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# MSME Government Schemes

— Compiled by MCCIA —

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Various Ministries and departments of the Government of India have been running schemes targeted towards helping the MSME sector.

This presentation covers schemes announced by the Ministry of Micro, Small and Medium Enterprises, the Development Commissioner (DC-MSME), the NSIC and the ARI Division.

For any queries or suggestions, please write to us at : [govt.schemes@mcciapune.com](mailto:govt.schemes@mcciapune.com)

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# A) Capacity & Capability Development Schemes

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**Capacity Building (1/16)**

Business Development

Credit

Incubation

Others

# Lean Manufacturing Competitiveness Scheme

## **Who can apply**

The scheme is open to all manufacturing MSEs. The units should be registered with the DIC (EM- II) or with any other agency (professional body, association, Government agency, department, etc.). The units are required to form a MC, ideally of 10 units (minimum 6), by signing among themselves a Memorandum of Understanding (MoU) to participate in the scheme.

## **Nature of Assistance**

A financial support by the Government of India upto a maximum of 80% of the Consultant fees for each Mini Cluster will be provided. Remaining 20% is to be borne by the beneficiaries MSME units.

# Lean Manufacturing Competitiveness Scheme

## About the Scheme

- The main objective of the Lean Manufacturing Competitiveness Scheme (LMCS) is to bring the manufacturing competitiveness in the MSME Sector.
- Lean Manufacturing involves applying Lean Techniques (e.g. Total Productive Maintenance (TPM), 5S, Visual control, Standard Operation Procedures, Just in Time, Kanban System, Cellular Layout, Poka Yoke, TPM, etc.) to identify and eliminate waste and streamline a system.
- The focus is on making the entire process flow, not improving only a few operations. Worker empowerment is also emphasized throughout the effort.

# Lean Manufacturing Competitiveness Scheme

## How to Apply

Interested industry associations / Group of 6 to 10 MSME units which qualify under MSME-Development Act, 2006 and willing to form a Mini Cluster can submit application in prescribed format to the Implementing Agencies, appointed by the Ministry of MSME, Govt. of India.



# Lean Manufacturing Competitiveness Scheme

## How it is implemented

- The approach involves engagement of Lean Manufacturing Consultants (LMCs) to assess the existing manufacturing system of member units of the Mini Cluster(s) and stipulate detailed step by step procedures and schedules for implementing and achieving of lean techniques.
- It is expected that once MSMEs are introduced to the benefits and savings that accrue from LM techniques, they would themselves continue the Scheme from the second year onwards at their own expense.

**Capacity Building (2/16)**

Business Development

Credit

Incubation

Others

# Zero Defect Zero Effect (ZED)

## **Who can Apply**

All the Udyog Aadhar Memorandum (UAM) registered manufacturing MSMEs are eligible to apply for ZED registration. A self-declaration / undertaking is to be given by the MSME willing to obtain the ZED certification. In this journey, a unit has to undergo on line self assessment based on the Zero Defect and Zero Effect manufacturing.

# Zero Defect Zero Effect (ZED)

## Nature of Assistance

- After rating, interested MSMEs will be given financial support for Gap Analysis, Handholding and Consultancy for improving their rating and assistance on adopting measures for moving towards zero effect. MSME may opt for handholding after Bronze rating certificate. Expenditure on this activity will be limited to Rs. 5.00 lakh per MSME subject to actual expenditure.
- Quality Council of India (QCI) will be continued as implementing agency and more implementing agencies may be roped on need basis.
- NMIU at the office of DC MSME shall prepare detailed operational guidelines for this.

# Zero Defect Zero Effect (ZED)

## About the Scheme

The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs and ZED Assessment for their certification so as to: Encourage and Enable MSMEs for manufacturing of quality products using latest technology tools & to constantly upgrade their processes for achievement of high productivity and high quality with the least effect on the environment; Develop an Ecosystem for Zero Defect Zero Effect Manufacturing in MSMEs, for enhancing competitiveness and enabling exports; Promote adoption of Quality and recognizing the efforts of successful MSMEs; Increase public awareness on demanding Zero Defect and Zero Effect Products through the ZED Rating and Grievance Redressal Portal.

# Zero Defect Zero Effect (ZED)

## ZED Certification

ZED Certification can be attained in five levels:

Level 1: Self Certification - BRONZE

Level 2: Conformity with Standards - SILVER

Level 3: Striving for Excellence - GOLD

Level 4: Achieving Excellence - DIAMOND

Level 5: ZED Certification - PLATINUM

# Zero Defect Zero Effect (ZED)

## How to apply

The scheme is e-enabled. Applications of MSMEs will be received online and will be e-processed by NMIU/IAs. A unique user ID and password will be assigned/created for every Implementing Agency/IA. The other activities such as e-learning and data keeping, processing and maintenance will also be managed from the same platform. Online service support shall be provided through identified agency.

**Capacity Building (3/16)**

Business Development

Credit

Incubation

Others



# Digital MSME Scheme

## **Who can apply**

All MSMEs registered under MSME Act 2006 as amended from time to time and also MSMEs which are included as per executive orders issued by Office of DC (MSME) consistent with MSME Act from time to time.

## **Nature of Assistance**

To facilitate MSMEs to develop new Design strategies and or design related products through design interventions and consultancy. Financial assistance to the MSMEs for engagement of design consultants for design intervention (GoI contribution @ 75% for micro, 60% for SMEs for the project range Rs. 15 lakh to Rs. 40 lakh).

The GoI funding grant will be reimbursed in 3 stages.

# Digital MSME Scheme

The matching fund (MSME contribution) of MSMEs for the project should be traceable and verifiable at each stage. A suitable mechanism should be developed. Payment shall be done in three stages:

Stage 1 – Strategy & Concept- 40%

Stage 2 – Detail Design - 30% and

Stage 3 – Successful Implementation and completion report - 30%

The main objective of scheme is to make MSMEs digitally empowered and motivate them to adopt ICT tools and applications in their production & business processes with a view to improve their competitiveness in national and international market.

# Digital MSME Scheme

The likely outcomes of the scheme will be:

- Empower & enable MSMEs to harness IT as a medium of communication to revamp access to the markets to update their managerial and technical knowledge through online content-both static and dynamic.
- Evolving internal efficiencies by way of intense ICT intake and automating procedure for cost reduction and capacity enhancement for information access, processing, collaboration and dissemination.

Under this scheme, large number of MSMEs are expected to be benefited in terms of standardization of their business processes, improvement in delivery time, reduction in inventory carrying cost, improvement in productivity and quality of production, controlling cost & time, improved customer satisfaction etc.

# Digital MSME Scheme

## Implementation Mechanism

O/o DC(MSME) is in process to set up EDCs across the country. These EDCs may be involved to undertake various activities related to Digital literacy / e-marketing etc. EDCs may act as nodal points for information dissemination and creating awareness amongst MSMEs and students fraternity etc. For the above purpose, One time grant of up to Rs. 1.00 Lakhs per EDC may be given for IT related equipments/infrastructure and technical support.

# Digital MSME Scheme

## About the Scheme

To bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform and to provide expert advice and cost effective solution on real time design problems, resulting in new product development, continuous improvement and value addition for existing products including new products.

Assistance under Scheme will be available for manufacturing MSMEs as per MSME Act 2006 as amended time to time and also to MSMEs which are included as per executive orders issued by office of AS&DC (MSME) consistent with MSME Act from time to time.

**Capacity Building (4/16)**

Business Development

Credit

Incubation

Others

# Micro & Small Enterprises Cluster Development Program

## Who can Apply

Industrial associations/Consortia, Clusters

## Nature of Assistance

- Diagnostic Study
- Soft Intervention
- Setting up of Common Facility Centres (CFCs)
- Infrastructure Development (Upgradation/ New)

Cost of project and Govt. of India assistance:

# Micro & Small Enterprises Cluster Development Program

- Diagnostic study - maximum cost Rs.2.50 lakh.
- Soft interventions - maximum cost of project Rs.25.00 lakh, with GoI contribution of 75% (90% for special category States and for clusters with more than 50% women/micro/ village/SC/ST units).
- Hard interventions, i.e., setting up of CFCs – maximum eligible project cost of Rs.15.00 crore with GoI contribution of 70% (90% for special category States and for clusters with more than 50% women/micro/village/SC/ST units).
- Infrastructure development in the new/ existing industrial estates/areas; maximum eligible project cost Rs.10.00 crore, with GoI contribution of 60% (80% for special category States and for clusters with more than 50% women/micro/SC/ST units).



# Micro & Small Enterprises Cluster Development Program

## About the Scheme

The Ministry of MSME has adopted cluster development approach as a key strategy for enhancing productivity and competitiveness as well as capacity building of MSEs and their collectives in the country. Clustering of units also enables the providers of various services to them, including banks and credit agencies, to provide their services more economically, thus reducing the costs and improving the availability of services for these enterprises.

Objectives of the scheme:

- To support sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills and quality, market access and access to capital.
- To build the capacity of MSEs for common supportive action through the formation of self-help groups, consortia, upgradation of associations, etc.

# Micro & Small Enterprises Cluster Development Program

- To create/upgrade infrastructural facilities in the new/existing industrial areas/clusters of MSEs.
- To set up common facility centers (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.)

## **How to Apply**

Only online applications are considered with effect from 01-04-2012. Hard copy of applications need to be sent through State Governments or their autonomous bodies or field institutes of the Ministry of MSME i.e., MSME- DIs. The proposals are to be approved by the Steering Committee of MSE-CDP.

**Capacity Building (5/16)**

Business Development

Credit

Incubation

Others

# Quality Mngt. Standards and Quality Technology Tools

## Who can apply

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

## Nature of Assistance

- Funding support for introduction of appropriate course modules in technical institutions
- Funding support for conducting 'QMS awareness' workshops (applicant – expert

# Quality Mngt. Standards and Quality Technology Tools

organization or industry associations)

- Funding support for conducting competition watch (C-watch), study and analysis
- Funding support for introduction of QMS and QTT in selected MSMEs (applicant – expert organization or industry association)
- Participation in international study mission (MSEs as selected by Monitoring and Advisory Committee)

## **About the Scheme**

The scheme endeavors to sensitize and encourage MSEs to understand and adopt latest Quality Management Standards (QMS) and Quality Technology Tools (QTT)

# Quality Mngt. Standards and Quality Technology Tools

## How to Apply

MSEs or clusters may contact Office of the DC- MSME. The DC office will finalise the MSME clusters for conducting the Awareness Programme on Quality Management Standards and Quality Technology Tools (QMS/QTT)

**Capacity Building (6/16)**

Business Development

Credit

Incubation

Others

# Marketing Assistance & Technology Up-gradation

## **Who can apply**

Any competent agency as mentioned in the EoI guidelines, MSMEs, Industry Associations, NGOs

## **Nature of Assistance**

- Funding support for conducting awareness on new packaging technologies (applicant as mentioned in EoI)
- Cluster based studies on packaging status and need for upgradation (gap analysis) (applicant as mentioned in EoI)
- Unit based intervention for packaging requirement(pilot) (applicant as mentioned in EoI)



# Marketing Assistance & Technology Up-gradation

- Funding support for conducting skill upgradation / development programs for modern marketing techniques (applicant as mentioned in EoI)
- Funding support to MSMEs belonging to North-Eastern Region for participation in marketing events
- Funding for participation of MSMEs in State/District level local exhibitions/trade fairs support (reimbursement) (Registered MSMEs)
- Funding support (in the form of re-imburement) to MSMEs for adopting corporate governance practices (Registered MSMEs)
- Funding support for setting up of marketing hubs
- Re-imburement to ISO 18000/ISO 22000/ISO 27000 certification for MSMEs

# Marketing Assistance & Technology Up-gradation

## About the Scheme

This is a GoI initiative for adoption of modern marketing techniques by MSMEs, consistent with the requirement of global markets. The scheme is divided into eight sub-components, and GoI assistance is available in various proportions.

## How to Apply

For participation of MSMEs in state/district level trade fairs:

- SSC supported by the office of DC-MSME will identify and approve the manufacturing MSME clusters/units for participating in state/district level local/exhibitions/trade fairs on the basis of responses received through MSME-DIs, Industry Associations, and NGOs
- The applicant MSME will submit its claim along with required documents to the local MSME- DI office for re-imburement in the prescribed format.

# Marketing Assistance & Technology Up-gradation

- For adopting corporate governance practices office of the DC-MSME will identify the MSME units for participating in this activity on the basis of the request received through the MSME-DIs, Industry Associations and NGOs
- The MSME unit should submit the claim along with required documents to the local MSME-DI office in prescribed format for re-imbusement of certification
- The application form is given along with the scheme guidelines at:  
(<http://www.dcmsme.gov.in/schemes/MarkAssis.pdf>)
- Fill in the application form and send it to the Regional MSME-DI along with supporting documents.

**Capacity Building (7/16)**

Business Development

Credit

Incubation

Others

# Raw Material Assistance

## Who can apply

Registered MSMEs

## Nature of Assistance

- Financial assistance for procurement of raw material up to 90 days
- MSEs helped to avail economics of purchases like bulk purchase, cash discount, etc.
- All the procedures, documentation & issue of letter of credit in case of imports taken care of

# Raw Material Assistance

## **About the Scheme**

The scheme aims at helping MSEs by way of financing the purchase of raw material (both indigenous & imported). This gives an opportunity to MSEs to focus better on manufacturing quality products.

## **How to Apply**

Entrepreneurs can apply through the prescribed application forms along with requisite fee to regional & branch offices of NSIC. For details refer to the NSIC website.

**Capacity Building (8/16)**

Business Development

Credit

Incubation

Others

# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## Who can Apply

Implement the Incubation and Commercialization of Business Ideas Programme through technical/research institutes including those in the field of agro based industry. These would be designated as Knowledge Partners and would incubate new/existing technologies for their commercialization. To provide funds for the incubator/incubation and create necessary synergy between this scheme and the Livelihood Business Incubators/Technology Business Incubators and Incubation schemes of MSME/NSIC/KVIC/Coir Board/ Other Ministries/Departments as well as Private Incubators.



# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## **Nature of Assistance**

M/o MSME, one-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount up to Rs.100 lakhs whichever is less to be provided. In case of incubation centres to be set up under PPP mode with NSIC, KVIC or Coir Board or any other Institution/agency of GoI/State Govt., one- time grant of 50% of cost of Plant & Machinery other than the land and infrastructure or Rs.50.00 lakhs, whichever is less to be provided. Assistance towards the training cost of incubates will be met out of the ATI scheme of the Ministry as far as possible for both centres.

# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## About the Scheme

The main objectives of the scheme are to:

- Create new jobs and reduce unemployment
- Promote entrepreneurship culture in India
- Grassroots economic development district level
- Facilitate innovative business solution for un-met social needs
- Promote innovation to further strengthen the competitiveness of MSME sector

# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## How to Apply

Application can be sent to Aspire Scheme Steering Committee of Ministry of MSME. Scheme Steering Committee will be responsible for overall policy, coordination, and management support. The Council will be chaired by Secretary, Ministry of MSME.

**Capacity Building (9/16)**

Business Development

Credit

Incubation

Others

# Coir Udyami Yojana

## **Who can Apply**

Individuals, Companies, Self Help Groups, Non Governmental Organizations, Institutions registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trust.

## **Nature of Assistance**

Maximum admissible cost of the project is 10 lakhs plus working capital, which shall not exceed 25% of the project cost.

Beneficiary's contribution 5% of the project cost Bank credit rate 55% rate of Subsidy 40% of the project.

# Coir Udyami Yojana

## About the Scheme

This is a credit linked subsidy scheme for setting up of coir units with project cost up to Rs.10 lakh plus one cycle of working capital which shall not exceed 25% of the project cost. Working capital will not be considered for subsidy.

## How to Apply

The applications can be collected from Coir Board Offices, District Industries Centres, Coir Project Offices, Panchayati Raj Institutions and the Nodal Agencies approved by the Board for this purpose and have to be submitted directly to the Coir Board Field Offices or through the DICs.

**Capacity Building (10/16)**

Business Development

Credit

Incubation

Others

# Marketing Support/Assistance to MSMEs (Bar Code)

## **Who can Apply**

The scheme is applicable to those MSEs with EM- II registration and registration with GS1 India for use of barcode.

## **Nature of Assistance**

Reimbursement of registration fee (one time and recurring for 3 years) for bar coding. Financial assistance for reimbursement of 75% of one-time registration fee (Under MSE-MDA) w.e.f. 1st January, 2002 and 75% of annual recurring fee for first three years (Under NMCP) w.e.f. 1st June, 2007 paid by MSEs to GS1 India for the use of bar coding.



# Marketing Support/Assistance to MSMEs (Bar Code)

## About the Scheme

Under this scheme MSEs are encouraged and motivated to use bar-codes by conducting seminars and reimbursement of registration fees for bar coding.

## How to Apply

On getting registration for use of barcode for products (<http://www.gs1india.org/>), take the following steps for reimbursement of fee:

- Fill the prescribed application form for claiming reimbursement on bar code
- The application form along with formats for supporting documents may be collected from the Director, MSME-DI, or can be downloaded from <http://www.dcmsme.gov.in/>

# Marketing Support/Assistance to MSMEs (Bar Code)

- The filled-in application form with required documents is to be submitted to the office of MSME-DI.
- The address of MSME-DI is given on the website:  
<http://www.dcmsme.gov.in/Contacts.htm#two>

**Capacity Building (11/16)**

Business Development

Credit

Incubation

Others

# Building Awareness on Intellectual Property Rights (IPR)

## Who can Apply

- Registered MSME units
- MSME organisations like industry associations, societies, cooperatives, firms, trusts, NGOs, Institutions and Universities with a track record of assisting MSMEs
- Competent agencies like consultancy organisations, research institutes, individual experts or agencies having sound technical and financial capabilities to conduct pilot studies with at least five years of experience

## Nature of Assistance

Funding support for :

- Conducting awareness/sensitisation programmes on IPR (Applicants – MSME organisations and expert agencies)

# Building Awareness on Intellectual Property Rights (IPR)

- Conducting pilot studies for selected clusters/groups of industries (Applicants – MSME organisations, competent agencies and expert agencies)
- Funding support for conducting interactive seminars/workshops (Applicants – MSME organisations and expert agencies)
- Expert agencies - like TIFAC, Patent Facilitation Centres, NRDC, Indian Patent Office, Registrar of Trademarks, Registrar of Geographical Indications, D.B.T., Registrar of Copyrights, MoHRD, NIIPM, IITs, Law Schools, patent attorneys, individual IPR experts, WIPO, EU-TIDP, USPTO, KIPO/KIPA, IIFT, DIT, MoEF, Ministry of MSME, DSIR and others
- Quasi-Government or Government aided bodies
- Private units, provided they are sponsored by MSME associations.

# Building Awareness on Intellectual Property Rights (IPR)

## **About the Scheme**

The purpose of the scheme is to enhance awareness among the MSMEs about Intellectual Property Rights, to take measures for protecting their ideas and business strategies. Effective utilisation of IPR tools by MSMEs would also assist them in technology upgradation and enhancing their competitiveness.

## **How to Apply**

Application forms for each of the components are given with scheme guidelines at:  
<http://www.dcmsme.gov.in/schemes/IPR10.pdf>

**Capacity Building (12/16)**

Business Development

Credit

Incubation

Others

# Design Clinic for Design Expertise to MSMEs Manufacturing Sector (DESIGN)

## Who can Apply

- Expert agencies (Industry Associations, Technical Institutions or other appropriate bodies), for conducting seminars and workshops
- MSMEs or groups of MSMEs as prime applicants
- Academic Institutes/design companies/ design consultants, etc., as co-applicants along with a designated MSME (prime applicant)
- Individual (e.g., design students) as co- applicants in collaboration with the academic institution and MSME (prime applicant).



# Design Clinic for Design Expertise to MSMEs Manufacturing Sector (DESIGN)

## Nature of Assistance

- Funding support for 'Design Awareness' workshops & seminars
- Funding support for implementing 'Design' projects
- GoI contribution of Rs.60,000 per seminar and 75% subject to a maximum of Rs.3 lakhs per workshop
- 60% of the total approved project cost or Rs.9 lakhs, whichever is less, in case of individual MSME or a group of not more than three MSME applicants
- 60% of the total approved project cost or Rs.15 lakhs, whichever is less, in case of a group of four or more MSME applicants
- 40% to be contributed by the applicant MSME(s) in both cases.

# Design Clinic for Design Expertise to MSMEs Manufacturing Sector (DESIGN)

## About the Scheme

The scheme is for increasing competitiveness of MSMEs and hence to spread awareness on the importance of design and its learning.

# Design Clinic for Design Expertise to MSMEs Manufacturing Sector (DESIGN)

## How to Apply

- For conducting workshops and seminars, expert agencies can directly apply to design clinic centers.
- For design projects, application can be made by MSMEs without a design company or along with design consultant/academic institution, by submitting the proposal to Design Clinic Centre, or through internet.
- Apply online at <http://www.designclinicsmsme.org/> or download the form from: [www.dcmsme.gov.in/schemes](http://www.dcmsme.gov.in/schemes).

**Capacity Building (13/16)**

Business Development

Credit

Incubation

Others

# Technology and Quality Upgradation Support to MSMEs

## Who can Apply

- Expert organizations like PCRA, BEE, TERI, IITs, NITs, etc.
- State Govt. agencies like MITCON, GEDA, etc.
- Cluster/industry based associations of MSMEs
- NGOs and Technical Institutions.

## Nature of Assistance

- Capacity building of MSME clusters for energy efficiency/clean development and related technologies (Applicant – for awareness programme and model DPRs by expert agencies as mentioned in the EoI; for energy audits, DPRs and EET projects by expert agencies, associations or MSMEs)

# Technology and Quality Upgradation Support to MSMEs

## About the Scheme

The scheme advocates the use of energy efficient technologies (EETs) in manufacturing units so as to reduce the cost of production and adopt a clean development mechanism.

## How to Apply

- Obtain product certification from national standardisation bodies (like BIS and BEE) or international product certifications (CE, UL, ANSI, etc.)
- For re-imburement of fees, the application is forwarded in the specified format (given in annexure-IV of scheme guidelines), to MSME-DI concerned, along with required documents

# Technology and Quality Upgradation Support to MSMEs

- 25% of the project cost as subsidy by Government of India, balance amount to be funded through loan from SIDBI/banks/ financial Institutions; minimum contribution as required by the funding agency to be made by the MSME
- 75% of the actual expenditure, subject to a maximum Rs.15 lakhs for establishing Carbon Credit Accreditation Centers
- 75% subsidy to manufacturing MSME towards licensing of products to national/ international standards; maximum GoI assistance allowed per MSME: Rs.1.5 lakh for obtaining product licensing /marking to National standards and Rs.2 lakhs for obtaining product licensing/marketing to International standards.
- Implementation of energy efficient technologies in MSME units (Applicant - registered MSME unit, to be implemented by SIDBI)

# Technology and Quality Upgradation Support to MSMEs

- Setting up of Carbon Credit Aggregation Centres (associations, technical institutions and ESCOs)
- Encouraging MSMEs to acquire product certification/licenses from National/ International bodies
- Funding support of 75% for awareness programmes subject to maximum of Rs.75,000 per programme
- 75% of actual expenditure for cluster level energy audit and preparation of model DPR
- 50% of actual expenditure subject to maximum Rs.1.5 lakh per DPR towards preparation of subsequent detailed project reports for individual MSMEs on EET projects



**Capacity Building (14/16)**

Business Development

Credit

Incubation

Others

# Skill Upgradation & Mahila Coir Yojana (MCY)

## Who can Apply

- Rural women artisans in regions producing coir fiber
- All new coir processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008 and registered with the DIC of the respective region of the entire coir sector of the country with project cost exceeding Rs.10/- lakh each or more than the ceiling fixed in Coir Udyami Yojana Scheme are eligible for assistance under the scheme.

# Skill Upgradation & Mahila Coir Yojana (MCY)

## Nature of Assistance

The stipend per trainee for the skill development programmes will be limited to Rs.1000/- per month and in the case of training programmes of less than one month duration, stipend will be disbursed on prorata basis. The honorarium for the trainer will be limited to Rs. 6,000/- per month. An amount of Rs.400/- per head per month will be provided as financial assistance to the training sponsoring agency to meet the operational cost of the training for raw material, power charges, other incidentals etc.

# Skill Upgradation & Mahila Coir Yojana (MCY)

## About the Scheme

Skill Upgradation & Mahila Coir Yojana (MCY) is one of the key schemes under the Scheme Coir Vikas Yojana earlier it was known as Coir Plan(General) scheme which provides development of domestic and export markets, skill development and training, empowerment of women, employment/entrepreneurship creation and development, enhanced raw material utilization, trade related services, welfare activities for the coir workers, etc. Mahila Coir Yojana (MCY), in particular, aims at women empowerment through the provision of spinning equipment at subsidised rates after appropriate skill development training.

# Skill Upgradation & Mahila Coir Yojana (MCY)

## How to Apply

Selection of trainees for in-house training at NCT&DC will be made by inviting applications through advertisements in print and electronic media and through recommendation from the authorities of the coir producing States.

Selection of trainees for training programmes conducted at Regional Extension Centers will be made by the officer-in-charge of the center through sponsoring of candidates by trade associations, unit owners, Industries Department, NGOs, Co-operatives, etc.

**Capacity Building (15/16)**

Business Development

Credit

Incubation

Others

# Development of Production Infrastructure (DPI)

## Who can Apply

All new coir processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008 and registered with the DIC of the respective region of the entire coir sector of the country with project cost exceeding Rs.10/- lakh each or more than the ceiling fixed in Coir Udyami Yojana Scheme are eligible for assistance under the scheme.

# Development of Production Infrastructure (DPI)

## Nature of Assistance

Under the DPI scheme the Coir Board financial assistance is provided for setting up of coir units with a project cost up to Rs. 10 lakhs in the country. Subsidy will be provided @ 25% of the project cost subject to a maximum of Rs. 6 lakh for setting up of De-fibering Unit, Rs.4 lakh for Automatic Spinning Unit and Rs.5 lakh for others, including Coir Pith Unit. For a Composite or a Multiple Unit, the maximum monetary ceiling of assistance would be Rs. 9 lakh. For calculation of subsidy amount, the cost of building will be restricted to a maximum of Rs. 8 lakh for De- fibering and coir pith units and Rs. 6 lakhs for others including Automatic spinning Unit.



# Development of Production Infrastructure (DPI)

## About the Scheme

Coir Board is implementing the plan scheme 'Development of Production Infrastructure' with the objective of providing modern infrastructure facilities to coir production units, resulting in improvement of productivity and quality and also in creation of employment opportunities especially for women in the rural areas. . It also aims the establishment of new "State of the Art" Coir Processing Units, Spread of the industry to potential areas, Enhanced utilization of available raw material, Attracting new generation entrepreneurs to the industry , Modernisation of existing unit, Production of high value customer oriented products, Make the Coir Industry competitive, Adoption of eco friendly production techniques and Achieve the target of a pollution free coir industry with technological advancements.

# Development of Production Infrastructure (DPI)

## How to Apply

The unit shall submit the application in prescribed format for grant of financial assistance for new units under the scheme within 6 months from the date of commencement of production of the unit. The date of commencement of production should be supported by a certificate issued by the General Manager, DIC of the respective area.

**Capacity Building (16/16)**

Business Development

Credit

Incubation

Others

# Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

## Who can Apply

Non-Government organizations (NGOs), Institutions of the Central and State Governments and, Semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), etc with suitable expertise to undertake cluster development.

# Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

## Nature of Assistance

The Scheme would cover three types of Interventions namely 'soft Interventions', 'hard Interventions' and 'thematic interventions'. The project outlay for various clusters is as follows:

Heritage cluster (1000-2500 artisans\*):Rs 8 crore

Major cluster (500-1000 artisans\*) : Rs 3 crore

Mini cluster (Up to 500 artisans\*) : Rs 1.5 crore

\*For NER/ J&K and Hill States, there will be 50% reduction in the number of artisans per cluster.

Soft Interventions: Max Rs 25.00 lakhs (100% scheme funding)

# Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Hard Interventions: As per project requirement (75% scheme funding)

Cost of Technical Agency Rs 8 % of Soft and Hard interventions(100% scheme funding)

Cost of Implementing Agency/ Cluster Executive: Max Rs 20 lakhs (100% scheme funding).

## About the Scheme

The main objectives of the scheme are to:

- To organize the traditional industries and artisans into clusters to make them, competitive and provide support for their long term sustainability
- To provide sustained employment for traditional Industry artisans and rural entrepreneurs

# Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

- To enhance marketability of products of such clusters by providing support for new products, design intervention and improved packaging and also the improvement of marketing Infrastructure
- To equip traditional artisans of the associated clusters with the improved skills and capabilities through training and exposure visits
- To make provision for common facilities and improved tools and equipments for artisans;
- To strengthen the cluster governance systems with the active participation of the stakeholders, so that they are able to gauge the emerging challenges and opportunities and respond to them in a coherent manner

# Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

- To build up innovative and traditional skills, improved technologies, advanced processes, market intelligence and new models of public-private partnerships, so as to gradually replicate similar models of cluster- based regenerated traditional Industries.

## **How to Apply**

The above eligible agency/organization has to submit the proposal to the State Office, KVIC and the same is to be scrutinized at State Level and Zonal Level before submitting to Scheme Steering Committee for approval



## B) Business Development Support Schemes

1. International Cooperation
2. Procurement and Marketing Support Scheme
3. MSME Market Development Assistance (MDA)
4. Single Point Registration (NSIC)
5. Infomediary Services
6. Marketing Intelligence Services Lease
7. Coir Vikas Yojana Export Market Promotion
8. Coir Vikas Yojana Domestic Market Promotion Scheme

Capacity Building

**Business Development (1/8)**

Credit

Incubation

Others

# International Cooperation

## Who can apply

- State/Central Government Organisations
- Industry/Enterprise Associations
- Registered Societies/Trusts and Organisations associated with promotion and development of MSMEs

## Nature of Assistance

IC scheme provides financial assistance of up to 95% of airfare and space rent for entrepreneurs. Assistance is provided on the basis of size and type of the enterprise. It also provides assistance for common expenses of delegations like freight & insurance, local transport, secretarial/ communication services, printing of common catalogues, etc.

# International Cooperation

## About the Scheme

The scheme covers the following activities:

- Deputation of MSME business delegations to other countries for exploring new areas of technology infusion/upgradation, facilitating joint ventures, improving markets for MSMEs products, foreign collaborations, etc
- Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in India, in which there is international participation
- Holding international conferences and seminars on topics and themes of interest to MSMEs

# International Cooperation

## **How to Apply**

Apply online, or applications can be sent for financial assistance in the prescribed form to the Director (International Cooperation), Ministry of MSME, Udyog Bhavan, New Delhi - 110 011

Capacity Building

**Business Development (2/8)**

Credit

Incubation

Others

# Procurement and Marketing Support Scheme

## **Who can Apply**

Manufacturing / Service sector MSEs registered at Udyog Aadhaar Memorandum (UAM) Portal.

## **Nature of Assistance**

- Financial assistance for participation in domestic trader fairs / exhibitions
- Organising Domestic Trade Fairs/Exhibition and participation in trade fairs/exhibitions by the Ministry/Office of DC (MSME)/Government organisations
- Capacity building of MSMEs in modern packaging technique
- Vendor Development Program

# Procurement and Marketing Support Scheme

## About the Scheme

Under this scheme assistance is provided for following activities:

- Promoting new market access initiatives like organising / participation in National/International Trade Fairs / Exhibitions / MSME Expo.etc.
- To create awareness and educate the MSMEs about importance / methods / process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international/national trade and other subjects / topics relevant for market access developments
- To create more awareness about trade fairs, digital advertising, e-marketing, GST, GeM portal, public procurement policy and other related topics etc.



# Procurement and Marketing Support Scheme

## How to Apply

The unit will apply to the Office of DC (MSME) / M/o MSME directly or through Implementing agency online (or system in place), well in advance (preferably one month) prior to the commencement of trade fairs/ exhibitions.

## Video Link

Hear more about it from the owner/promoter who availed the benefits of this scheme –

- <https://youtu.be/Abulu2ALr40>
- <https://youtu.be/hBITPVIjipQ>

Capacity Building

**Business Development (3/8)**

Credit

Incubation

Others

# MSME Market Development Assistance for Exporters

## Who can Apply

Individual MSMEs & industry associations.

## Nature of Assistance

- The Govt. of India will reimburse 75% of air fare by economy class and 50% space rental charges for Micro & Small manufacturing enterprises of General category entrepreneurs.
- For Women/SC/ST Entrepreneurs & Entrepreneurs from North Eastern Region Govt. of India will reimburse 100% of space rent and economy class air fare.
- The total subsidy on air fare & space rental charges will be restricted to Rs.1.25 lakhs per unit.

# MSME Market Development Assistance for Exporters

## About the Scheme

The Scheme helps

- To encourage Small & Micro exporters in their efforts at tapping and developing overseas markets.
- To increase participation of representatives of small/ micro manufacturing enterprises under MSME India stall at International Trade Fairs/ Exhibitions.
- To enhance export from the small/ micro manufacturing enterprises
- To popularize the adoption of Bar Coding on a large scale.

# MSME Market Development Assistance for Exporters

Purchase and Price Preference Policy - This is administered through Single Point Registration Scheme of NSIC. Under this, 358 items are reserved for exclusive purchase from MSME by the Central Government. Other facilities include tender documents free of cost, exemption from earnest money and security deposit and 15% price preference in Central Government purchases - for individual MSMEs.

## **How to Apply**

Candidates meeting the eligibility criteria may send their applications to Office of the DC-MSME through the concerned Micro, Small and Medium Enterprise Development Institutions (MSME-DIs).

Capacity Building

**Business Development (4/8)**

Credit

Incubation

Others

# Single Point Registration

## Who can Apply

- MSEs which are registered with the Director of Industries (DI)/District Industries Centre (DIC) as manufacturing/service enterprises or having acknowledgement of Entrepreneurs Memorandum (EM Part-II) are eligible for registration with NSIC under its SPRS.
- MSEs which have already commenced their commercial production, but not completed one year of existence can be issued with Provisional Registration Certificate under SPRS with monetary limit of Rs.5 lakh, which shall be valid for a period of one year only from the date of issue after levying the registration fee and obtaining the requisite documents.

# Single Point Registration

## Nature of Assistance

The units registered are eligible to get the benefits listed below:

- Issue of tender sets free of cost
- Exemption from payment of Earnest Money Deposit (EMD)
- Tender participating MSEs quoting price within the price band of L1+15% allowed to supply a portion up to 20% of requirement by bringing down their price to L1 price where L1 is non-MSEs.
- Every Central Ministry/Department/PSU shall set an annual goal of minimum 20% of total annual purchases of products or services produced or rendered by MSEs; out of the mandatory 20% procurement from MSEs, 4% is earmarked for units owned by Schedule Castes/Schedule Tribes.



# Single Point Registration

## About the Scheme

The government is the single largest buyer of a variety of goods. With a view to increasing the share of purchases from MSEs, the 'Government Stores Purchase Programme' was launched. NSIC registers MSEs under Single Point Registration Scheme (SPRS), are eligible for participation in Government purchases.

## How to Scheme

MSEs shall have to apply either on-line on website [www.nsicspronline.com](http://www.nsicspronline.com) or on prescribed application form to concerned zonal/branch office of NSIC. The application form containing terms & conditions is available free of cost.

Capacity Building

**Business Development (5/8)**

Credit

Incubation

Others

# Infomediary Services

## Who can Apply

Entrepreneurs

## Nature of Assistance

i) Gold membership:

A member who joins only B2B or B2C portal will be allowed the features of any one portal, whichever is opted for, and allowed to upload images of 10 products.

- Joining fee of Rs.5,000 + service tax for one year
- Renewal charges of Rs.5,000 + service tax for one year
- For International customers, US\$ 125 for one year

# Infomediary Services

ii) Basic member:

Free, with limited access to B2B portal only.

iii) Platinum membership:

A member who joins both B2B and B2C portals, will get unlimited access to all B2B and B2C features and is allowed to upload images of 10 products.

- Joining fee of Rs.10,000 + service tax for one year
- Renewal charges of Rs.10,000 + service tax
- For international customers, US\$ 250 for one year

# Infomediary Services

## **About the Scheme**

NSIC offers Infomediary Services, which is one-stop and a one-window bouquet of aids that will provide information on business, technology and finance, and also exhibit core competencies of Indian SMEs. The corporation is offering services through its MSME Global Mart [www.msmemart.com](http://www.msmemart.com); which is a Business to Business (B2B) and Business to Customer (B2C) compliant web portal. Services are available through annual membership.

# Infomediary Services

## How to Apply

- Download the application form from NSIC website
- Download the infomediary services membership revision request form also from NSIC website
- Send the filled-in form to:
  - Technology Infomediary Services and Data Centre (TISDC)
  - National Small Industries Corporation Ltd., NSIC Bhavan, Okhla Industrial Estate, New Delhi – 110020

Capacity Building

**Business Development (6/8)**

Credit

Incubation

Others

# Marketing Intelligence Services Lease

## Who can Apply

Potential beneficiaries would be MSMEs seeking business collaboration and co-production opportunities, joint ventures, exporters and importers, and those looking for technology transfer.

- Database of rate contracts of various Government departments and PSUs.
- Information on tenders floated by the Government departments and PSUs.
- Database of Indian exporters to various countries, with lists of products
- Database of International buyers with lists of products
- Database of technology suppliers & projects for MSMEs
- Business partner matchmaking (arrange one- to-one meetings for foreign delegations with Indian exporters)



# Marketing Intelligence Services Lease

## **Nature of Assistance**

Online request form: MSMEs willing to avail any marketing Intelligence services of NSIC may fill the form for:

- Bulk buyers in Government/Public & Private sectors
- Exporters
- International buyers

# Marketing Intelligence Services Lease

## About the Scheme

Marketing Intelligence Cell acquires and analyses information for both the existing and potential customers, to understand the market, determine current and future needs and preferences, attitudes and behaviour of market; and to assess changes in business environment that may affect the size and nature of the market. The information includes:

- Database of bulk buyers (product-wise),
- Buyers in Government/public sector undertakings. Technology suppliers
- Units registered with NSIC under Single Point Registration Schemes
- DGS & D registered suppliers

# Marketing Intelligence Services Lease

## **How to Apply**

Applications may be obtained and sent, dully filled-in, to:  
Marketing Intelligence Cell, Block F, NTSC Complex, NSIC  
Okhla Industrial Estate, New Delhi.

Telephone: +91-11-26382047,64650781, 64651703

Email: [mic@nsic.co.in](mailto:mic@nsic.co.in), [mangaermic@nsic.co.in](mailto:mangaermic@nsic.co.in).

Capacity Building

**Business Development (7/8)**

Credit

Incubation

Others

# Coir Vikas Yojana Export Market Promotion

## **Who can Apply**

Manufacturers, Entrepreneurs and Exporters of Coir

Apex societies, Central Co-operative societies, primary Co-operatives, Public Sector Enterprises, Showrooms & Sales Depots of the Board.

## **Nature of Assistance**

- Delegation, Consultancy & Information Sourcing
- Participation in seminars and conferences
- Participation in international fairs/buyer seller meets
- Publicity abroad
- External Market Development Assistance
- Coir Industry Awards

# Coir Vikas Yojana Export Market Promotion

## About the Scheme

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

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

## How to Apply

The application forms can be had from the Coir Board HO and also can be downloaded from the website.

Capacity Building

**Business Development (8/8)**

Credit

Incubation

Others

# Coir Vikas Yojana Domestic Market Promotion Scheme

## **Who can Apply**

Apex societies, Central Co-operative societies, primary Co-operatives, Public Sector Enterprises, Showrooms & Sales Depots of the Board.

## **Nature of Assistance**

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



# Coir Vikas Yojana Domestic Market Promotion Scheme

## About the Scheme

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

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

## How to Apply

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

# Coir Vikas Yojana Domestic Market Promotion Scheme

## **How to Apply**

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

## C) Credit and Financial Assistance

1. Credit Linked Capital Subsidy for Technology Up-gradation
2. Credit Guarantee Fund Scheme
3. Performance and Credit Rating
4. Bill Discounting
5. Micro Finance Program
6. Bank Credit Facilitation
7. PMEGP - Prime Minister's Employment Generation Program

Capacity Building

Business Development

**Credit (1/7)**

Incubation

Others

# Credit Linked Capital Subsidy for Technology Up-gradation

## **Who can Apply**

Eligible beneficiaries include sole proprietorships, partnerships, co-operative societies, and private and public limited companies in the MSE sector.

# Credit Linked Capital Subsidy for Technology Up-gradation

## **Nature of Assistance**

The revised scheme aims at facilitating technology upgradation by providing 15% up- front capital subsidy to MSEs (up to Rs. 1.00 Cr.), including tiny, khadi, village and coir industrial units, on institutional finance availed by them for induction of well established and improved technologies in specified sub-sectors/products approved under the scheme. Replacement of existing equipment/technology with same equipment/technology will not qualify for subsidy under this scheme, nor would the scheme be applicable to units upgrading with used machinery. given to women entrepreneurs.

# Credit Linked Capital Subsidy for Technology Up-gradation

## About the Scheme

Technology upgradation would ordinarily mean induction of state-of-the-art or near state-of-the-art technology. Technology upgradation would mean a significant step up from the present technology level to a substantially higher one involving improved productivity, and/or improvement in quality of products and/or improved environmental conditions including work environment for the unit. It includes installation of improved packaging techniques as well as anti-pollution measures and energy conservation machinery. Further, units in need of introducing facilities for in-house testing and on-line quality control would qualify for assistance, as the same are a case of technology up-gradation.

# Credit Linked Capital Subsidy for Technology Up-gradation

## How to Apply

Candidates meeting the eligibility criteria may approach all scheduled commercial bank, scheduled cooperative bank [including urban cooperative bank co-opted by SIDBI under Technological Upgradation Fund (TUF)], Regional Rural Bank (RRB), State Financial Corporation (SFC) and North-Eastern Development Financial Institution (NEDFi).

## Video Links

Hear more about it from the owner/promoter who availed the benefits of this scheme –

- [https://youtu.be/\\_NEP0K6XVLg](https://youtu.be/_NEP0K6XVLg)
- <https://youtu.be/-N5X9NPONfo>



Capacity Building

Business Development

**Credit (2/7)**

Incubation

Others

# Credit Guarantee Fund Scheme

## **Who can Apply**

Both existing and new enterprises are eligible under the scheme.

## **Nature of Assistance**

The credit facilities which are eligible to be covered under the scheme are both term loans and/or working capital facility up to Rs.100 lakh per borrowing unit, extended without any collateral security and / or third party guarantee, to a new or existing micro and small enterprise. For those units covered under the guarantee scheme, which may become sick owing to factors beyond the control of management, rehabilitation assistance extended by the lender could also be covered under the guarantee scheme.

# Credit Guarantee Fund Scheme

## About the Scheme

The objective of the Scheme is to make available collateral-free credit to the MSEs. Both the existing and the new enterprises are eligible to be covered under the scheme. The Ministry of MSME and SIDBI established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the Credit Guarantee Fund Scheme for Micro and Small Enterprises.

# Credit Guarantee Fund Scheme

## How to Apply

Candidates meeting the eligibility criteria may approach banks / financial institutions, which are eligible under the scheme, or scheduled commercial banks and select Regional Rural Banks.

## Video Links

Hear more about it from the owner/promoter who availed the benefits of this scheme –

- <https://youtu.be/oey34u3HPXg>
- <https://youtu.be/65bsxuVZGBU>

Capacity Building

Business Development

**Credit (3/7)**

Incubation

Others

# Performance and Credit Rating

## Who can Apply

Any enterprise registered in India as a Micro or Small Enterprise is eligible to apply

## Nature of Assistance

Turnover of MSE up to 50 Lakh - Re-imbusement of 75% of the fee or Rs.25,000 (whichever is less)

Above Rs. 50 to 200 lakh - 75% of the fee or Rs.30,000 (whichever is less).

More than Rs.200 lakh - 75% of the fee or Rs.40,000 (whichever is less)

# Performance and Credit Rating

## About the Scheme

The main objective of the scheme is to provide a trusted third party opinion on the capabilities and creditworthiness of the Micro & Small Enterprises (MSEs) so as to create awareness amongst MSEs about the strengths and weakness of their existing operations. This is to provide them an opportunity to improve & enhance their organizational strengths and credit worthiness, so that they can access credit at cheaper rates and on easy terms. The scheme is also to facilitate them in increasing their acceptability from the Banks/Financial Institutions, Customers / Buyers and Vendors.

# Performance and Credit Rating

## **Operational Mechanism**

NSIC is the nodal agency for implementing the scheme. The MSEs rating methodology is covering a combination of credit and performance factors including parameters measuring operational, financial, business and management risks. Micro & Small Enterprise is at liberty to select any of the rating agencies empanelled under the rating scheme with NSIC. The validity of a rating is for a period of one year from the date of issue of the rating letter. An independent evaluation of the strengths and weaknesses of the applicant unit will help Banks and Financial Institutions in taking faster credit decisions and leveraging their risks.



# Performance and Credit Rating

## How to Apply

Any Micro or Small enterprise wishing to apply for rating will have to fill up the prescribed application form and submit the same to the nearest branch of NSIC or to the rating agency chosen by it or through empanelled rating agencies: CARE, CRISIL, India Ratings, ICRA, ONICRA, SMERA, Dun & Bradstreet (D&B), SMERA.

Capacity Building

Business Development

**Credit (4/7)**

Incubation

Others

# Bill Discounting

## Who can Apply

Entrepreneurs

## Nature of Assistance

Sr No	Particulars	Effective rate of interest
1	Units having valid SE 1A rating under NSIC's rating scheme	12.40%
2	Units having valid SE 2A rating under NSIC's rating scheme	12.90%
3	Units having valid SE 1B rating under NSIC's rating scheme	12.90%
4	Other units	13.40%

# Bill Discounting

## About the Scheme

The scheme covers purchase/discounting of bills arising out of genuine trade transactions i.e., purchase of supplies made by small scale units to reputed Public Limited Companies/State and Central Government Departments/Undertakings.

Bills drawn by small-scale units for supplies made by them and duly accepted by purchaser will be financed against security of bank guarantee in favour of NSIC.

Purchaser unit(s) may approach NSIC for sanction of annual limits by furnishing information as per the prescribed application form.

# Bill Discounting

## **Assistance against the security of BG/SDR/FDR.**

The concessional rate of interest on the good rated units, as mentioned at Sr no. 1,2 and 3 above shall be applicable only to those cases, where the units make timely repayments of the Corporation's dues. The units which have not re- paid its dues within the stipulated 90 days, shall not be eligible for the concessional rate of interest.

The rate of interest on the delayed payment shall be charged as:

The Additional rate of interest on delayed payment shall continue to be charged 3% over and above the normal rate of interest (i.e. 13.40%) for the delays beyond 90 days.

# Bill Discounting

## **How to Apply**

Application for request to sanction limit under Bill Discounting Scheme is to be submitted by seller unit duly signed by authorized signatory i.e., Proprietor/Partner/Director of the Firm/Company in duplicate in prescribed form.

Capacity Building

Business Development

**Credit (5/7)**

Incubation

Others

# Micro Finance Program

## **Who can Apply**

MFIs/NGOs

## **Nature of Assistance**

Government of India provide funds for micro finance program to SIDBI, which is called 'Portfolio Risk Fund' (PRF). At present SIDBI takes fixed deposit equal to 10% of loan amount. The share of MFIs/NGOs is 2.5% of loan amount (i.e., 25% of security deposit) and balance 7.5% (i.e., 75% of security deposit) is adjusted from funds provided by the Government of India. SIDBI.



# Micro Finance Program

## **About the Scheme**

The Union Government has launched a scheme of micro finance and tied up with the existing programme of SIDBI by way of contributing towards security deposits required from the MFIs/NGOs to get loan from SIDBI. The scheme is being operated in the under-served States and under-served pockets/districts of other States.

## **How to Apply**

Submit the proposal in the prescribed form to SIDBI.

Capacity Building

Business Development

**Credit (6/7)**

Incubation

Others

# Bank Credit Facilitation

## **Who can Apply**

Micro, Small and Medium Entrepreneurs

## **Nature of Assistance**

All documentation pertaining to completion and submission of the credit proposal to banks shall be undertaken by NSIC.

# Bank Credit Facilitation

## About the Scheme

To meet the credit requirements of MSME units, NSIC has entered into a Memorandum of Understanding with various nationalised and private sector banks. Through syndication with these banks, NSIC arranges for credit support (fund or non-fund based limits) from banks without any cost to MSEs. MSEs which get rated under NSIC- “Performance and Credit Rating scheme” have the liberty to get rated by any one of the rating agencies of their preference. It also invariably increases their creditability in business and helps them in getting timely credit from banks at liberal rate of interest.

## How to Apply

Please visit NSIC website <http://www.nsic.co.in> to download the loan application forms for Bank Credit Facilitation.

Capacity Building

Business Development

**Credit (7/7)**

Incubation

Others

# PMEGP - Prime Minister's Employment Generation Program

## Who can Apply

Any individual above 18 years of age can apply. The beneficiary must have passed at least VIII standard for projects costing above Rs.10 lakh in the manufacturing sector, and above Rs.5 lakh in the business / service sector. Only new projects are considered for sanction under PMEGP.

SHGs (including those belonging to BPL, provided that they have not availed benefits under any other scheme), Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible.

# PMEGP - Prime Minister's Employment Generation Program

## Nature of Assistance

The maximum cost of the project/unit admissible in manufacturing sector is Rs.25 lakhs and in business/service sector is Rs.10 lakhs.

## Levels of funding under PMEGP:

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of subsidy (of project cost)	
		Urban	Rural
General Category	10%	15%	25%
Special (including SC/ST/ OBC/ Minorities /Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.)	5%	25%	35%

The balance amount of total project cost will be provided by banks as term loan and working capital.

# PMEGP - Prime Minister's Employment Generation Program

## **About the Scheme**

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 Centers (DICs) and banks. The Government subsidy under the scheme is routed by KVIC through the identified banks for eventual distribution to the beneficiaries/entrepreneurs into their bank accounts.



# PMEGP - Prime Minister's Employment Generation Program

## How to Apply

The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of the respective states (for DICs) will give advertisements locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries desirous of establishing the enterprise/starting of service units under PMEGP. The beneficiaries can also submit their application online

at <http://www.kviconline.gov.in/pmegp/> pmegp online app and take the printout of the application and submit the same to respective offices along with the detailed project report and other required document

## Video link:

Hear more about it from the owner/promoter who availed the benefits of this scheme

<https://youtu.be/vOoA-KdUL14>

## D) Incubation Support Schemes

1. Entrepreneurial and Managerial Development of SMEs through Incubators
2. Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)
3. NSIC IT Incubator

Capacity Building

Business Development

Credit

**Incubation (1/3)**

Others

# Entrepreneurial and Managerial Development of SMEs through Incubators

## **Who can Apply**

Any individual or MSME having innovative ideas ready for commercialisation can apply to the host institution (e.g., IITs, NITs, technical colleges, research institutes, etc.)

Any technical institution (as given in the EoI) which wants to become host institution can apply to the office of the Development Commissioner – MSME or their nearest MSME-DI for funding support.

# Entrepreneurial and Managerial Development of SMEs through Incubators

## **Nature of Assistance for HIBIs**

Host Institutes shall be provided grant of up to Rs. 1.00 Cr. for procurement and installation of relevant plant and machines including hardware and software etc. in Business Incubators in order to strengthen the technology related R&D activities and common facilities for incubates of BI. This grant will be provided in two equal installments of Rs. 50.00 lakh each.

# Entrepreneurial and Managerial Development of SMEs through Incubators

## **Nature of Assistance for Indubitable Ideas**

Govt assistance up to max. Rs. 15 lakh per idea shall be provided to HI . Preferably, the duration of the project/idea is one year, however, the same can be extended depending upon the circumstances. For students, the contribution will be Nil and for MSMEs/others, contribution will be 15 % of total project cost

# Entrepreneurial and Managerial Development of SMEs through Incubators

## About the Scheme

The main 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 (ventures) that seek the validation of their ideas at the proof of concept level. The scheme also supports engagement with Enablers who will advise such MSMEs in expanding the business by supporting them in design, strategy and execution. The scheme endeavors to provide early stage funding for nurturing innovative business which could be commercialized in a year.

# Entrepreneurial and Managerial Development of SMEs through Incubators

## How to Apply

Application can be made by the technical institution which wants to be host institution, once a Request for Proposal (RFP)/ Expression of Interest (EoI) is released.

Any individual or MSME can apply directly to their nearest host institution, a list of host institutions is given on the website:

<http://www.dcmsme.gov.in>



Capacity Building

Business Development

Credit

**Incubation (2/3)**

Others

# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## Who can Apply

Implement the Incubation and Commercialization of Business Ideas Programme through technical/research institutes including those in the field of agro-based industry. These would be designated as Knowledge Partners and would incubate new/existing technologies for their commercialization. To provide funds for the incubator/incubation and create necessary synergy between this scheme and the Livelihood Business Incubators/Technology Business Incubators and Incubation schemes of MSME/NSIC/KVIC/Coir Board/ Other Ministries/Departments as well as Private incubators.

# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## Nature of Assistance

One-time grant of 100% of cost of Plant & Machinery other than the land and infrastructure or an amount up to Rs.100 lakhs whichever is less to be provided

In case of incubation centers to be set up under PPP mode with NSIC, KVIC or Coir Board or any other Institution/agency of GoI/State Govt., one- time grant of 50% of cost of Plant & Machinery other than the land and infrastructure or Rs.50.00 lakhs, whichever is less to be provided. Assistance towards the training cost of incubates will be met out of the ATI.

# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## About the Scheme

The main objectives of the scheme are to:

- Create new jobs and reduce unemployment
- Promote entrepreneurship culture in India
- Grassroots economic development district level
- Facilitate innovative business solution for un-met social needs, and
- Promote innovation to further strengthen the competitiveness of MSME sector

# Aspire (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry)

## How to Apply

Application can be sent to Aspire Scheme Steering Committee of Ministry of MSME. Scheme Steering Committee will be responsible for overall policy, coordination, and management support. The Council will be chaired by Secretary, Ministry of MSME.

Capacity Building

Business Development

Credit

**Incubation (3/3)**

Others

# NSIC - IT Incubator

## Who can Apply

- Persons who would like to become an entrepreneur or founded an enterprise; groups of researchers' nearby Universities who are partially financed by an industrial partner in-charge and who develop products adapted to this partner's needs
- Students or ideally potential employees of start-ups, who are in need of some practical training in the Industry
- People who have established credibility in the Industry and would subsequently like to start product development on their own are eligible to apply.

# NSIC - IT Incubator

## Nature of Assistance

- Ready to move in built-up space, standard computer hardware facilities, access to software library, internet and business center facilities
- Preliminary level training/counselling, facilitation of fine tuning the business plans, specialized training, mentoring services, market exposure
- Advanced level facilitation of seed finance/venture capital, market survey, support in legal formalities, documentation support, maturity level
- Sourcing of business partners, J.V./ technology transfer, legal and statutory formalities for launch of enterprise, selection process



# NSIC - IT Incubator

## About the Scheme

The scheme is meant for creating sustainable entrepreneurship development in the area of ICT especially among first generation entrepreneurs, nurturing the innovative ideas in to commercially viable business propositions, encouraging commercialisation of R&D outputs into commercial ventures. Also, the scheme harnesses the expertise of NSIC in extending hand- holding of start-up companies to become successful MSEs. For utilization of the space and infrastructure of NSIC-TBI, the prospective entrepreneur have to pay a monthly license fee to NSIC. In addition to the license fee, business center, telephone and internet charges are also payable on actuals. Expert services like marketing, legal, accountancy are also chargeable.

# NSIC - IT Incubator

## How to Apply

Filled in applications can be sent to:

Project Manager - NSIC TBI-Okhla, NTSC Premises

Okhla Industrial Estate, New Delhi - 110020 Tel: 011-26926513

E-mail: [itincubator@nsic.co.in](mailto:itincubator@nsic.co.in)

## E) Other Schemes

1. Science and Technology Scheme
2. Janshree Bima Yojana for Khadi Artisans
3. Personal Accident Insurance' Scheme Coir Workers
4. Trade and Industry Related Functional Support Services

Capacity Building

Business Development

Credit

Incubation

**Others (1/4)**

# Science & Technology

## **Who can Apply**

The research outcomes are beneficial to the coir industry and trade in India and abroad

## **Nature of Assistance**

Technology Transfer, Incubation, Testing and Service Facilities

## **About the Scheme**

The Scheme envisages extension of the fruit of the research at the laboratory level for application at the field level and extension of testing and service facility. The Research and Development activities of the Board are carried out through various research institutes; Central Coir Research Institute, Kalavoor and Central Institute of Coir Technology, Bangalore.

# Science & Technology

## How to Apply

The trade/ Manufactures/ Entrepreneurs/Coir Workers can approach Research Centre for availing assistance in Technology Transfer, Incubation, Testing and Service Facilities.

Capacity Building

Business Development

Credit

Incubation

**Others (2/4)**

# Janshree Bima Yojana for Khadi

## **Who can Apply**

Khadi Karigar (spinners and weavers) aged between 18-59 years. Khadi Karigar should be below, or marginally above the poverty line.

## **Nature of Assistance**

For death due to: (1) Natural causes – Rs.20,000; and (2) Accident – Rs.50,000. For permanent disability (loss of two eyes or two limbs) – Rs.50,000. For partial disability (loss of one eye or one limb) – Rs.25,000. Free add-on benefit: Scholarship of Rs.300 per quarter for children of Khadi Karigar, studying in 9th to 12th standard, subject to a maximum of 2 children per family



# Janshree Bima Yojana for Khadi

## **About the Scheme**

In order to provide insurance cover to Khadi artisans, a scheme of group insurance in the name of Khadi Karigar Janshree Bima Yojana (JBY) was launched. This scheme was formulated by KVIC in association with the Life Insurance Corporation of India (LIC).

## **How to Apply**

Nominee of the deceased Khadi Karigar to submit original death certificate to Pension Group Schemes Department of LIC of India through the Khadi Institution under which the deceased was a member.

Capacity Building

Business Development

Credit

Incubation

**Others (3/4)**

# Personal Accident Insurance' Scheme Coir Workers

## Who can Apply

Coir workers aged 18 years and above engaged in the industry (no upper age limit) are covered under the insurance scheme. The disabled coir worker or nominee of the disabled/deceased coir worker can apply for the claim. Considering the welfare of the women who form the majority of the group proposed, the accident in their case will include death and disablement arising out of and traceable to sterilization and consequent complications, arising out of pregnancy, child birth, caesarean hysterectomy, removal of breast as well as murder and rape, etc.

# Personal Accident Insurance' Scheme Coir Workers

## Nature of Assistance

Compensations payable under the scheme are given below:

- Accident death: Rs.50,000
- Permanent total disability: Rs.50,000
- Permanent partial disability: Rs.25,000
- Provision for finger cut: Depending upon the finger and limited to applicable percentages of capital sum insured

# Personal Accident Insurance' Scheme Coir Workers

## About the Scheme

The Coir Board is implementing the plan scheme 'Welfare Measures-Coir Workers Group Personal Accident Insurance' scheme for providing financial compensation to deceased/disabled coir worker/nominee. The entire insurance premium is paid by the Coir Board to the insurance company selected by calling quotations. The financial compensation is provided by the insurance company to the disabled coir workers or nominee of the disabled or deceased coir workers.

# Personal Accident Insurance' Scheme Coir Workers

## How to Apply

In the event of an eligible admissible claim, the claim form should be submitted through the offices of Coir Board authorised for the purpose within the time limit fixed by disabled coir worker or a nominee of the disabled/deceased coir worker.

Capacity Building

Business Development

Credit

Incubation

**Others (4/4)**

# Trade and Industry Related Functional Support Services (TIRFSS)

## **Who can Apply**

Coir workers, New Entrepreneurs can be availed HRD program organized under the scheme.

## **Nature of Assistance**

Accessible export data such as name of export countries, quantum of export in country basis. Survey & Study reports of various sectors is available for the Coir Industry. HRD Program can be utilized by coir workers for the betterment of their knowledge in tunes of modern technology.



# Trade and Industry Related Functional Support Services (TIRFSS)

## About the Scheme

Collection of statistical data pertaining to various aspects like production, productivity, labor infrastructure, raw material, marketing etc is required for providing feedback to the trade and industry and for formulating appropriate policy for the overall organized and systematic development of Coir Board. Introducing e- governs system in order to assess the schemes and services of coir Board by the public easily and to make all the activities in transparent way. Organize HRD programs for Coir workers for uploading their knowledge in all spheres.

## How to Apply

The Entrepreneurs/Coir Workers can approach regional offices of the Board for undergoing HRD program being organized in different region.