRAM DEWAN ROAD, BAMUNI-MAIDAM, GUWAHATI-781 021 PHONE : (0361) 2970591 E-mail :dc当地id:guwahati@dcmsme.gov.in
		Br. MSME-DFO, Silchar	Sri Manabendra Dutta, Assistant Director In-Charge, Ph. No:94355-65845	No other officer posted at present.	Link Road Point,N.S.Avenue,Silchar-788006,Dist.-Cachar(Assam), Email Id: brdc当地id:silc@dcmsme.gov.in
		Br. MSME-DFO, Tezpur	R.K.Mohnani, Asstt.Director Gr.II, 9827442574		Darrang College Road (West), Tezpur, Pin.: 784001 District- Sonitpur, Assam Telephone No: (03712) – 221084 E-mail: brdc当地id-tezp@dcmsme.gov.in
		Br. MSME-DFO, Diphu,(Assam)	S.Deka, Asstt. Director, Gr.I, 9864022942, swarnarka.d@gov.in		Near Civil Hospital, Diphu,, Pin.: 782460 District – Karbi Anglong, Assam -mail: brmsmediphu@gmail.com, brdc当地id-diph@dcmsme.gov.in
5	BIHAR	MSME-DFO, Muzaffarpur	Shri C.S.S.Rao, Joint Director, Mobile: 9871291787, Email: cssrao@dcmsme.gov.in	Shri Ramesh Kumar Yadav, Assistant Director , 7588726076, rk.yadav79@dcmsme.gov.in	MSME-DFO, Gaushala Road, Ramna, Muzaffarpur, Bihar-842002, dc当地id-mzfpur@dcmsme.gov.in
		MSME-DFO, Patna	Pradeep Kumar, Director, 9431077567, pradeep.k1964@gov.in	Naveen Kumar, Assistant Director Grade-1, 9572020380, naveen.kumar70@nic.in, naveenmsme1970@gmail.com	MSME-DFO, Ministry of MSME, Government of India, Patliputra Industrial Estate, Patna-800013, 0612-2262186, 2262568,2262208 , dc当地id-patna@dcmsme.gov.in

Annex - IV (Contd.)

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
6	CHANDIGARH	Comes under DFO, Ludhiana			
7	CHHATTIS-GARH	MSME-DFO, Raipur	Rajeev S., Jt. Director & HOO, 9406377142, rajeevs.nair@gov.in	L. K. Parganiha, Dy. Director, 7869437037, lokesh.p@dcmsme.gov.in	Near Urkura Railway Station, Bhanupuri Industrial Area, P.O.- Birgaon, Raipur, PIN- 493221, Chhattisgarh, Email ID- dcdi-raipur@dcmsme.gov.in
8	DADRA & NAGAR HAVELI AND DAMAN & DIU	Br. MSME- DFO, Silvassa (Dadar & Nagar Haveli)	Shri P.N. Solanki, Deputy Director, Mo. 9426756095	Shri Nitin Chawla, Asst. Director-II /SSO, Mo. 9990154888	Masat Industrial Estate, Silvassa, Phone- (0260) 2640933/2966369, Email ID: brdcdi-silv@dcmsme.gov.in
9	DELHI	MSME-DFO, New Delhi	Dr. R.K. Bharti, Joint Director/ HOO, 9998879118, rk.bharti69@gov.in	Sh. B.P. Singh, Assistant Director, 9811515096	Shaheed Captain Gaur Marg, Opp. Okhla Industrial Estate, New Delhi-110020, Ph no. - 26838118/26838068/26847223, Email id: dcdi-nodelhi@dcmsme.gov.in
		Br. MSME-DFO, New Delhi	Dr. R.K. Bharti, Joint Director/ HOO, 9998879118, rk.bharti69@gov.in	Sh. Neeraj Sharma, Assistant Director, 8285489321, neeraj.sharma44@gov.in	Br. MSME-DFO, L Block, Connaught Circus, New Delhi-110001, Ph no. -23411950/23414364, Email id: br.nd-msmedi@dcmsme.gov.in
10	GOA	MSME-DFO, Goa	Mukesh Kumar Meena Jt. Director. 6376187404	Kulkarni, Asstt. Director, 9405236121	MSME-DFO, OPP.KONKAN RAILWAY, MADGAON, GOA, 0832-2705093/94, dcdi-goa@dcmsme.gov.in
11	Gujarat	MSME-DFO, Ahmedabad	Shri Vikas Gupta, Joint Director & HoO, Mo. 9414466111, vikas.gupta@dcmsme.gov.in	Shri K.H. Shah, Joint Director, Mo. 9428889551, kalpeshkumar.shah@gov.in	"MSME Tower" Nr. CIMS Hospital, Science City Road, Sola, Ahmedabad, Phone- (079) 27543147 / 27544248, Email ID: dcdi-ahmbad@dcmsme.gov.in
		Br. MSME-DFO, Rajkot(Gujarat)	Smt. Swati Gupta, Asst. Director, Mo. 9265056260/ 8826850156	Shri K.H. Shah, Joint Director, Mo. 9428889551, kalpeshkumar.shah@gov.in	3rd floor, Amrut Jasani Building, Nr. Girnar Cinema, Rajkot, Phone: (0281) 2471045, Email Id: brdcdi-rajk@dcmsm.gov.in
12	HARYANA	MSME-DFO, Karnal	Sanjeev Chawla, Director, 9810908426, schawla@dcmsme.gov.in	Pradeep Ojha, Jt. Director, 9649887496	11-A, I.D.C, Near ITI, Kunjpura Road, Karnal-132 001, 0184-2208100, 0184-2208113, dcdi-karnal@dcmsme.gov.in
		Br. MSME-DFO, Bhiwani	Rachna Tripathi, Asstt. Director, 9017109998, rachna.tripathi@gov.in	Harpal Singh, Investigator, 7888752712	ITI Campus, Hansi Road, Bhiwani, 127021, 01664-243200, brdcdi-bhiw@dcmsme.gov.in
13	HIMACHAL PRADESH	MSME-DFO, Solan	Shri G.Velladurai, Deputy Director, 7666125995, gvelladurai@dcmsme.gov.in, gvel-ladurai@gmail.com	Shailesh Kumar Asstt. Director Mob. 8273637062	Electronics Complex, Chambaghat, Solan - 173 213 Landline.01792230766 dcdi-solan@dcmsme.gov.in

Annex - IV (Contd.)

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
14	JAMMU AND KASHMIR	MSME-DFO, J&K	Shri G.Velladurai, Deputy Director, 7666125995, gvelladurai@dcmsme.gov.in, gvel-ladurai@gmail.com	Mohit Kumar, AD, Mob. 9419262867	Industrial Estate, Digiana, Jammu - 180 010 Tel.01912435425 dcdi-jammu@dcmsme.gov.in
		Br. MSME-DFO, Jamu Tawi	Shri G.Velladurai, Deputy Director, 7666125995, gvelladurai@dcmsme.gov.in, gvel-ladurai@gmail.com	Shri. Shaleel, AD, Mob. 9796369757	Industrial Estate, Digiana, Jammu - 180 010 Tel.01912435425 dcdi-jammu@dcmsme.gov.in
15	JHARKHAND	MSME-DFO, Ranchi	Shri Indrajeet Yadav, Joint Director & HoO, 8126248984	Shri Surendra Sharma, Assistant Director, 7860950389, dcdi-ranchi@dcmsme.gov.in	Industrial Estate, Kokar, Ranchi, 0651-2970163, dcdi-ranchi@dcmsme.gov.in
		Br. MSME-DFO, Dhanbad (Jharkhand)	Indrajeet Yadav, Joint Director, Mob- 8126248984	Deepak Kumar, Assistant Director, Mo- 8335884408, brdcdi-dhan@dcmsme.gov.in	Br. MSME-DFO Dhanbad, Katras Road, Matkuria, Dhanbad- 826001
16	KARNATAKA	MSME-DFO, Bengaluru	G R AKDAS, DIRECTOR Mob.9449914777, grakadas@dcmsme.gov.in	R GOPINATHA RAO, DY.DIRECTOR . Mob. 9449062473 email. rgopinathrao@nic.in	RAJAJINAGAR INDL ESTATE, BENGLURU-560010, email dcdi-bang@dcmsme.gov.in , Ph.080-23151581-82-83 Dir. 080-23151540
		Br. MSME-DFO, Mangalore	Devaraj K., Joint Director, 9343332009 devaraj.k@gov.in	Sundara Sherigara M 9481444618 sundar.smala@gov.in	L-11, Industrial Estate, Yeyyadi, Mangalore -575008, brdcdi-mang@dcmsme.gov.in, Ph. 0824-2217936/2217696
		MSME-DFO, Hubli	G R AKDAS, DIRECTOR Mob.9449914777, grakadas@dcmsme.gov.in	Balbheem Jawalgi 9632467868 jawalgi.bs@gov.in	MSME-DFO, BESIDE GOKUL ROAD POLICE STATION, GOKUL ROAD, HUBLI. Phone- 0836-2330389/5634, dcdi-hubli@dcmsme.gov.in
		Br. MSME-DFO, Gulbarga	G.R. Akadas, Director, 9449914777	A. Subha Lakshmi, Asst. Director, 9000506585	Opposite Govt.Polytechnical collage PDA Engineering collage road I-VAN-E Shahi Gulbarga-02, Ph. 08472-277120 Email: brdcdi-gulb@dcmsme.gov.in
17	KERALA	MSME-DFO, Thrissur	G.S.Prakash, Joint Director, 9447875070 dddi.tcr-msme@gov.in, prakashgs2003@yahoo.com	Martin P Chacko, Assistant Director, 9446355562	MSME-Development Institute, Ayyanthol Outpost, Kanjani Road,Thrissur-680003, E-Mail: dcdi-thrissur@dcmsme.gov.in Ph. & Fax: Director: 0487-2360216
18	LADAKH	-	-	-	-

Annex - IV (Contd.)

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
19	LAKSHAD-WEEP	Nucleus Cell, Lakshadweep	G.S.Prakash, Joint Director, 9447875070 dddi. tcr-msme@gov.in, prakashgs2003@yahoo.com	Martin P Chacko, Assistant Director, 9446355562	M S M E – DEVELOPMENT NUCLEUS CELL, Amini - 682 552,UT of Lakshadweep , India, dcdi-thrissur@dcmsme@gov.in, brdcdi-laks-dcmsme.gov.in
20	MADHYA PRADESH	MSME-DFO, Indore	Sh. Ignatius Tirkey, Assistant Director Gr.-I, Mob. Number- 9131371217, Email ID-i.tirkey@dcmsme.gov.in		10-Pologround, Industrial Estate, Indore-452015 (M.P) Ph. No.:0731-2421659, E-mail ID: dcdi-indore@dcmsme.gov.in
		Br. MSME-DFO, Rewa (MP)	Sh. Christopher Minj, Assistant Director Gr.-I, Mobile No.:9406668482	Nil	Udyog Vihar, Chorhatta, Rewa-486006 (M.P), Ph. No.:07662-299278, E-mail ID: dc当地rewa.msme@gov.in
		Br. MSME-DFO, Gwalior(MP)	Sh. Rajeev Kumar, Assistant Director Gr.-I Mob. Number- 9761308902, Email ID- meena_rajeev@rediffmail.com	Alok Kumar Goswami, Investigator, Mob: 9424337403	7-Industrial Estate, Tansen Road, Birla Nagar, Gwalior- 474004 Madhya Pradesh) Phone 0751-2422590 Fax – 0751-2422590 Email : dc当地gwl.msme@gov.in
21	MAHARASHTRA	MSME-DFO, Mumbai	Shri A.R.Gokhe, Director (9867918728)	Shri Praful Umare, AD - I, 9850969234	MSME-DFO, Mumbai, Kurla Andheri Road, Sakinaka, Mumbai 72, 022-28576090/3091/4305 dcdi-mumbai@dcmsme.gov.in
		Br. MSME-DFO, Aurangabad (Maharashtra)	Narendra N. Estolkar ; 9768686250 ; nestolkar@yahoo.co.in	Subhash Ingewar ; 9572987677 ; subhash468@yahoo.com	P-83, MIDC Industrial Area, Naregaon Road, Chikalthana,Aurangabad-431006, msmedibraurangabad@gmail.com, brmsmedi.abd@dcmsme.gov.in, ph. No. 02402954040
		MSME-DFO, Nagpur	Shri P.M.Parlewar, Director, 9422442490, p45003@gmail.com	Dr. VIJAY R. SIRSATH, JOINT DIRECTOR, 9527944616	CGO, COMPLEX, BLOCK-C, SEMINARY HILLS, NAGPUR-440006, 0712-2510046,2510352, dcdi-nagpur@dcmsme.gov.in
22	MANIPUR	MSME-DFO, Imphal	Th Thongkhoulun Baite,Jt. Director, 7005711045, email:th.thongkhoulun@dcmsme.gov.in	T.Hauzel,9366780125 &email:sangahauzel11@gmail.com	MSME-DFO,Industrial Estate Takyelpat,Imphal West District,Imphal-795001,dcdi-imphal@dcmsme.gov.in, 7005711045
23	MEGHALAYA	Br. MSME-DFO, Shillong	Shri R. S. Nongbri, AD, 9436334935, nongbri.rs@gov.in		Lower New Colony, Opp. – B. K. Bajoria School, Pin.: 793 001 Shillong, Meghalaya, TeleFax No: (0364) – 2507586 E-mail: ddo.msme-meg@gov.in, brdcdi-shil@dcmsme.gov.in
		Br. MSME-DFO, Tura	Nilesh Trivedi, AD, 9926681437, nilesh.trivedi.msme@gov.in		Near T.V. Tower, Dakopgre, Tura-794101 West-Garo Hills (Meghalaya) E-mail id: Br dcdi-tura@turadcemsme.gov.in

Annex - IV (Contd.)

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
24	MIZORAM	Br. MSME-DFO, Aizawl (Mizoram)	Shri Diwakar, AD-II, Mo- 8594933517	Benjamin T Lalpu, 8787793197, btombing79@gmail.com	Branch MSME-DFO, L.H.Rosanga Building, Basement-1, Phunchawngkawn, Tlangnuam West, Aizawl- 796005, Mizoram, T.No- 0389 -2999074, Email id- dcdi-agartala@dcmsme.gov.in
25	NAGALAND	MSME-DFO, Dimapur (Nagaland)	Taliwati Longchar, 9436274761,tali.msmse@gov.in	A.selwin Samraj , 9994466768, a.selwin@dcmsme.gov.in	MSME DFO, 6th Mile, Sovima, Dimapur -797115, Nagaland. Phone-03862248552, Email : brdcddi-dima@dcmsme.gov.in
26	ODISHA	MSME-DFO, Cuttack	Sh. P. K. Gupta, Joint Director & HOO, Mob: 8002768669	Ms. Nitisha Mann, Dy. Director (E.I), Mob: 9911888823	MSME-DI, Vikas Sadan, College Square, Cuttack-753003, Mob: 9437095976, Email: dcdi-cuttack@dcmsme.gov.in
		Br. MSME-DFO, Rourkela (Odisha)	Sh. D. K. Nayak, Asst. Director, Mob: 9366170257	Sh. S. K. Pati, Asst. Director, Mob: 8281854564	Br. MSME - DI, C/9, Industrial Estate, Jail Road, Rourkela, Odisha-769012, Contact: 0661-2402492, Email- brdcddi-rour@dcmsme.gov.in
		Br. MSME-DFO, Rayagada (Odisha)	Sh. N. K. Ratnam, Asst. Director, Mob: 9437268448		Br. MSME-DI, R. K. Nagar, Rayagada, Odisha - 765001, Contact- 06856 - 235868, Email- brdcddi-rayaya@dcmsme.gov.in
27	PUDUCHERRY	Comes under DFO, Chennai			
28	PUNJAB	MSME-DFO, Ludhiana	Sh. Virinder Sharma, 9419206859 virindersharma@dcmsme.gov.in	Shri Kundan Lal, Asstt.Director (Gr.I) M-8146333349	MSME-DFO, Industrial Area-B, Opp. Sangeet Cinema, Ludhiana, PH. 0161-2531733 Email: dcdi-ludhiana@dcmsme.gov.in
29	RAJASTHAN	MSME-DFO, Jaipur	Sh. V. K Sharma, 9414787927,sharma.vk1964@dcmsme.gov.in	Sh. R.S.Dahiya, Asstt.Director Gr.I 9252029879	22 Godam, Indl.Estate, Jaipur302006 dcdi-jaipur@dcmsme.gov.in
30	SIKKIM	MSME-DFO, Gangtok	Shri A.K. Tamaria, 9891273375	D R Sharma AD (Stat) Gr. II, 9434485238	K K Singh Building, Tadong Bazaar, NH 310, PO Tadong Gangtok-737102 Sikkim, dcdi-gangtok@dcmsme.gov.in
31	TAMIL NADU	MSME-DFO, Chennai	S SURESH BABUJI, JOINT DIRECTOR & HOO, 9791164466, dcdi-chennai@dcmsme.gov.in	V GOVINDARAJ, JOINT DIRECTOR & HOO, 9885486708, MSME TC, CHENNAI	MSME DFO, MINISTRY OF MSME, MSME BHAVAN, NO. 65/1, GST ROAD, GUINDY, CHENNAI -600032, 044-22501785, 044-22501011, 12, 13 dcdi-chennai@dcmsme.gov.in
		Br. MSME-DFO, Coimbatore(TN)	R.VIJAYAKUMAR, ASST.DIRECTOR GR.I, MOBILE NO.9442241361, EMAIL-vijaimsme@gmail.com	SHRI A.POORNANANDHA PRABU, ASST. DIRECTOR GR.II, MOBILE NO. 8281623868	NO. 386, PATEL ROAD, RAMNAGAR, COIMBATORE - 641009, TAMILNADU, EMAIL : brdcddi-coim@dcmsme.gov.in
		Br. MSME-DFO, Madurai (TN)	G.Simiyon mob: 7550168851, simiyon.g@dcmsme.gov.in	R. Umachandrika, Mob:9842035441 Email: umachandrika.raju@gov.in	Plot No 11, K. Pudur, TANSIDCO Industrial Estate, Madurai-625007, 0452-2918313, brdcddi.mdri@dcmsme.gov.in

Annex - IV (Contd.)

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
32	TELANGANA	MSME-DFO, Hyderabad	Shri D.Chandra Sekhar, ADC, Mobile: 9866231970, Email: chandra.dakuri@gov.in	Shri K.C.Choudhury, Asstt. Director Gr.I, 9440394661	MSME DFO, Narsapur Cross Roads, Balanagar, Hyderabad-500037, Telangana, Phone: 040-23078131-133, 23078857, dcdi-hyd@dcmsme.gov.in
33	TRIPURA	MSME-DFO, Agartala	R K Giri, Joint Director, 9938399594, dcdi-agartala@dcmsme.gov.in	Achinta Bhattacharjee, Asst. Director, 9830221796	Indranagar, Near ITI Play Ground, P.O-Kunjaban, Agartala-799006, Phone- 0381-2352013, 2356570, dcdi-agartala@dcmsme.gov.in
34	UTTAR PRADESH	MSME-DFO Agra	Name - Sh. T.R. Sharma, Jt. Director, Mob No. 9422709675	Sh. B.K. Yadav, Deputy. Director, Mob. No. 9458433277, 7078594087	34, Industrial Estate, Nunhai, Agra 282006 ; City Office - 3rd floor, CGO, Complex, A-Wing, Sanjay Place, Agra - 282002 ; email ID dcdi-agra@dcmsme.gov.in
		MSME-DFO, Allahabad	Shri Lal Bahadur Singh Yadav, Joint Director, Mo-9455747578	Shri Vaibhav Khare, Asst. Director, Mo-9565830901	E-17/18, Industrial Estate, Naini, Allahabad, U.P. Phone- 0532-2696810, E-mail-dcdi-allbad@dcmsme.gov.in
		Br. MSME-DFO, Varanasi(UP)	Name : L B S Yadav, Designation: Joint Director, Mobile Number: 9467902950	Name: Rajesh Kumar Chaudhary, Designation : Assistant Director (Gr-II), Mobile Number:7044207331	Industrial Estate, Chandpur, Varanasi -221106, Ph: 0542-2370621, Email:brdcdi-vara@dcmsme.gov.in
		MSME-DFO, Kanpur	SH. VISHNU KUMAR VERMA JOINT DIRECTOR MOB. 8808051082 & 7355160963	SH. SUNIL KUMAR PANDEY ASSISTANT DIRECTOR Gr-I MOB. 9305005406 & 8851451990	MSME-DFO 107 INDUSTRIAL ESTATE KALPI ROAD FAZALGANJ KANPUR 208012 0512-2240143 & 2295072
35	UTTARA-KHAND	MSME-DFO, Haldwani	Sh. R.K. Chodhary, Jt. Director & HoO, Mobile-9212256205	Sh. S. C. Kandpal Assistant Director, Mobile-9837804532	Kham Banglow Campus Kalidhungi Road Haldwani, Nainital, Uttralhand
36	WEST BENGAL	MSME-DFO, Kolkata	Debabrata Mitra, Joint Director, Mob. No.9038793946	Sitanath Mukhopadhyay, Asstt. Director (Gr.I), Mob. No.7980071162	MSME-DFO, 111 & 112 B. T. Road, Kolkata - 700108, Ph.No.033-25770595/98, E-mail : dcdi-kolkatta@dcmsme.gov.in
		Br. MSME-DFO, Durgapur(W B)	Pradip Kr. Das, Jt. Director & HoO, 7003794210	Rajarshi Maji, AD , 9775072021	RA-39 (Ground Floor), Urvashi (Phase -II), Bengal Ambuja, Tarashankar Sarani, City Centre, Durgapur (WB)-713216, dcdi-durg@dcmsme.gov.in;
		Br.MSME- DFO, Suri, Birbhum (W B)	Shri Ritwik Biswas, Asstt. Director In-Charge & DDO, 9800115541	Shri P.Gopal Krishnan, Office Superintendent, 7001896046	Br. MSME-DFO's, R.N. TAGORE ROAD, POLICE LINE, SURI, BIRBHUM, brdcdi-birb@dcmsme.gov.in
		Br. MSME-DFO, Siliguri (W B)	Rajesh Bhattacharya, Asstt. Director, 8442884355	T.K.Banerjee, Asstt. Director, 9064196923	Industrial Area, Shed No.- 3 & 4, Sevoke Road, West Bengal - 734001, 8637826793, brdcdi-sili@dcmsme.gov.in

Annex - IV (Contd.)

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
MSME-Testing Centre					
1	DELHI	TC, New Delhi	Sh.Satya veer Sharma Joint Director 9971854654	Sh N K Sahu AD 9820522583	Captain Gaur Marg, Okhla Phase III, Okhla Industrial Estate, New Delhi, Delhi 110020, dcdi-ndelhi@dcmsme.gov.in
2	Maharashtra	TC, Mumbai	Shri Manoj Kumar, Jt. Director (8587030740)		MSME-Testing Centre, MSME-DFO Campus, Kurla Andheri Road, Sakinaka, Mumbai - 400 072 (Maharashtra) (022) 28570588 / 28576998 dctc-wr@dcmsme.gov.in
3	Tamil Nadu	TC, Chennai	V. GOVINDARAJ, JOINT DIRECTOR, 9885486708	S. SATHESH KUMAR, DEPUTY DIRECTOR, 9443829389	MSME TESTING CENTRE, 65/1, GST ROAD, GUINDY, CHENNAI - 600032 PH: 044-22500284, dctc-sr@dcmsme.gov.in
4	West Bengal	TC, Kolkata	Sunil Kumar, Assistant Director Gr-I, 9433187194		111 & 112 , B.T.Road , Kolkata - 700108, 033-2577-0686, dctc-er@dcmsme.gov.in
MSME-Testing Stations					
1	Indore	TS, Bhopal	Shri D.D. Gajbhiye, Joint Director-I/c., Mobile No 9425365700	Shri M.N. Girame, Asstt. Director, Mobile No. 7049064028	MSME-Testing Station, Shed No. 36,37 Sector-E, Industrial Area, Govindpura, Bhopal, email id-dcts-bhopal@dcmsme.gov.in
2	Karnataka	TS, Bengaluru	Dr K Socrates , Joint Director, Mobile :9480159505	G Nagaraja , Assistant Director Gr.II ,Mobile No:8088696627	MSME -DI Campus , Rajajinagar Industrial Estate , West off Chord Road , Bangalore-560010
3	Kerala	TS, Ettamanur	Shri. V. Govindaraj, Joint Director, 9885486708	Shri.P.Eban Jayakumar,Assistant Director-Gr.I,8197298223	MSME,Training Institute,Industrial Estate, Ettumanoor, PIN:686631, 0481-2535533, 2535563,8197298223, msmeti-ettu@dcmsme.gov.in
4	Maharashtra	TS, Kolhapur	Milind Barapatre, JD, , 9341431110, 9371128504,	NIL	P-31, MIDC, Shiroli, Kolhapur, Maharashtra, 0230-2469366, dcts-kolha@dcmsme.gov.in
5	Puducherry	TS, Puducherry	S.Dharmaselvan, Joint Director, 8248310489	M.Udayakumar, Asst. Director, 9488516615	MSME Testing Station, 110 kamarjar salai, Thattanchavady, Puducherry 605 009, dcts-pondy@dcmsme.gov.in
6	Telangana	TS, Hyderabad	S.Vijaya Kumar ,Joint Director, 8971423923	C.Siva Sudhakar, Assistant Director, 8056019950	MSME Testing Station ,A1, Industrial Estate, Sanath Nagar, Hyderabad-18.040-28704371,29700415,dcts-hyd@dcmsme.gov.in
7	Rajasthan	TS, Jaipur	Sh. Gaurav Joshi, Joint Director, 971118044	Sh. G.S. Khandelwal, AD-I, 7005132500	MSME-TS, JAIPUR Ground floor MSME-DFO building 22 godam industrial estate, jaipur

Annex - IV (Contd.)

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
MSME-Training Institute					
1	Kerala	TI, Ettumanur	Govindaraj,Joint Director,Mob No.9885486708	Shri.P.Eban Jayakumar,Assistant Director Gr.I,Mob:8197298223	MSME-Training Institute,Industrial Estate,Ettumanoor,PIN:686631,Kottayam District,0481-2535533,2535563, Email:msmeti-ettu@dcmsme.gov.in
		TI, Thiruvalla	Shri.V. Govindaraj Joint Director, Mob No.9885486708	Shri.P.Eban Jayakumar,Assistant Director Gr.I,Mob:8197298223	MSME-Training Institute,Manjadi P.O,Thiruvalla PIN:689 105,mob:9744293717,msmeti@dcmsme.gov.in
2	Lakshadweep	Nucleus Cell, Lakshadweep	G.S.Prakash, Joint Director, 9447875070	Martin P Chacko, Assistant Director, 9446355562	MSME Development Nuclues Cell, Ministry of MSME, Govt. of India, Amini, UT of Lakshadweep 04891 273345 dcdi-thrissur@dcmsme.gov.in

Technology Centre (earlier known as TOOL ROOMS & TECHNICAL INSTITUTIONS)

S. No.	Name of the TRs & TIs and their Incharge	Address / location	Website	E-mail	Mobile No.
1.	Shri R. D. Patil General Manager, MSME-Technology Centre (Indo German Tool Room), Aurangabad.	P-31, MIDC, Chikalthana Indl. Area, Aurangabad 431 006	www.igtr-aur.org	gm@igtr-aur.org	09545877348
2.	Shri Vishal Kumar General Manager (I/c) MSME-Technology Centre (Indo German Tool Room), Ahmedabad	Plot-5003, Phase-IV, GIDC Vatva, Mehmedabad Road, Ahmedabad 382 445 (Gujarat)	www.igtrahd.com	gm@igtrahd.com pstogm@igtrahd.com	09099041992
3.	Shri D.V. Rautela General Manager, MSME-Technology Centre (Indo German Tool Room), Indore	Plot No.291/B, 302/A, Sector-E, Sanwer Road, Industrial Area, Indore 452 015 (MP)	www.igtr-indore.com	patogm@igtr-indore.com igtrindore-mp@nic.in	09229490702
4.	Shri A.P. Sharma General Manager, MSME-Technology Centre (Central Tool Room), Ludhiana	A-5, Focal Point Ludhiana 141 010 (Punjab)	www.ctrludhiana.org	gmctrludhiana@gmail.com tcludhiana@dcmsme.gov.in	09872320993
5.	Shri C Brameshwaraiah Principal Director (I/c), MSME-Technology Centre (Central Institute of Tool Design), Hyderabad	A-1 to A-8 APIE, Balanagar Hyderabad 500 037 (Telangana)	www.citdindia.org	citdpddcmsme@yahoo.com pstpd@citdindia.org	094403 06700

S. No.	Name of the TRs & TIs and their Incharge	Address / location	Website	E-mail	Mobile No.
6.	Shri Debdutta Guha General Manager, MSME-Technology Centre (Central Tool Room & Training Centre), Kolkata	Bonhoogly Indl. Area Kolkata 700 108 (W.B.)	www.msmetool roomkolkata. com	cttc-msme@gov.in debdutta.guha@ msmetool roomkolkata.com	09874472369
7.	Shri Rajasekhar Lingham General Manager, MSME-Technology Centre (Central Tool Room & Training Centre), Bhubaneswar	B-36,Chandaka Industrial Area,P.O. Patia Bhubaneswar 751 024 (Orissa)	www.cttc.gov.in	cttc@cttc.gov.in rajasekhar.lingam@ gmail.com	09437491950
8.	Shri Anand Dayal Managing Director MSME-Technology Centre (Indo Danish Tool Room) Jamshedpur	M-4 (Part) Phase-VI, Tata Kandra Road, Gamharia Jamshedpur 832 108 (Jharkhand)	www.idtr.gov.in	reach@ idtrjamshedpur.com ananddayal@idtr. gov.in	07485806806
9.	Shri Kajal Kumar Saha, Project Manager, MSME-Technology Centre (Tool Room & Training Centre), Guwahati	Amingaon Industrial Area, North Guwahati Road, Amingaon, Guwahati 781 031	www. trtcguwahati.org	trtcghy@hotmail. com kkumar.saha@gov.in	09864058962
10.	Shri Sarabjit Singh Principal Director MSME-Technology Centre (Central Institute of Hand Tools) Jalandhar	G.T. Road, Bye Pass, Opp. Shaheed Bhagat Singh Colony Jalandhar-144008 (Punjab)	www.ciht.in	info@ciht.in cihtjld@gmail.com	09417040457
11.	Shri Rajasekhar Lingham Principal Director (I/c) MSME-Technology Centre (Institute for Design of Electrical Measuring Instruments), Mumbai	Swatantryaveer Tatya Tope Marg, Chunabhatti, Sion, Mumbai – 400 022	www.idemi.org	pd@idemi.org info@idemi.org	09437491950
12.	Shri Sanjeev Kumar Chetti Principal Director MSME-Technology Centre (Electronics Service & Training Centre), Ramnagar	Dhela Rd, Kaniya, Ramnagar Dist. Nainital-244715 Uttarakhand	www.estcindia. com	pd_estc@yahoo.com	09845034074
13.	Shri Sachin Rajpal Principal Director MSME-Technology Centre (Process and Product Development Centre), Agra	Foundry Nagar, Agra-282006 (U.P.)	www.ppdccagra. dcmsme.gov.in/	ppdcagra@gmail. com	09667275588
14.	Shri Sunil Gupta Principal Director MSME-Technology Centre (Process cum Product Development Centre), Meerut	Sports Goods Complex, Delhi Road, Meerut-250002 (U.P.)	www. ppdcmeerut.com	info@ppdcmeerut. com	07060448744

Annex - V (Contd.)

S. No.	Name of the TRs & TIs and their Incharge	Address / location	Website	E-mail	Mobile No.
15	Shri Sanatan Sahoo Director, MSME-Technology Centre (Central Footwear Training Institute), Agra.	C – 41& 42, Site 'C' Sikandra Road, Industrial Area Agra-282007 (U.P.)	www.cftiagra.org.in	info@cftiagra.org.in	08958996611
16	Shri K. Murali Director MSME-Technology Centre (Central Footwear Training Institute), Chennai	65/1, G.S.T. Road, Guindy Chennai-600032	www.cftichennai.in	chennaicfti@gmail.com, cfti@cftichennai.in	09840291804
17.	Shri S.V. Shukla Principal Director (I/c) MSME-Technology Centre (Fragrance & Flavour Development Centre), Kannauj	Industrial Estate GT Road, P.O. Makrand Nagar, Kannauj -209726 (U.P.)	www.ffdcindia.org	ffdcknj@gmail.com,	09415334050
18.	Shri Sanjeev Chinmalli Principal Director MSME-Technology Centre (Centre for the Development of Glass Industry), Firozabad	A-1/1, Industrial Area, Jalesar Road, P.O. Muiddinpur Firozabad-283203 (U.P.)	www.cdgiindia.net	cdgifzbd@gmail.com	08420015789

Annex-V**6. Abbreviations**

MSME	Micro, Small and Medium Enterprises
AABY	Aam Admi Bima Yojana
ARI	Agro & Rural Industry
ASPIRE	A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship
BI	Business Incubators
BPL	Below Poverty Line
CCA	Carbon Credit Aggregation Centres
CDC	Common Display Centres
CSO	Central Statistics Office
CVY	Coir Vikas Yojana
DBT	Direct Benefit Transfer
DC (MSME)	Development Commissioner (MSME)
DICs	District Industries Centres
DPR	Detailed Project Report
EC	Economic Census
EET	Energy Efficient Technologies
EM-II	Entrepreneur Memorandum Part-II
ESDP	Entrepreneurship Skill Development Programmes
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IIT	Indian Institute of Technology
IPFC	Intellectual Property Rights Facilitation Centre
ISEC	Interest Subsidy Eligibility Certificate
KVIC	Khadi Village Industries Commission
LIC	Life Insurance Corporation of India
MMDA	Modified Market Development Assistance
MFI	Micro Finance Institution
MGIRI	Mahatma Gandhi Institute for Rural Industrialisation
MoSPI	Ministry of Statistics and Programme Implementation
MoU	Memorandum of Understanding

MSE-CDP	Scheme for Micro & Small Enterprises Cluster Development Programme
MSMED Act	Micro, Small and Medium Enterprises Development Act
MSME DFO	MSME Development and Facilitation Office
NBMSME	National Board for Micro, Small and Medium Enterprises
NER	North-East Region
NGOs	Non-Government organizations
NID	National Institute of Design
NIMSME	National Institute for Micro, Small and Medium Enterprises
NIT	National Institute of Technology
NSIC	National Small Industries Corporation
OBCs	Other Backward Classes
PMAC	Project Monitoring & Advisory Committee
PMEGP	Prime Minister's Employment Generation Programme
PPP	Public Private Partnership
PRI	Panchayati Raj institutions
QCI	Quality Council of India
RAMP	Raising and Accelerating MSME Performance
RBI	Reserve Bank of India
REBTI	Rural Engineering & Bio Technology Industry
SC	Scheduled Caste
SEBI	Securities and Exchange Board of India
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SMAS	Special Marketing Scheme
SME	Small & Medium Enterprises
SPV	Special Purpose Vehicle
SSPRS	Subsidy of Single Point Registration Scheme
ST	Scheduled Tribe
TEQUP	Technology and Quality Upgradation
TREAD	Trade Related Entrepreneurship Assistance and Development
UAM	Udyog Aadhaar Memorandum

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