



सत्यमेव जयते

**GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES**



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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.

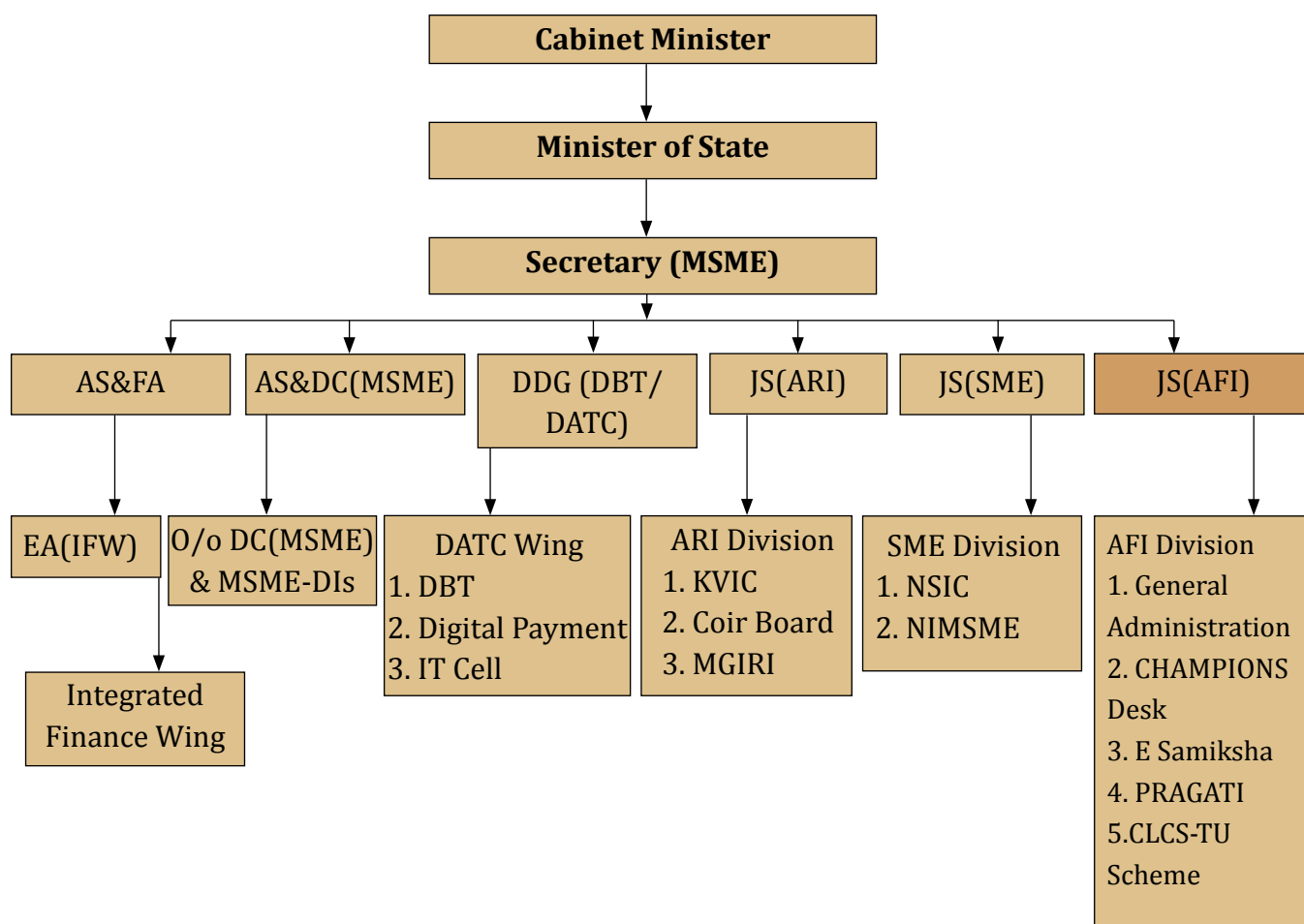
1.2.3.1. The new classification has come into effect from 1st July, 2020. The earlier criterion of classification of MSMEs under MSMED Act, 2006 was based on investment in plant and machinery / equipment. It was different for manufacturing and services units. It was also very low in terms of financial limits. Since then, the economy has undergone significant changes. A revision in MSME criteria of classification was announced in the Aatmnirbhar 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 criteria of classification for manufacturing and service units has been notified on 26.06.2020, with guidelines regarding composite criteria 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 criteria of classification based only on investment in plant and machinery. The new criteria is 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. With this change in criteria of classification of MSMEs the Government has also done away with the difference between manufacturing and services.

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), Integrated Finance (IF) Wing and Data Analytics and Technical Co-ordination (DATC) Wing, besides the Office of the Development Commissioner (DCMSME) as an attached office and other subordinate organisations. The organisational structure of the Ministry is depicted in the following organogram:



1.3.2 SME Division- The SME Division 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, CPGRAM, E-Samiksha, PRAGATI and follow up on complaints of MSMEs including with Banks, Financial Institutions and CLCS-TU scheme.

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 Divisions 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 undertakes analysis of data/ statistics related to the MSME Sector and provide technical inputs for evidence based decision making pertaining to MSME Sector. Technical coordination with all stakeholders towards development and maintenance of MSME databases; Coordinating the complete compliance of the directives for the Direct Benefit Transfer (DBT) schemes of the Ministry; implementing promotion of Digital Payment in the Ministry and managing the IT Cell of the Ministry are some of its other important activities.

1.3.7 Office of the Development Commissioner

1.3.7.1 Development Commissionerate implements the policies and various programmes/Schemes for providing infrastructure and support services to MSMEs. The Office of the Development Commissioner [O/o DC-MSME] is an attached office of the Ministry, headed by the Special Secretary & Development Commissioner (SS&DC), MSME. It functions through a network of MSME-Development Institutes (DI), Regional Testing Centres, Footwear Training Institutes, Production Centres, Field Testing Stations and Specialized Institutes. It renders services such as:

- Advising the Government in Policy formulation for the promotion and development of MSMEs.
- Providing techno-economic and managerial consultancy, common facilities and extension services to MSME units.
- Providing facilities for technology upgradation, modernization, quality improvement and infrastructure.
- Developing Human Resources through training and skill upgradation.
- Providing economic information services

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

1.4 Recent 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 31.12.2020 a total number of 5,37,677 enterprises have registered under Manufacturing category whereas 8,65,058 enterprises registered under Service sector.

- The Top 5 Industrial sectors of registrations are – Food Products, Textile, Apparel, Fabricated Metal products and Machinery & equipments.
- Registration without PAN is permitted upto 31.03.2021 as a transitional arrangement.
- Similarly, Registration without GST number is also permitted upto 31.03.2021 as a transitional arrangement.

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

1.4.2 Framework for Revival and Rehabilitation of MSMEs

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

1.4.3 MSME DataBank

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

update information about their products / services, which can be accessed by government departments to do procurement under Public Procurement Policy of Government of India.

1.4.4 MyMSME

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

1.4.5 Direct Benefit Transfer in the M/oMSME

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

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

Sl. No.	Name of the Scheme	Benefit Type	Total no. of beneficiaries (2020-21) (upto 31.12.20)	Total Expenditure (Rs. crores) (2020-21) (upto 31.12.20)
1	ATI Scheme (Training Component)	In Kind	1279	0.86
2	MPDA Grant to Khadi Institutions	Cash	200827	54.52
3	Coir Vikas Yojana	Cash	89	0.035
4	SFURTI SI	In Kind	7523	0.00
5	Prime Ministers Employment Generation Programme (PMEGP)	Cash	22977	707.16
6	National Awards	Cash	45	0.45
7	Entrepreneurship and Skill Development Programme (ESDP)	In Kind	14357	0.00
8	International Co-operation(IC) Schemes	Cash	68	1.25

Operational Guidelines of the following Schemes were under examination and recently redesigned and as such the Schemes are in inactive mode till their finalization:

- 1 Technology And Quality Upgradation Support Through MSMEs – TEQUP
- 2 Credit Linked Capital Subsidy Scheme CLCSS
- 3 IPR Building Awareness On Intellectual Property Rights For MSMEs
- 4 Lean Manufacturing Competitiveness Scheme For MSMEs
- 5 Design Clinic Scheme For Design Expertise To Micro, Small And Medium Enterprises
- 6 Incubation Centre Support For Entrepreneurial And Managerial Development Of SMEs Through Incubators
- 7 Zero Effect Zero Defect (ZED)

1.4.6 Digital Payments

1.4.6.1 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.

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

- All the offices of Ministry of Micro, Small and Medium Enterprises, including its attached offices have been digitally enabled.
- For the MSMEs registered under UAM, efforts have been made to spread awareness on the ease and benefits of different modes of payments such as BHIM, UPI and Bharat QR code.
- For the Ministry and its attached offices (KVIC, Coir Board, NSIC, MGIRI, NIMSME and O/o DC(MSME)) Digital transaction has grown to 92.02% in terms of value and 90.19 % in number of digital transactions during the year 2020-21.
- In **Digital India Award** given by Ministry of Electronics & Information Technology, Ministry of MSME got **Open Data Champion Award (2020)** for enabling Digital platforms for all sectors of MSMEs.



Secretary, MSME at the Virtual Awards ceremony, 30.12.2020.

**Digital Transaction for the Ministry of MSME and its attached Offices (2020-21)
(Upto December, 2020)**

Sl. No.	Name of the organisation	Number of Transactions					
		Total		By Digital Means		Percentages	
		No. of Transactions	Value in Rupees (In crores)	No. of Transactions	Value in Rupees (In crores)	No. of Digital Transactions (in %)	Value of Digital Transactions (in %)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	KVIC	3673719	4102.92	3202965	4059.54	87.19	98.94
2	NSIC	74534	12918.52	69938	12705.74	93.83	98.35
3	DC office (Tool Room+DI offices+HQ)	94856	954.74	88450	891.61	93.24	93.39
4	COIR BOARD	15,823	288.13	12,884	272.50	81.42	94.57
5	NIMSME	1833	9.52	1658	6.56	90.45	68.91
6	MGIRI	764	10.85	726	10.63	95.02	97.97
	TOTAL	3861529	18284.67	3376621	17946.58	90.19	92.02

14.7 Grievance Monitoring

The Ministry attends to all the grievances on Centralized Public Grievance Redress and Monitoring System (CPGRAMS) and the number of the pending grievance on CPGRAMS as on 31.12.2020 was 186. The Ministry has started an MSME internet grievance monitoring system (eSAMADHAN) to track and monitor other grievances and suggestions received in the Ministry.

1.4.8 MSME SAMADHAAN: To Address Delayed Payment to MSEs

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

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

From the date of launch of MSME SAMADHAAN portal, i.e. 30.10.2017, MSEs have filed 65142 applications related to delayed payments. These applications involve an amount of Rs. 18466.49 crore. This portal has also helped in getting the delayed payments settled mutually between seller and the buyer. In 5798 cases mutual settlements have been done amounting to Rs. 885.07 crore., 15943 cases under consideration by MSCFC involving an amount of Rs. 9031.65 crore have been converted to cases and 5618 cases have been disposed by MSEFCs involving an amount of Rs. 1392.42 crore by 12.01.2021. The Portal has empowered the MSEs to file their delayed payments cases directly. This is being monitored by respective Ministries/ CPSEs and State governments.

After the Announcement made by Hon'ble Finance Minister under AtmaNirbhar Bharat, The Ministry has created a special sub-portal within SAMADHAAN to track the delayed payment to the MSMEs from the CPSEs. More than Rs. 26,000 Crore (as on 12.01.2021) of dues to the MSMEs have been cleared by the CPSEs.

1.4.9 MSME-SAMBANDH

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 Central Public Sector Enterprises (CPSEs) and also enables them to share the list of required products/services from MSEs.

The portal features, inter alia, the following: -

- Availability of updated and timely information on Public procurement, on weekly/monthly basis.
- Monitoring the procurement done by the Ministries/ Departments and CPSEs.
- Enabling CPSEs to upload list of products/services required.
- Dashboard providing summary of Procurement.
- This Portal can be accessed through the link provided: https://sambandh.msme.gov.in/PPP_Index.aspx

As on **31.12.2020** a total number of 111 CPSEs have uploaded details for 2020- 2021. These CPSEs have reported procurement of 57016.60 crore. The share of purchases from all MSEs amounts to Rs. 18963.05 crore (89911 MSEs benefited) which work out to be 33.26% of the total procurement. The amount of purchases from SC/ST-owned MSEs amounts to Rs. 349.49 crore (3621 MSEs benefited). The amount of purchases from Women owned MSEs amounts to Rs. 357.81 crore (2374 MSEs benefited).

1.4.10 MSME SAMPARK

A job portal called "MSME SAMPARK" has been launched by the Hon'ble President of India on 27.06.2018. This portal is a digital platform wherein jobseekers (i.e. passed out trainees / students of MSME Technology Centres) and recruiters can register themselves for mutually beneficial interaction. As on 18.01.2021, a total of 468759 passed out trainees (job seekers) and 5947 recruiters (job provider) have registered on the SAMPARK portal against vacancies posted by recruiters; 28019 jobs have been offered.

1.4.11. Champions Portal



Hon'ble PM launching Champions Portal for MSMEs on 01 June 2020.

1.4.11.1 Introduction

Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength (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.

1.4.11.2 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.

1.4.11.3 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. 17 Ministries/ Departments and 26 State Governments have already onboarded on the platform.

- 56 banks/FIs/RRBs/SFCs have been on-boarded on the portal with 19 banks belonging to private sector to address the queries related to Credit in a fast track manner.
- 52 CPSEs have been appointed nodal officer for Champions portal to resolve the queries on fast track mode.
- GeM has also been onboarded on the portal with the appointment of a nodal officer.
- 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.
- Provision to capture ideas and suggestions received from MSMEs

1.4.11.4 Status of Grievances (As on 31st December 2020)

Total queries/grievances received: 25,855 on the portal

- More than 25,520 queries i.e. 98.7% have been responded to the concern while 335+ 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 Atmanirbhar Bharat Abhiyaan, public procurement policy, testing and quality centers, etc. for easy identification and better resolution.

1.4.12. SPECIAL MEASURE UNDER ATMANIRBHAR 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 Atmanirbhar 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 energising 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 Atmanirbhar Bharat Package to provide better access to finance for MSMEs:

- **Rs 20,000 crores Subordinate Debt for Stressed MSMEs:**
- Government of India will provide a support of Rs. 4,000 Cr. to Credit Guarantee

Trust for Micro and Small Enterprise. It will make provisioning of Rs 20,000 crore as subordinate debt to provide equity support to the stressed MSMEs.

- Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs has been Finalized and Launched on 24th June, 2020. As on 31.12.2020 12 banks have been extended guarantees amounting of Rs. 17.66 crore to 178 borrowers. Rs 50,000 cr. Equity infusion for MSMEs through Fund of Funds
- On 13th May 2020, Hon'ble Finance Minister announcement a Fund of Fund for MSMEs Scheme, this will infuse Rs. 50,000 crore for MSMEs as Equity for MSME. This will establish a framework to help MSMEs in capacity augmentation. This will also provide an opportunity for MSMEs to get listed in stock exchanges. Ministry of MSME has approved and issued the Guidelines on Self-reliant India (SRI) Fund scheme. NSIC Venture Capital Fund Ltd., a subsidiary company of National Small Industry Corporation Ltd. (NSIC) incorporated under Companies Act 2013. It has been identify as SPV for Fund of Funds.
- SBI Cap Ventures Ltd and Khaitan and Company has been selected as Fund Manager/ Asset Management Company and Legal Advisor for SRI Fund Ministry is taking further steps for operationalization of the fund of Funds. The SRI Fund scheme is in initial stage of implementation.

These initiatives will help in attracting investments as Debt as well as Equity and creating more jobs in the MSME sector.

1.4.13 Skill Training Eco-system of Ministry of MSME

1.4.13.1 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

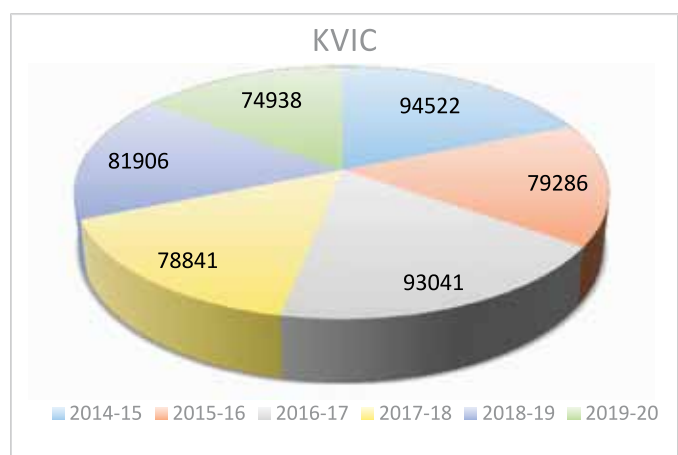
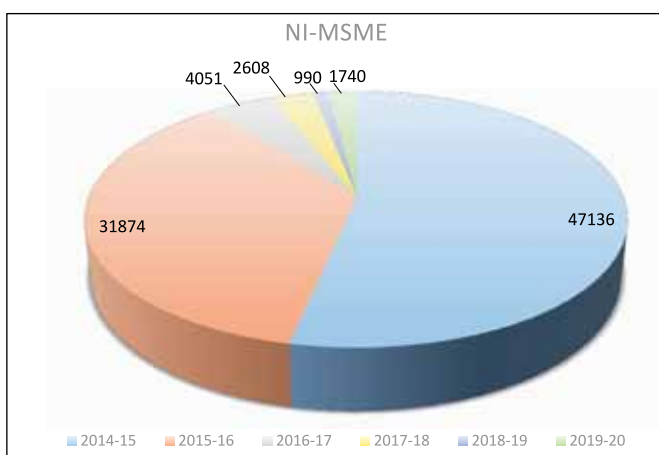
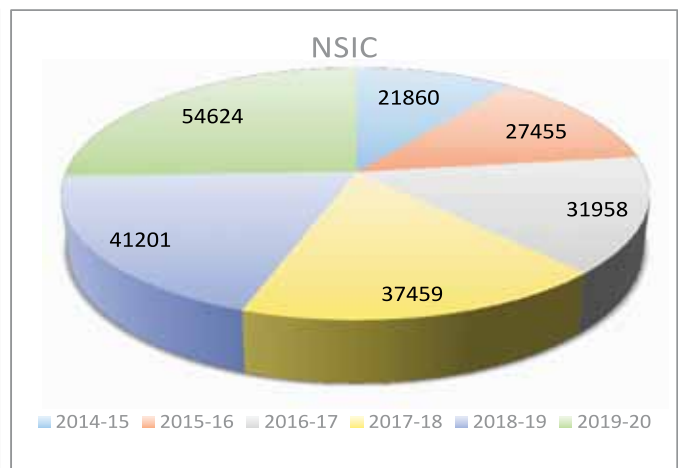
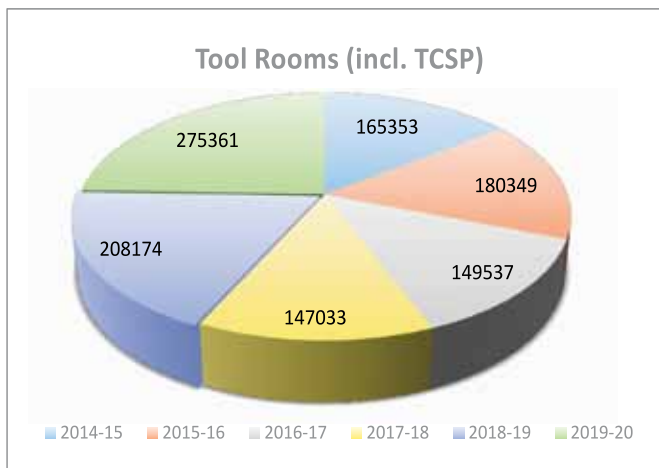
graduate diploma and post graduate courses are offered by these institutions. Furthermore, training for skill up-gradation in traditional sector of Khadi & Village Industry and Coir sector are also provided to strengthen these sectors

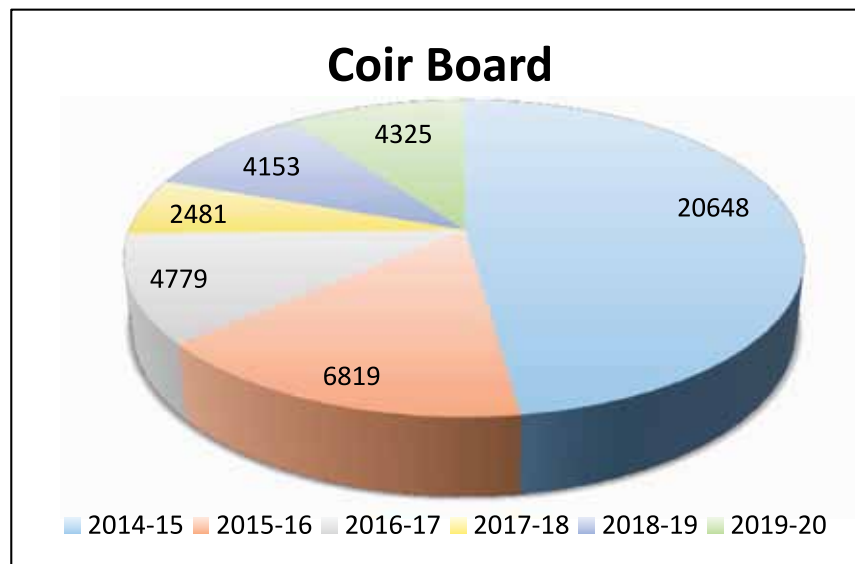
The Ministry has taken initiatives to align its training courses with National Skill Qualification Framework (NSQF), Ministry of Skill Development & Entrepreneurship (MSDE). Skill trainings of the Ministry are reported to Ministry of Skill Development & Entrepreneurship (MSDE) under Skill India Mission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

1.4.13.2 Progress of Skill Development Programmes

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

The progress of skill development programmes conducted by the M/o MSME since 2014-15 to 2019-20 is given in the pie Chart below.





- Total number of 127380 persons have been trained up to 31.12. 2020 in the year 2020-2021

1.4.13.3 Challenges and Way Forward

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

However, the World is at war with the latest abhorrence-COVID-19. This is a bio-war situation and has left the whole world abandoned. Also meeting the diverse skill requirements of MSMEs spread across various sectors horizontally and vertically is a challenge. Ministry is making efforts to meet the requirements of the sectors by various level courses through its training institutions spread across length and breadth of the country.

1.4.14 SWACHHTA PAKHWADA by Ministry of MSME

1.4.14.1 Ministry of MSME celebrated the Swachhta Pakhwada during 16th to 30th June, 2020. Due to COVID-19, lockdown imposed by Government of India across the Country since March, 2020; major thrust was given to maintain the office premises clean on priority.

1.4.14.2 Due to COVID-19 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.

1.4.15 Hon'ble Prime Minister made 12 key announcements in the support and outreach programme for MSMEs on 2nd November, 2018 for strengthening MSME sector. These 12 key announcements are aimed to address various challenges faced by MSMEs such as access

to credit, market access, technology upgradation, ease of doing business, social security for employees of MSMEs etc. The Status of 12 Key announcements which pertains to Ministry of MSME (as on 31.12.2020) is as under:

S. No.	Announcement	Summary Updated Status as on 31.12.2020
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"> • 2,20,518 numbers of loans, involving Rs. 70418 crores have been sanctioned. • 2,06,433 numbers of loans, involving Rs. 58,044 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. 825 crores from 58 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 scheme has been extended upto 31.3.2021 with the same scope and coverage. DGFT has issued Trade notice no. 11 dt. 14.05.2020 giving detailed position in this regard. • Rs 2300 crores has been allotted under BE 2020-21 for the scheme. Out of this, Rs781cr has already been released to RBI till date.
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"> • A list of 4599 companies having turnover of more than Rs.500 Crore was identified by the M/o Corporate Affairs. Out of 4599 companies so far 1461 companies have registered themselves on TReDS platform
	(ii) All CPSUs to be onboarded on TReDS Platform.	<ul style="list-style-type: none"> • 170 CPSEs already on boarded on TReDS. • 3903 MSMEs of CPSEs registered.
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 2020-21 so far, CPSUs have procured goods and services worth Rs 18,963.05 crore from 89911 MSEs that worth out to be 33.26% of the total procurement.

S. No.	Announcement	Summary Updated Status as on 31.12.2020
5.	CPSUs to make mandatory procurement of 3% from Women Entrepreneurs out of 25% mandatory procurement.	<ul style="list-style-type: none"> • During 2020-21 so far, CPSUs have procured goods and services worth Rs 357.81 crore from 2374 women MSEs that worth out to be 0.63% 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 4,06,936 MSE Sellers & Service providers registered on GeM portal. • 57.92% 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.	<ul style="list-style-type: none"> • Model DPRs developed for Technology Centres (TCs) and Extension Centres (ECs). • 35 Locations for ECs approved.
		<ul style="list-style-type: none"> • Out of these 35 locations of ECs , DPR of 22 ECs approved • Rs 128 Cr GIA released for these 22 ECs during the year 2019-20. • 13 ECs have become operational. • In the month of December, 2020, 10 ECs have trained 1593 trainees. • DPRs for another six ECs prepared. Approval in process.
8.	Clusters for Pharma MSMEs to be formed and supported with 70% Govt. of India assistance	<ul style="list-style-type: none"> • In- principle approval was granted for the proposal from Pune on 31.01.2019 and proposals from other 3 districts viz. Solan (Baddi), Indore, and Aurangabad are under consideration.
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"> • For the year 2019, 31,927 Unified Annual Returns have been received.

S. No.	Announcement	Summary Updated Status as on 31.12.2020
10.	Computerized random allotment for visits to firms by Inspectors to simplify Government procedures.	<ul style="list-style-type: none"> • Inspections are made transparent by following the risk based computerized random allotment system through ShramSuidha Portal. • 24,833* establishments (including for MSME establishments) have been inspected and all inspection reports have been uploaded on ShramSuidha Portal, out of which 23,827* have been uploaded within 48 hrs. *figures are for the period from 01 Apr 2019 to 31 March 2020
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"> • 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.

1.4.16 Significant work done for fighting against COVID-19 by the Ministry and its Organizations:

1.4.16.1 Encouraging the production of covid-19 related Medical and Auxiliary Items by Technology Centers(TCs):

Technology Centers(TCs) have developed innovative products to fight against COVID-19 like Box to sanitize office files and other articles using UV lights, plasma based sanitizers, accurate IR thermometer, non-contact dispensers, etc. and are manufacturing indigenous components for Corona Testing Equipment, hot tape sealing (critical operation for PPE coveralls), masks, WHO quality alcohol based sanitizers, sanitizer pumps face shields, etc. They have been funded by the Ministry to undertake these activities and be helpful to the MSMEs in producing these items and benefit from this opportunity.

1.4.16.2 Important COVID related Actions taken by the MSME Development Institutes (MSME-DIs) of the Ministry of MSME:

- DIs worked closely with Industry Associations and provided hand-holding support for bank loans, Udyam registration, e-passes, and GST.
- DIs also worked with State governments in helping the MSME units for procuring raw materials for manufacturing of masks, PPE kits etc.
- MSME DIs held discussions with various stakeholders such as Industry Associations, Chambers of Commerce, State Government Agencies, Banks, MSME Units to identify the challenges faced by MSME sector during the pandemic and provided necessary support to overcome those challenges.
- MSME DIs have also provided necessary guidance to MSME Units for obtaining loans from banks under schemes of the Government.
- They are part of the Champions control room and thus are the local focal points for grievance redressal.
- Among other MSME-DIs, MSME-DI, Agra has assisted 1,100 MSMEs, MSME-DI, Indore has assisted 800 MSMEs, MSME-DI, Ahmedabad has assisted 400 MSMEs, MSME-DI, Karnal has assisted 100 MSMEs, MSME-DI, Thrissur has assisted 250 MSMEs, in their respective jurisdiction, by way of guidance and hand-holding the MSMEs, including through digital means/social media campaigns, during the pandemic.
- Information regarding SAFE scheme of SIDBI through which loan for procuring plant/machineries, raw materials @5% interest has been disseminated through various forums to MSME sector by MSME-DI, Ahmedabad, MSME-DI, Gangtok, MSME-DI, Goa, MSME-DI, Indore, MSME-DI, Karnal, among other MSME-DIs.
- MSME-DI, Karnal has sensitized MSME Associations in Haryana regarding the use of SARAL Haryana portal for application to resume operations of industrial/commercial establishments and movement pass during lock-down.
- State of Maharashtra being worst-hit by the COVID-19 pandemic, MSME-DI, Nagpur, in association with IGTR, Nagpur has distributed food to the needy people during lock-down. Orange City Cluster, CFC, Nagpur has prepared around 20,000 Personal Protective Kit (PPE). In order to protect the health care workers, as per the direction of Hon'ble Union Minister for MSME, Coverall Gowns, Masks, goggles have been supplied to the Health Care Providers.
- Following the announcement of Atma Nirbhar Bharat, all the MSME Development Institutes were asked to give suggestions on the following two tasks: -

Task – 1- Problem faced by MSMEs during COVID and possible solution

Task – 2 - How to adapt / accelerate digital way in MSME

On both topics, each DI has submitted their suggestions. These suggestions were compiled and presentations on those suggestions were made. In addition to above, 5 sub-groups were formed on the following themes: -

- i. Our system – System i.e. driven by technology which can fulfill the dreams of the 21st century. A system not based on the policy of the past century.
- ii. Vibrant demography of MSME.
- iii. Challenges faced by MSME in respect of economy.
- iv. Role of infrastructure for sustainable MSME development in New India Mission.
- v. Demand-Supply chain management.

Each sub-group made power point presentations on different dates in the month of July-2020 through webinars. These presentations are available at http://dcmsme.gov.in/aatmanirbhar_presentation.htm. Field offices were directed to redress the issues/grievances raised during the VC and follow-up & act on those actionable points.

- NSIC was conferred with & National Award for Excellence in PSU (CSR Initiatives Social Development) on 14-10-2020. This prestigious award was given by World CSR Congress to recognize the contribution of NSIC under CSR initiative in fighting COVID-19 pandemic and facilitate the MSME sector in every possible manner.

1.4.17 Emergency Credit Line Guarantee Scheme (ECLGS):

Government has operationalized Rs. 3,00,000 crore collateral free loan scheme which is likely to benefit 45 lakh MSMEs. It seeks to provide much needed relief to the MSME sector by incentivizing Member Lending Institutes (MLIs) to provide additional credit at low cost, thereby enabling MSMEs to meet their operational liabilities and restart their businesses. Under the scheme, Rs. 1,37,587.54 crore has been sanctioned and Rs. 92,090.24 crore has been disbursed upto 3rd August, 2020.

1.4.18 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. In recent past, bulk emails were sent to all Udyog Adhaar Memorandum (UAM) holders for onboarding on GeM portal. The GeM has been provided access to the UAM Database for provisional and automatic onboarding of all the MSMEs on the GeM.

According to the GeM portal as on 11.01.2021, the total MSEs on boarded and their order value are given below:

Number of MSE sellers & Service Providers	Orders value (MSE %)
409,937	57.89

Overview and Performance of the MSME Sector

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. As per the data available with Central Statistics Office (CSO), M/o Statistics & Programme Implementation, the contribution of MSME sector in Country's Gross Value Added (GVA) and Gross Domestic Product (GDP) at current prices from 2014-15 to 2018-19 is as below:

Statement 2.1 Share of Gross Value Added (GVA) of MSME in all India GDP

Figures in Rs. Crores adjusted for FISIM at current prices						
Year	Total MSME GVA	Growth (%)	Total GVA	Share of MSME in GVA (%)	All India GDP	Share of MSME in All India GDP (in %)
2014-15	3658196	-	11504279	31.80	12467959	29.34
2015-16	4059660	10.97	12574499	32.28	13771874	29.48
2016-17	4502129	10.90	13965200	32.24	15391669	29.25
2017-18	5086493	12.98	15513122	32.79	17098304	29.75
2018-19	5741765	12.88	17139962	33.50	18971237	30.27

Source: Central Statistics Office (CSO), Ministry of Statistics and Programme Implementation

2.1.2 The contribution of Manufacturing MSMEs in the country's total Manufacturing GVO (Gross Value of Output) at current prices has also remained constant at around 33% i.e. one-third during the period from 2014-15 to 2018-19

1. Gross Value Added (GVA): It may be noted that estimates of GVA had been prepared at factor cost in the earlier series (base year 2004-05), while these are being prepared at basic prices in the new series (2011-12), GVA estimated by production approach: (GVA=Output- Material Inputs) and GVA estimated by income approach: (GVA= Compensation of Employees+ Operating Surplus + CFC)
2. Gross Domestic Product (GDP): GDP is derived by adding taxes on products, net of subsidies on products, to GVA at basic prices.
3. FISIM stands for Financial Intermediation Services Indirectly Measured. In the system of National Accounts, it is an estimate of the value of the services provided by financial intermediaries, such as banks, for which no explicit charges are made; instead these services are paid for as part of the margin between rates applied to savers and borrowers. The supposition is that savers would receive a lower interest and borrowers pay a higher interest rate if all financial services had explicit charges.
4. Gross Value Output (GVO): Manufacturing Output is defined to include the ex-factory value (i.e. exclusive of taxes, duties etc on sale inclusive of subsidies etc. if any) of products and by-products manufactured during the accounting year, and the net value of semi-finished goods, work-in-progress, and also the receipts for industrial and non-industrial services rendered to others, value of semi-finished goods of last year sold in the current year, sale value of goods sold in the same condition as purchased and value of electricity generated and sold.

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:

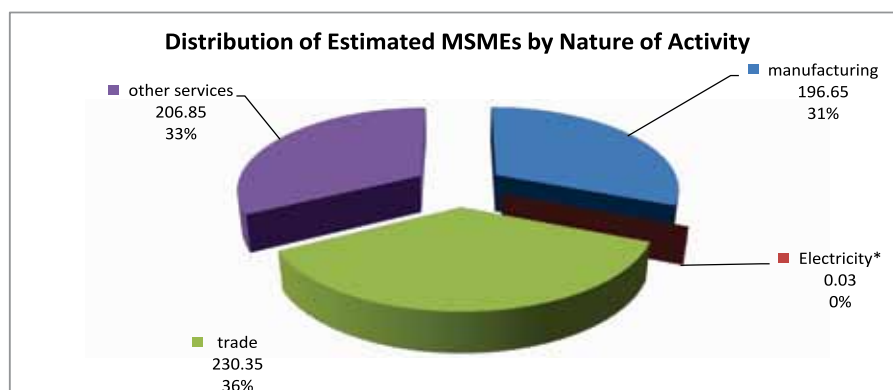
2.2.1.1 The MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth. As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic activities (196.65 lakh in Manufacturing, 0.03 lakh in Non-captive Electricity Generation and 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
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

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

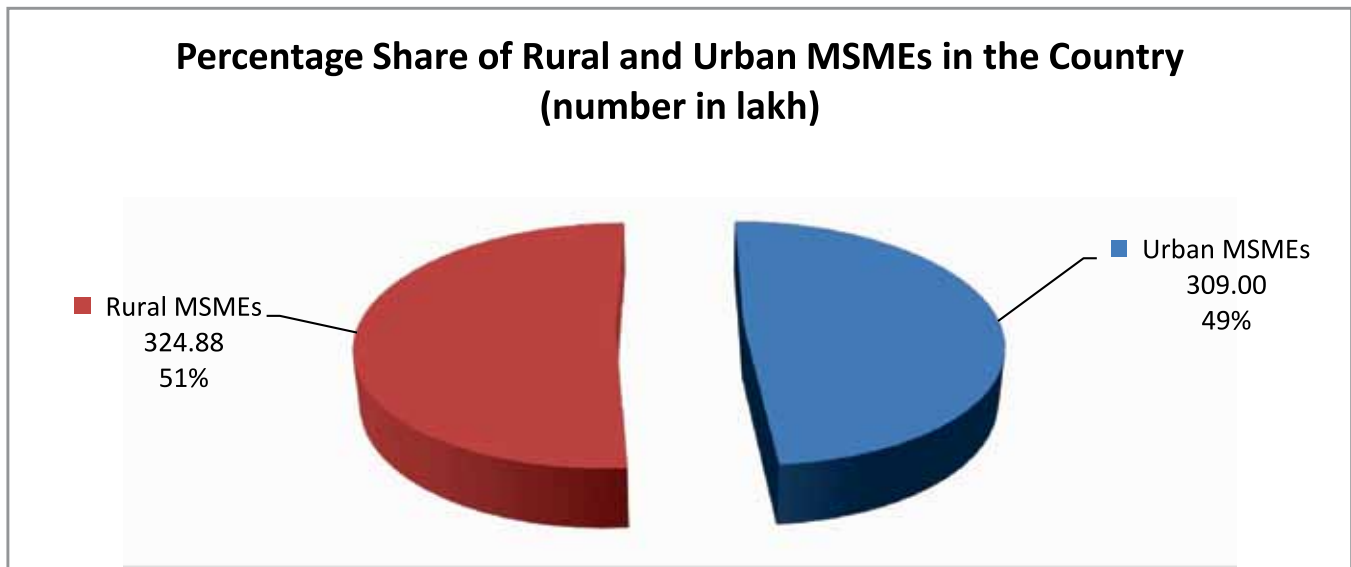
2.2.1.2 Micro sector with 630.52 lakh estimated enterprises accounts for more than 99% of total estimated number of MSMEs. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSMEs accounted for 0.52% and 0.01% of total estimated MSMEs, respectively. Out of 633.88 estimated number 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 (Rural and Urban area wise)

(Numbers in lakh)

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

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



2.2.2 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)

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 (category 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

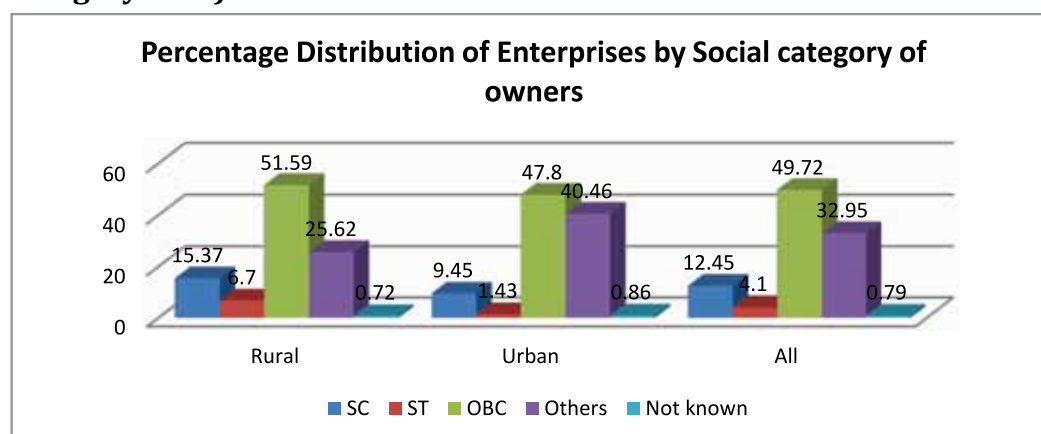
2.2.3 Ownership of Enterprises Social Category Wise

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)

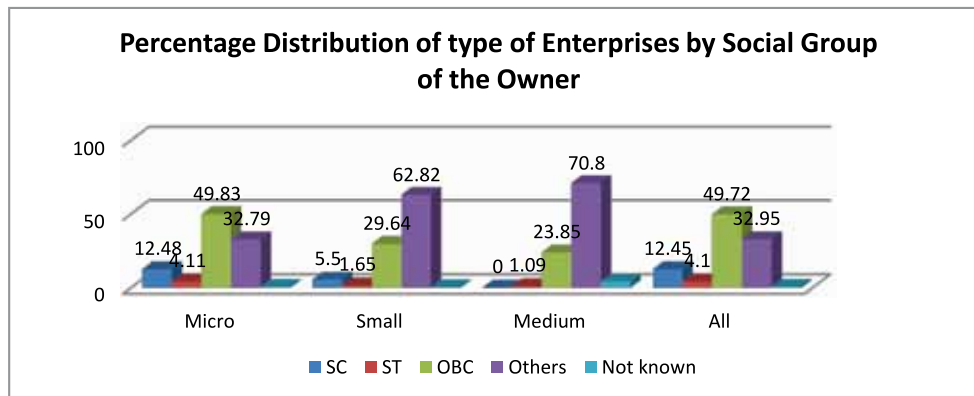


2.2.3.2 The analysis of enterprises owned by socially backward groups in each of the three segments of MSME sector reveals that micro sector had 66.42% of enterprises owned by socially backward group, whereas small and medium sectors had 36.80% and 24.94% of enterprises owned by socially backward groups,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

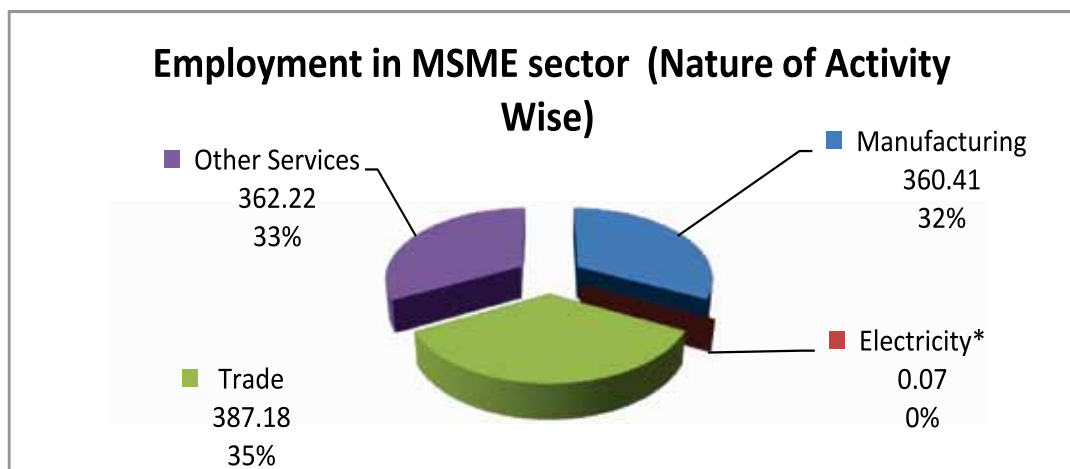
2.2.4.1 As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 11.10 crore jobs (360.41 lakh in Manufacturing, 0.07 lakh in Non-captive Electricity Generation and Transmission, 387.18 lakh in Trade and 362.82 lakh in Other Services) in the 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

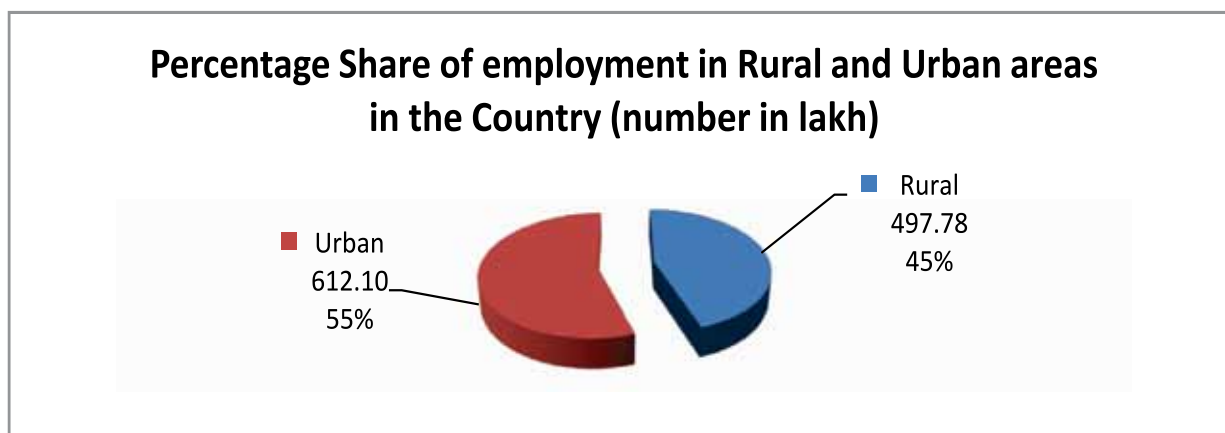
2.2.4.2 Micro sector with 630.52 lakh estimated enterprises provided employment to 1076.19 lakh persons that in turn accounts for around 97% of total employment in the sector. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSMEs provided employment to 31.95 lakh (2.88%) and 1.75 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 (%)
Rural	489.30	7.88	0.60	497.78	45
Urban	586.88	24.06	1.16	612.10	55
All	1076.19	31.95	1.75	1109.89	100

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



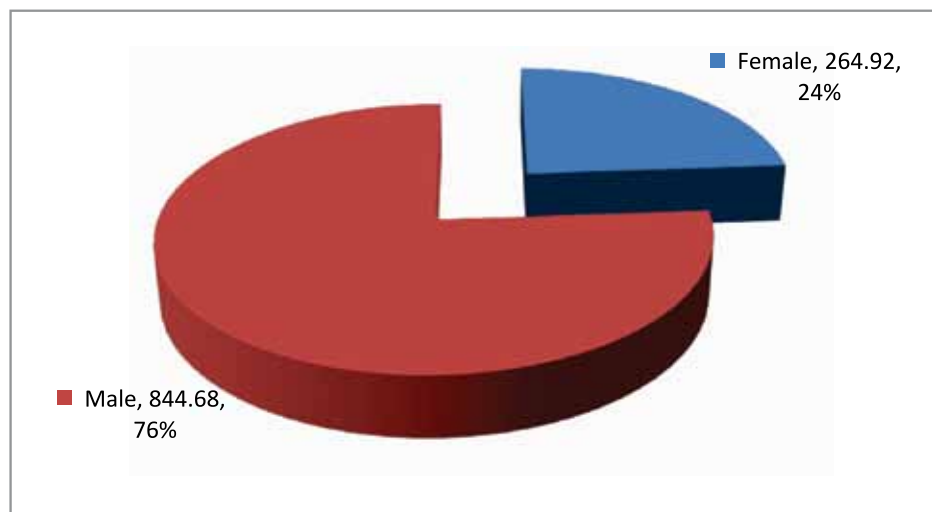
2.2.4.3 Out of 1109.89 lakh employees in MSME sector, 844.68 (76%) are male employees and remaining 264.92 lakh (24%) are females. The Statement No. 2.9 and Figure 2.7 show the sectoral distribution of workers in male and female category.

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

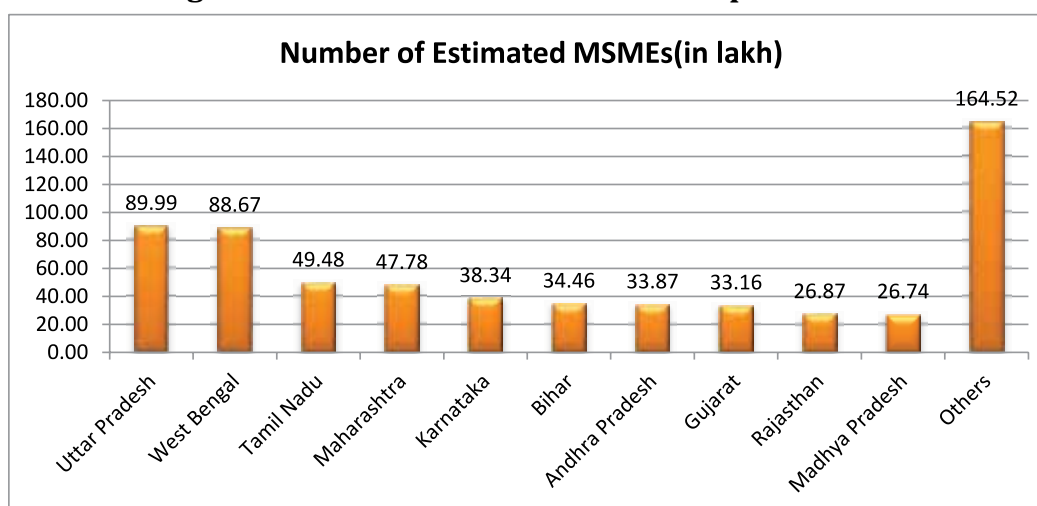
2.2.5.1 State of Uttar Pradesh had the largest number of estimated MSMEs with a share of 14.20% of MSMEs in the country. Top 10 States accounted for a share of 74.05% of the total estimated number of MSMEs in the country. Statement No. 2.10 and Figure 2.8 show the distribution of estimated enterprises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

Statement No. 2.10: State-wise Distribution of enterprises

Sl. No.	State/UT	Estimate Number of MSMEs	
		Number (in lakh)	Share (in %)
1	Uttar Pradesh	89.99	14
2	West Bengal	88.67	14
3	Tamil Nadu	49.48	8
4	Maharashtra	47.78	8

5	Karnataka	38.34	6
6	Bihar	34.46	5
7	Andhra Pradesh	33.87	5
8	Gujarat	33.16	5
9	Rajasthan	26.87	4
10	Madhya Pradesh	26.74	4
11	Total of above ten States	469.36	74
12	Other State/UTs	164.52	26
13	All	633.88	100

Figure 2.8: Distribution of MSMEs in Top Ten States



2.3 Comparative Analysis

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

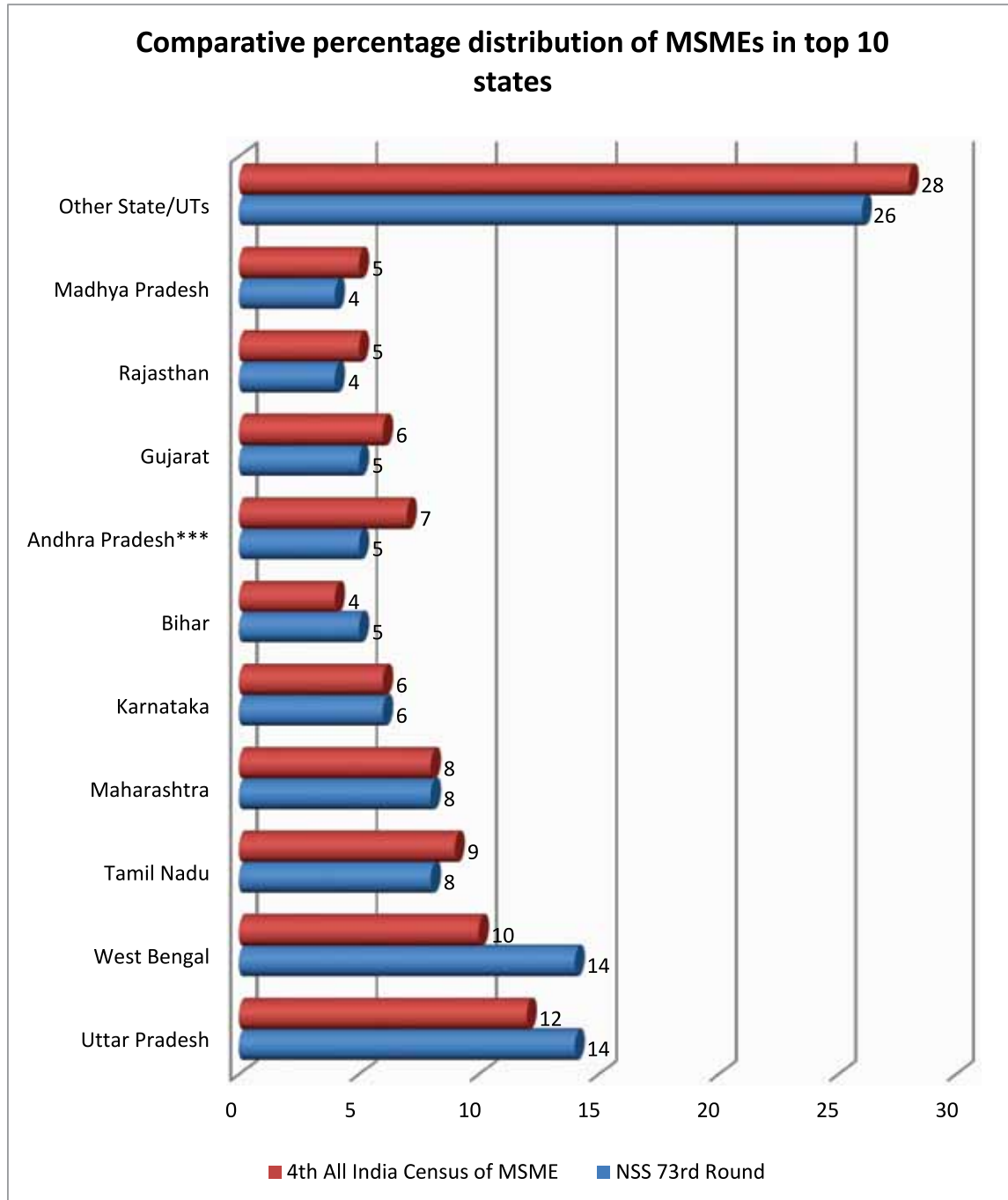
Statement No. 2.11: Comparative distribution of top ten states

Sl. No.	State/UT	NSS 73rd round*		Fourth All India Census of MSME**	
		Number (in lakh)	Share (%)	Number (in lakh)	Share (%)
1	Uttar Pradesh	89.99	14	44.03	12
2	West Bengal	88.67	14	34.64	10
3	Tamil Nadu	49.48	8	33.13	9
4	Maharashtra	47.78	8	30.63	8
5	Karnataka	38.34	6	20.19	6
6	Bihar	34.46	5	14.70	4
7	Andhra Pradesh***	33.87	5	25.96	7
8	Gujarat	33.16	5	21.78	6
9	Rajasthan	26.87	4	16.64	5

10	Madhya Pradesh	26.74	4	19.33	5
11	Total of above ten States	469.4	74	261.04	72
12	Other State/UTs	164.5	26	100.72	28
13	All	633.9	100	361.76	100

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

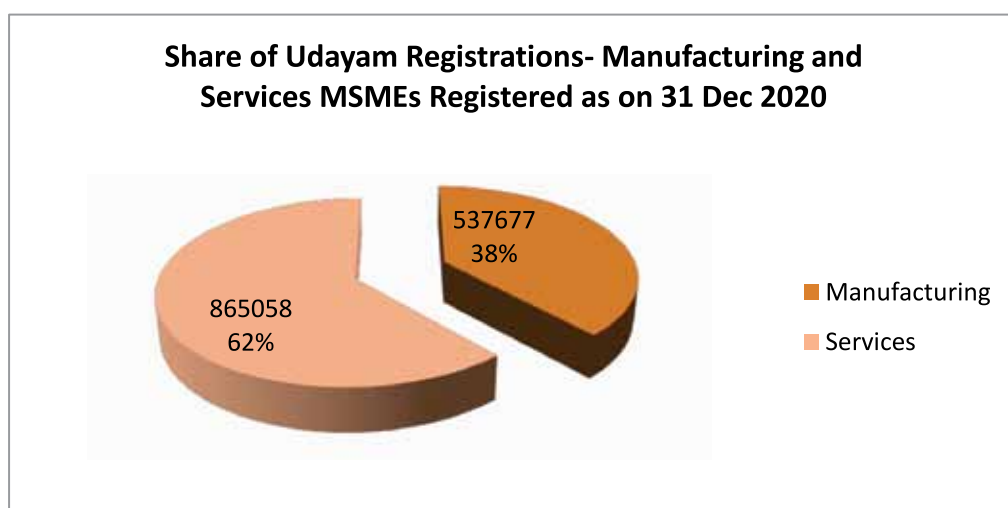
Figure 2.9: Comparative Percentage Distribution of MSMEs



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]. A total of 21,96,902 EM-II filings had taken place between 2007 and 2015. Analyses of information from EM-II filings is provided at: <http://www.dcmsme.gov.in/publications/EMII-2014-15.pdf>. Since September, 2015 to 30.06.2020 online filing system under Udyog Aadhar Memorandum (UAM) based on self-declared information was in place. Till 30.06.2020 total MSME registration (UAM) was 10232451.
- 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

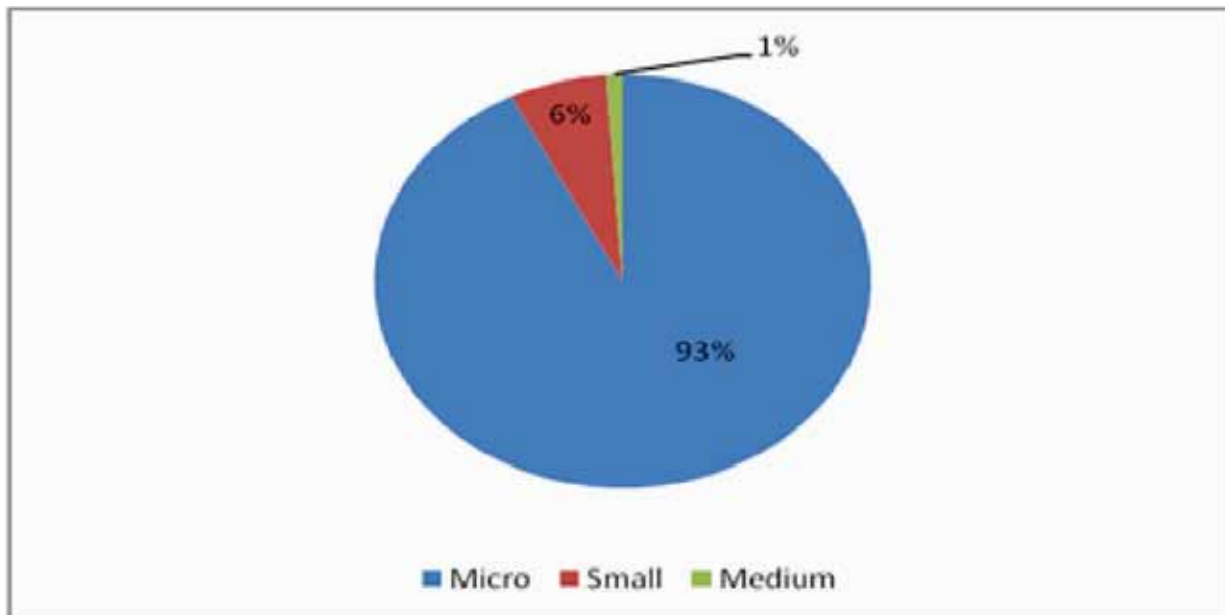
Figure 2.10: Share of Udayam Registrations- Manufacturing and Services



- 2.4.4.** Figure 2.11 shows the distribution of Udayam Registration by Micro, Small and Medium enterprises as on 31 Dec 2020. As can be seen, Micro MSMEs constitute the vast majority

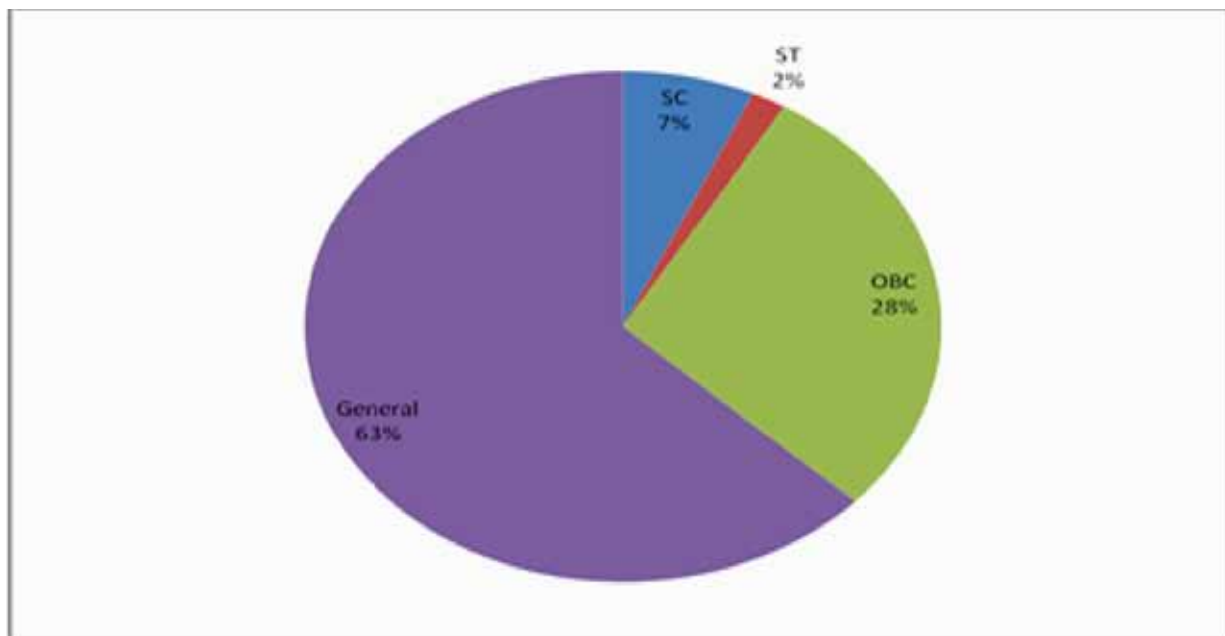
of the enterprises (93%) while the remaining are mostly the Small Enterprises(6%) with Medium Enterprises comprising a meager of 1% of the total of Udayam Registration.

Figure 2.11: Distribution of Micro, Small & Medium Enterprises as per Udayam Registrations



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 2020

Figure 2.12: Distribution of SC/ ST/ OBC/General enterprises as per Udayam Registrations



2.4.6 An analysis of the Udayam Registrations shows the state-wise distribution as uneven. Figure 2.13 shows state-wise distribution of Udayam Registrations across all Major States and UTs.

Figure 2.13: State-wise Distribution of Udayam Registrations across major States / UTs

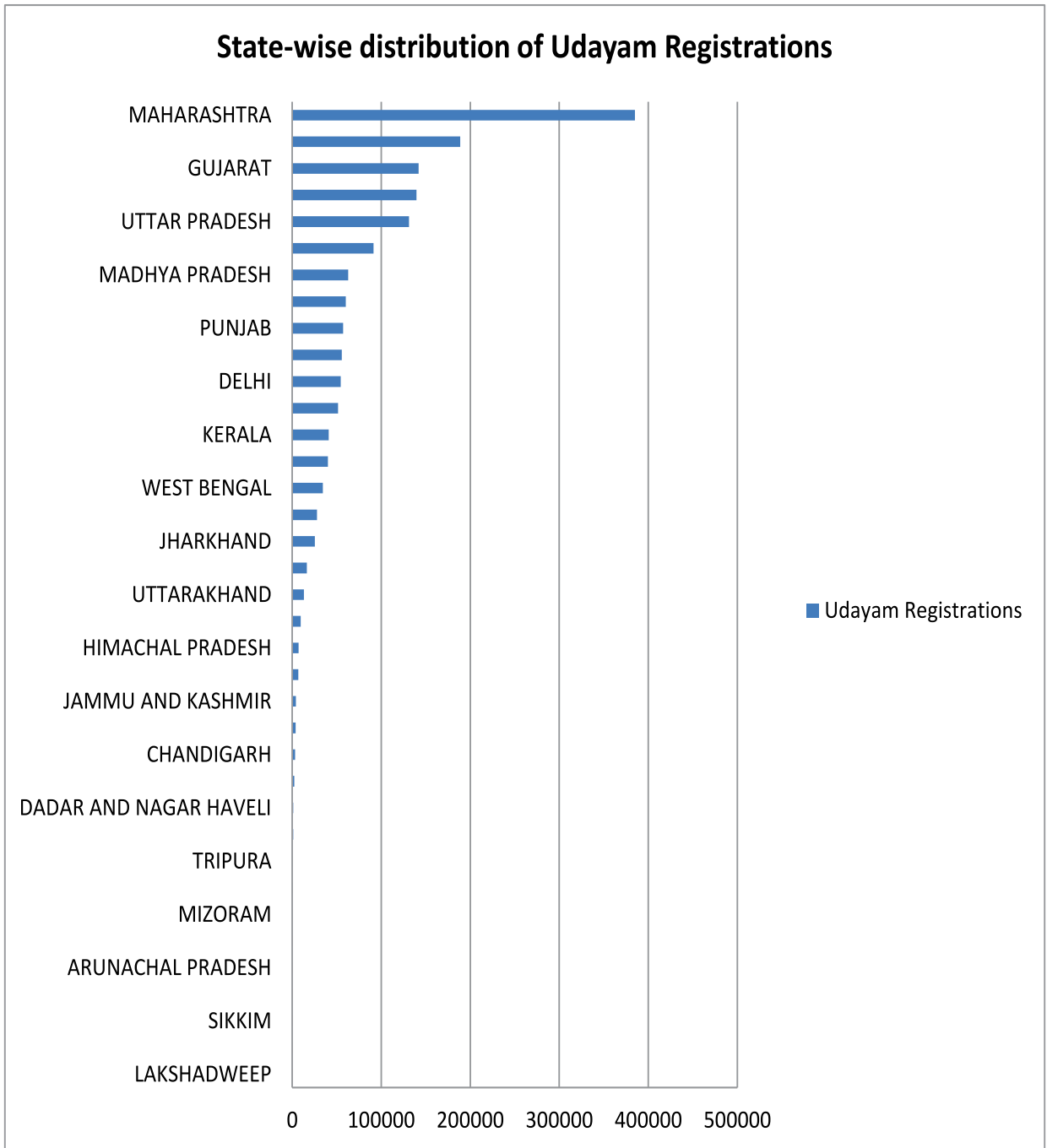


Table 1: State-wise Distribution of Estimated Number of MSMEs

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
	Puducherry	0.96	0.00	0.00	0.96
	ALL	630.52	3.31	0.05	633.88

Source: NSS 73rd Round, 2015-16

Table 2: State-wise Distribution of employees 2015-16)

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

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;
- (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 there under, include :-

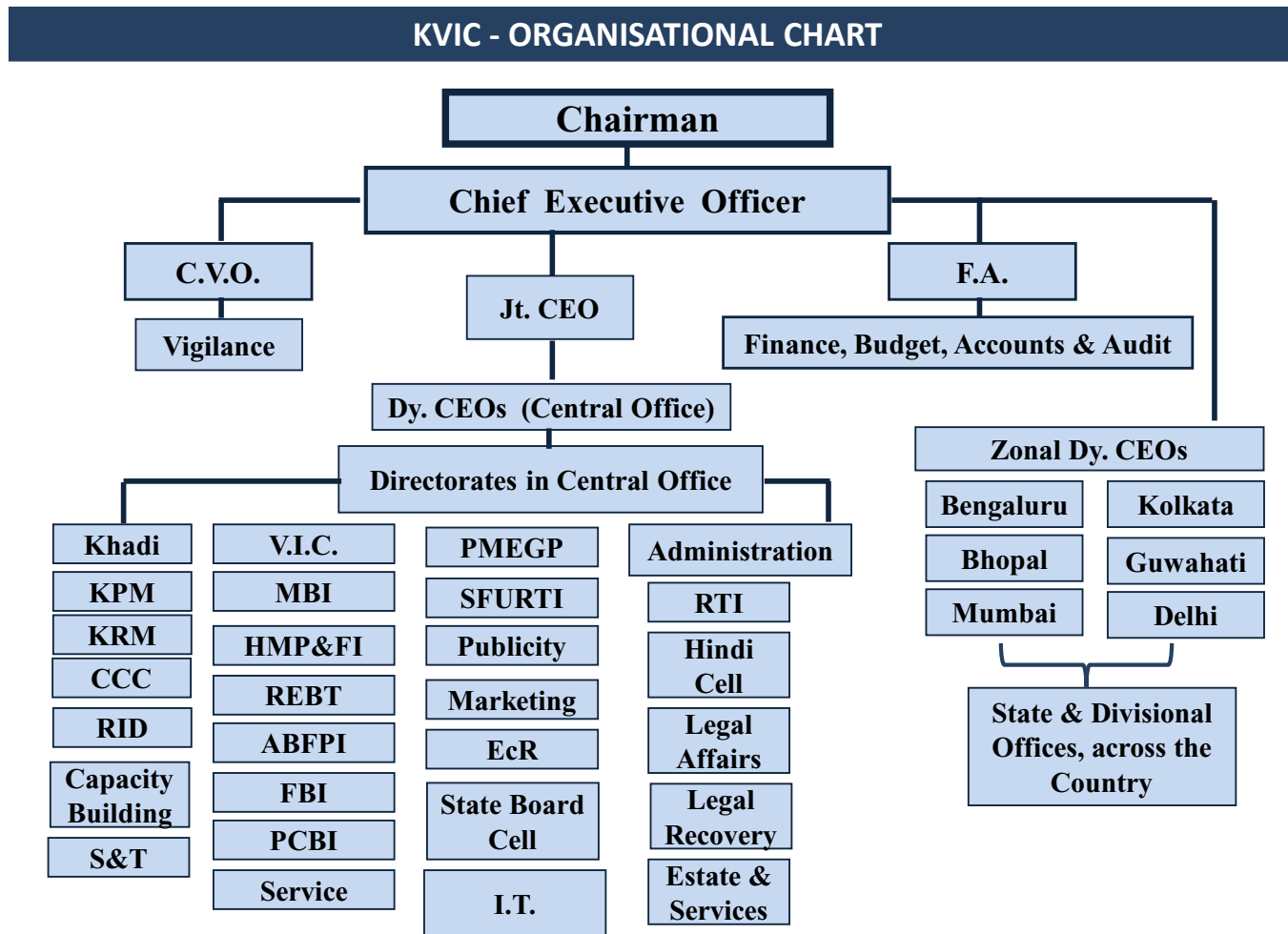
- (i) to plan and organize training of persons employed or desirous of seeking employment in Khadi and Village Industries;
- (ii) to build up directly or through specified agencies reserves of raw materials and implements and supply them or arrange supply of raw materials and implements to persons engaged 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 Field 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 15 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 Organisation tasked with the role of promoting the production and sale of Khadi. Over 2737 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 grown during previous year. Production and sale of Khadi sector during last 4 years and current year 2020-21 (up to December, 2020) & anticipated up to 31.03.2021 are given below :-

Khadi Sector: Production & Sales

(Rs. in Crore)

YEAR	PRODUCTION	SALES
2016 - 17 @	1520.83	2146.60
2017 - 18 #	1626.66	2510.21
2018 - 19 #	1963.30	3215.13
2019 - 20 #	2324.24	4211.26
2020 - 21 (up to 31 - 12 - 2020) #	1344.69	1877.19
2020 - 21 (Projected up to 31 - 03 - 2021) #	2104.01	3856.50

@ Including Polyvastra # Including Polyvastra & Solarvastra

3.1.4.5. Khadi sector's employment during last 4 years and current year 2020 are given below :-

Khadi Sector : Employment

(Artisan in Lakh)

Year	Employment
2016 - 17 @	4.56
2017 - 18 #	4.65
2018 - 19 #	4.96
2019 - 20 #	4.97
2020 - 21 (up to 31 - 12 - 2020) #	4.97
2020 - 21 (Projected up to 31 - 03 - 2021) #	5.00

@ Including Polyvastra # Including Polyvastra&Solarvastra

3.1.4.6 Village Industries comprise six different sectors. They are:-

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

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

3.1.4.7. Village Industries have shown growth over the previous years. Production and sales of Village Industries Products during last 4 years and current year 2020-21 (up to December, 2020) & anticipated up to 31.03.2021 are given below :-

Village Industries : Production & Sales

Rs. in Crore)		
YEAR	PRODUCTION	SALES
2016 - 17	41110.26	49991.61
2017 - 18	46454.75	56672.22
2018 - 19	56167.04	71076.96
2019 - 20	65343.07	84664.28
2020 - 21 (up to 31 - 12 - 2020)	53705.04	70459.28
2020 - 21 (Projected up to 31 - 03 - 2021)	76582.43	101306.87

3.1.4.8 Village Industries employment during last 4 years and current year 2020-21 upto December 2020 and anticipated upto 31.03.2021 are given below :-

Village Industries : Employment

(Artisan in Lakh)

YEAR	EMPLOYMENT
2016 - 17	131.84
2017 - 18	135.71
2018 - 19	142.03
2019 - 20	147.76
2020 - 21 (up to 31 - 12 - 2020)	150.31
2020 - 21 (Projected up to 31 - 03 - 2021)	154.12

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 undertaking 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 separate portal for Rojgar Yukta Gaon (RYG) has been designed, developed and made functional from 22nd February, 2020.
- An online portal for Mission Solar Charkha (MSC) has been developed and implemented.
- 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).

- Separate web portal for Khadi Reform and Development Programme (KRDP) has been designed and developed.
- 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.
- Online Recruitment system was facilitated to receive applications against the vacancies published by KVIC through online. This also facilitated to short list the candidates.

3.1.6. Swachh Bharat Abhiyan

- Due to COVID-19, lockdown imposed by Government of India across the Country since March, 2020; major thrust was given to maintain the office premises clean on priority.
- Due to COVID-19, KVIC has 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.
		Maximum cost of the project under the scheme in Manufacturing Sector is Rs. 25.00 Lakh and in Service Sector Rs. 10.00 Lakh. Margin Money subsidy varies from 15% to 35% for different categories.

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>Scheme is available for setting up of new units only.</p> <p>Since inception in 2008-09 and upto 31.12.2020, a total of about 6.38 lakh micro enterprises have been assisted with a margin money subsidy of Rs 14,982.28 crore providing employment to an estimated 53 lakh persons.</p> <p>During the current Financial Year 2020-21, initial (BE) target has been fixed for setting up of 78000 new micro-enterprises and upgrading 1000 existing PMEGP units, by disbursing Rs.2389.49 crore of Margin Money subsidy, generating estimated employment opportunities for 6 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 2019 - 20, Rs. 255.38 Crore has been disbursed to 1239 Khadi Institutions and 1,66,876 artisans; under MMDA to Khadi&Polyvastra.</p> <p>During 2020 - 21 (up to 31-12-2020), Rs. 155.00 Crore has been disbursed to 1,058 Khadi Institutions and 1,22,539 artisans; under MMDA to Khadi & Polyvastra.</p> <p>During 2020 - 21 (up to 31 - 03 - 2021), the anticipated disbursement under MMDA to Khadi and Polyvastra is Rs. 291.00 Crore to 1239 Khadi Institutions and 1,66,876 artisans.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
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 2019 - 20, Rs. 38.02 Crore has been disbursed to 1289 Khadi Institutions; under ISEC to Khadi & Polyvastra.</p> <p>During 2020 - 21 (up to 31-12-2020), Rs. 24.96 Crore has been disbursed to 1,002 Khadi Institutions; under ISEC to Khadi & Polyvastra.</p> <p>During 2020 - 21 (up to 31 - 03 - 2021), the anticipated disbursement under ISEC to Khadi and Polyvastra is Rs. 40.00 Crore to 1370 Khadi Institutions.</p>
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</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>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 - 2020, a total of 45245 Khadi Artisans were benefitted under this Work-shed Scheme.</p> <p>During 2019 - 20, 1477Khadi Artisans were benefitted under this Work-shed Scheme.</p> <p>During 2020 - 21 (up to 31 - 03 - 2021), 833 Khadi Artisans are expected to benefitted under this Work-shed Scheme.</p>
5	<p>Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure</p>	<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> <p>During 2019 - 20, Rs. 3.52 Crore has been disbursed to 43 Khadi Institutions; under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, Rs. 1.16 Crore has been disbursed for renovation of 37 sales outlets of Khadi Institutions under Assistance for Marketing Infrastructure. During 2020-21 (up to 31-12-2020), Rs. 6.19 Crore has been disbursed to 50 Khadi Institutions; under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, Rs. 2.88 Crore has been disbursed for renovation of 20 sales outlets of Khadi Institutions under Assistance for Marketing Infrastructure.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES														
		During 2020 - 21 (up to 31 - 03 - 2021), 50 Khadi Institutions are expected to be benefitted under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, 50 sales outlets of Khadi Institutions are expected to renovate under Assistance for Marketing Infrastructure.														
6	Convergence of Khadi Artisans Insurance Scheme - Aam Admi Bima Yojana (AABY) to PMJJBY / PMSBY)	<p>The KVIC, as a social security measure to Artisans engaged in the Khadi activity, introduced a Group Insurance Scheme captioned "Aam Admi Bima Yojana (erstwhile Khadi Karigar Jana shre eBima Yojana) on 15th August, 2003. This is a unique scheme designed by Life Insurance Corporation of India (LIC) specifically for Khadi Artisans. The Scheme is centrally operated covering Artisans throughout the Country. Under the Scheme the premium is shared between KVIC, Khadi Institutions, Artisans and Government of India.</p> <p>Replacing this scheme, the Government of India has introduced two schemes, one with the convergence of Aam Admi Bima Yojana with Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) for the artisans belonging to the age group from 18 to 50 years; and the other Modified Aam Admi Bima Yojana (Modified AABY) for the artisans belonging to the age group from 51 to 60 years.</p> <p>Under this schemes, the following monetary benefits are extended :-</p> <p style="text-align: center;">PMJJBY / PMSBY</p> <table border="1"> <tbody> <tr> <td>Death due to any reason</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Death due to Accident and total Permanent Disability</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Partial Permanent Disability</td> <td>Rs. 1.00 Lakh</td> </tr> <tr> <td>Scholarship to maximum 2 Children of beneficiary, studying 9th to 12th Standard (including ITI)</td> <td>Rs. 100/- Per Month Per Child</td> </tr> </tbody> </table> <p style="text-align: center;">MODIFIED AABY</p> <table border="1"> <tbody> <tr> <td>Death due to any reason</td> <td>Rs. 30,000/-</td> </tr> <tr> <td>Death due to Accident and total Permanent Disability</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Partial Permanent Disability</td> <td>Rs. 1.00 Lakh</td> </tr> </tbody> </table> <p>The scheme has been transitioned to full premium payment regime w.e.f., 01 - 04 - 2020 and has been ceased w.e.f., 01 - 06 - 2020.</p>	Death due to any reason	Rs. 2.00 Lakh	Death due to Accident and total Permanent Disability	Rs. 2.00 Lakh	Partial Permanent Disability	Rs. 1.00 Lakh	Scholarship to maximum 2 Children of beneficiary, studying 9 th to 12 th Standard (including ITI)	Rs. 100/- Per Month Per Child	Death due to any reason	Rs. 30,000/-	Death due to Accident and total Permanent Disability	Rs. 2.00 Lakh	Partial Permanent Disability	Rs. 1.00 Lakh
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Partial Permanent Disability	Rs. 1.00 Lakh															

Sl. No.	SCHEME	KVIC ACTIVITIES
7	Mission Solar Charkha	<p>The scheme envisages setting up of “Solar Charkha Clusters”, which would mean a focal village and other surrounding villages in a radius of 8 to 10 Kilometres. Further, such a Cluster will have 200 to 2042 beneficiaries, viz., Spinners, Weavers, Stitchers and other Skilled Artisans.</p> <p>A pilot project on Solar Charkha was implemented at Khanwa village, Nawada District of Bihar in 2016. Based on the success of the pilot project, Government of India has accorded approval to set up 50 such Solar Charkha Clusters during 2018 - 19 and 2019 - 20. The scheme is envisaged to generate direct employment to nearly one Lakh persons.</p>
8	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	<p>Government of India has launched the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) with an aim to organize the traditional artisans into clusters and to make the Traditional Industries more productive, profitable and capable for generating sustained employment.</p> <p>Under the scheme, the clusters are provided with assistance in setting up Common Facility Centers, Raw Material Banks, procurement of machines, training, exposure visits, branding, etc.</p> <p>Maximum support from Government of India under the scheme is up to Rs. 5 crore for a cluster of more than 500 artisans and up to Rs. 2.5 crore for upto 500 artisans.</p> <p>Since inception, up to 31 - 12 - 2020, a total of 88 Clusters (Khadi : 10 and Village Industries : 78) were assisted under this SFURTI Scheme.</p> <p>During 2019 - 20, 27 Clusters (Khadi : 2 and Village Industries : 25) were assisted under this SFURTI Scheme.</p> <p>During 2020 - 21 (up to 31 - 03 - 2021), 50 Clusters (Khadi: 10 and Village Industries: 40) are expected to assisted under this SFURTI Scheme.</p>
9	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</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>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 - 2020, a total of 472 units (Khadi : 465 and Village Industries : 7) were provided Direct Reform Assistance (DRA) under KRDP.</p> <p>During 2019 - 20, 43 Khadi institutions were provided Direct Reform Assistance (DRA) under KRDP.</p> <p>During 2020 - 21 (up to 31 - 03 - 2021), 32 Clusters (Khadi : 30 and Village Industries : 2) are expected to provided Direct Reform Assistance (DRA) under KRDP.</p>
10	Honey Mission	<p>Khadi & Village Industries Commission (KVIC) is engaged in the development of the Beekeeping Industry with a view to uplift people living in extremely interior rural areas by introducing and popularizing modern Beekeeping and creating sustainable employment and income. Hon'ble Prime Minister announced a statement 'श्वेत क्रांति के साथ-साथ स्वीट क्रांति की भी जरूरत है' inspired of his vision, Ministry of MSME accorded approval for Honey Mission. 95,726 Bee Hives (Boxes) with Bee Colonies has been distributed to 9,636 beneficiaries during the year 2018-19.</p> <p>Since inception, up to 31 - 12 - 2020, a total of 1,40,959 Bee Hives (Boxes) with Bee Colonies were distributed to 14,215 Beekeepers under Honey Mission programme.</p> <p>During 2019 - 20, 26,148 Bee Hives (Boxes) with Bee Colonies were distributed to 2,637 Beekeepers under Honey Mission programme.</p> <p>During 2020 - 21 (up to 31-12-2020), 2,750 Bee Hives (Boxes) with Bee Colonies were distributed to 275 Beekeepers under Honey Mission programme.</p> <p>During 2020 - 21 (up to 31 - 03 - 2021), 8,000 Bee Hives (Boxes) with Bee Colonies were expected to distributed to 800 Beekeepers under Honey Mission programme.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
11	Kumbhar Shashaktikaran Programme	<p>Under Mineral Based Industry, Khadi & Village Industries Commission (KVIC) distributed Electric Pottery Wheels along-with other tools & equipments to the Pottery artisans, for strengthening Potter families engaged in Pottery.</p> <p>Since inception, up to 31-12-2020, a total of 15,735 Electric Pottery Wheels, 1048 Clay Blungers, 360 Pum-mills, and 54 Up-draught Pottery Kilns were distributed to 15,735 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 62,940 pottery artisans were benefitted.</p> <p>During 2019 - 20, 6,880 Electric Pottery Wheels and 688 Clay Blungers were distributed to 6,880 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 27,520 pottery artisans were benefitted.</p> <p>During 2020 - 21 (up to 31-12-2020), 2,300 Electric Pottery Wheels were distributed to 2,300 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 9,200 pottery artisans were benefitted.</p> <p>During 2020 - 21 (up to 31-03-2021), 6,495 Electric Pottery Wheels were expected to distributed to 6,495 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 25,980 pottery artisans were to be benefitted.</p>
12	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 2019 - 20, Village Industries production was Rs. 65343.07 Crore and sales was Rs. 84664.28 Crore.</p> <p>Further, 147.76 Lakh employment were provided under Village Industries.</p> <p>During 2020 - 21 (up to 31 - 12 - 2020), Village Industries production was Rs. 53705.04 Crore and sales was Rs. 70459.28 Crore. Further, 150.31 Lakh employment were provided under Village Industries.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
13	Science & Technology (S&T)	<p>Khadi and Village Industries Commission has been functioning with the vision of boosting and injecting innovation, quality and productivity to make the Khadi and Village Industries products globally competitive and also to enable rural industries get its due to market demand.</p> <p>KVIC has made stringent effort to address the Quality aspects, Research and Development need of KVI Sector through Research and Development (R&D) projects, and ISO 9001 - 2015 Certification.</p> <p>Research and Development activities are continuously explore 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 2019 - 20, under Research & Development 2 Projects Khadi and 6 Projects under V.I and under Dissemination of Technology 2 Khadi proposal were assisted under Science & Technology.</p> <p>During 2020 - 21 (up to 31-12-2020), under Research & Development 1 Project Khadi and 1 Project under V.I were assisted under Science & Technology.</p> <p>During 2020 - 21 (up to 31 - 03 - 2021), 27 Research & Development (Khadi : 8 and Village Industries : 19) projects are expected to be assisted under Science & Technology.</p>
14	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 2019 - 20, 71,142 trainees were trained through these training centres.</p> <p>During 2020 - 21 (up to 31 - 12 - 2020), 7,969 trainees were trained (SDP & EAP) 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 2019 - 20 & 2020 - 21 (actual up to 31 - 12 - 2020 and estimated up to 31 - 03 - 2021) is given in the following table and shows the robust growth :-

COMPARATIVE PERFORMANCE OF KHADI AND VILLAGE INDUSTRIES

(Rs. in crore and Employment in lakh persons)

Sl. No.	INDUSTRY	2019 - 20	2020 - 21 (Actual up to 30.12.2020)	2020 - 21 (Estimated up to 31.03.2021)
I	PRODUCTION			
A	Khadi	2058.53	1186.46	1850.76
B	Polyvastra	258.94	156.73	250.25
C	Solarvastra	6.77	1.50	3.00
Total Khadi, Polyvastra & Solarvastra		2324.24	1344.69	2104.01
D	Village Industries	65343.07	53705.04	76582.43
TOTAL KVI PRODUCTION		67667.31	55049.73	78686.44
II	SALES			
A	Khadi	3634.41	1649.13	3441.51
B	Polyvastra	570.92	226.65	410.43
C	Solarvastra	5.93	1.41	4.55
Total Khadi, Polyvastra & Solarvastra		4211.26	1877.19	3856.49
D	Village Industries	84664.28	70459.28	101306.87
TOTAL KVI SALES		88875.54	72336.47	105163.36
III	EMPLOYMENT			
A	Khadi	4.61	4.61	4.63
B	Polyvastra	0.30	0.30	0.31
C	Solarvastra	0.06	0.06	0.06
Total : Khadi, Polyvastra & Solarvastra		4.97	4.97	5.00
D	Village Industries	147.76	150.31	154.12
TOTAL KVI EMPLOYMENT		152.73	155.28	159.12

3.1.9. Budgetary Support to KVIC:-

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

3.1.9.2. The details of funds provided from Budgetary Sources (both under Plan and Non-Plan head) during the last four years and those earmarked in the Budget Estimate 2020 - 21 are given in the following Table :-

BUDGETARY SUPPORT TO KVIC

(Rs. in Crore)

YEAR	REVISED ESTIMATE (RE)		FUND RECEIVED FROM MINISTRY	
	PLAN	NON- PLAN	PLAN	NON- PLAN
2016 - 17	1647.40	285.35	1591.08	285.35
2017 - 18	2395.08	-	2130.57	-
2018 - 19	3085.78	-	3200.65	-
2019 - 20	3461.70	-	3453.78	-
2020 - 21	2072.91	-	1508.89 (up to 05.01.2021)	-

Note: (1) From FY 2017-18 onwards there is no separate budget allocation for Non-Plan.

(2) No Budgetary allocation for SFURTI and ASPIRE but the payments made under these schemes are included in the released amount.



Hon'ble Minister, Shri Nitin Gadkari launched the Gift Box, developed by Khadi and Village Industries Commission on 1st August, 2020 in the presence of Chairman, KVIC Shri Vinai Kumar Saxena.



Hon'ble Union Home Minister Shri Amit Shah on 24.07.2020 distributed electric potter wheels to artisans of Balwa Village, Gandhi Nagar District, Gujarat through Video Conference in the presence of Chairman, KVIC Shri Vinai Kumar Saxena.



Khadi wrist watches designed by Titan, being launched by Shri Nitin Gadkari in the presence of Minister of State Shri Pratap Chandra Sarangi, Chairman KVIC Shri VK Saxena on 30.01.2020



Pottery Artisan working an electric Potter Wheel at Pokhran, Jaisalmer district of Rajasthan assisted by Khadi and Village Industries Commission (KVIC).



MoU signed between Mr. Rama Kant, DIG, ITBP and Manager, KGB, Delhi. In the presence of Shri Vinai Kumar Saxena, Hon'ble Chairman, KVIC on 31.07.2020 at MDTC, New Delhi.



Chairman, KVIC Shri Vinai Kumar Saxena and SPG, Director Arun Sinha inaugurated the Khadi Outlet in SPG Complex at New Delhi on 26.09.2020 to accelerate a swadeshi push.



Decorative products made by Handmade Paper conversion with fibre.



Artistically designed Terracotta products.

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

3.2.1 The Technology Centers set up by the Ministry of MSME play a crucial role in providing practical skill development training to more than 2 lakh unemployed youth and industry workforce per year. In the year 2019-20, 18 Technology Centers set up across the country have provided training to 2,73,437 trainees, supported 43,563 units and earned revenue of Rs350.96 Crore. These TCs have been set up as Autonomous Bodies of the Ministry and work on self sustainable basis for meeting their operating expenses. Four TCs have been set up through bilateral collaboration of the Governments of Germany, 3 TCs with the cooperation of Denmark.

1. Central Tool Room & Training Centre (CTTC), Kolkata
2. Central Tool Room (CTR), Ludhiana
3. Indo German Tool Room (IGTR), Indore
4. Indo German Tool Room (IGTR), Ahmedabad
5. Indo German Tool Room (IGTR), Aurangabad
6. Indo Danish Tool Room (IDTR), Jamshedpur
7. Central Tool Room & Training Centre (CTTC), Bhubaneswar
8. Tool Room & Training Centre (TRTC), Guwahati
9. Central Institute of Hand Tools (CIHT), Jalandhar
10. Central Institute of Tool Design (CITD), Hyderabad
11. Electronics Service & Training Centre (ESTC), Ramnagar
12. Institute for Design of Electrical Measuring Instruments (IDEMI), Mumbai
13. Fragrance & Flavour Development Centre (FFDC), Kannauj.
14. Centre for 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

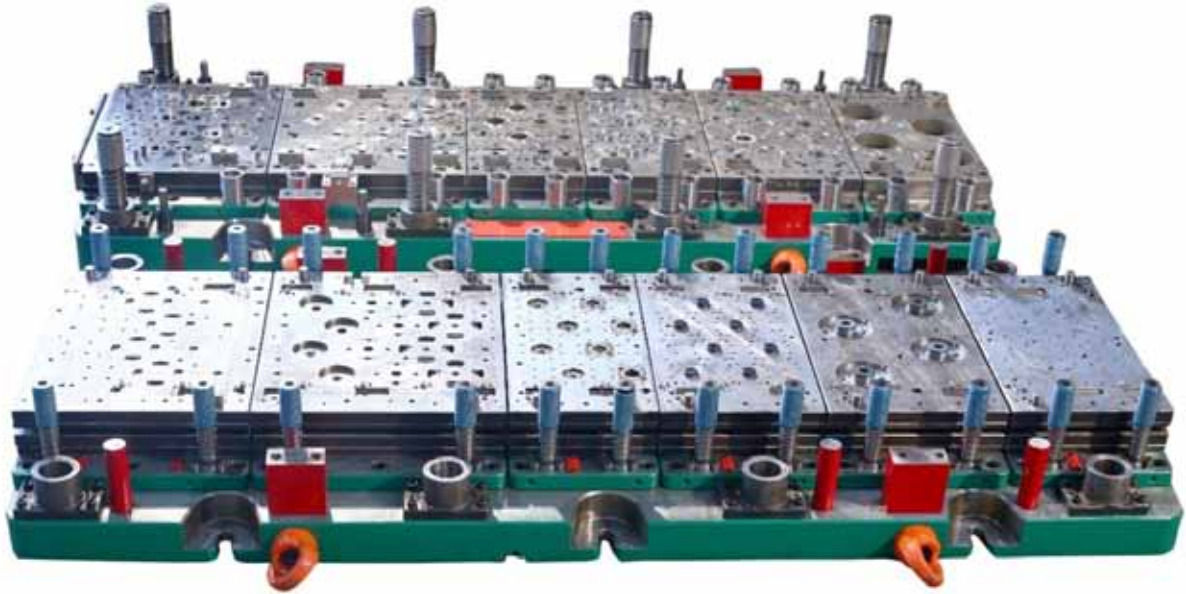
3.2.2 Out of 18 Technology Centres (TCs), 10 TCs provide technological support to industries through design & manufacture of tools, precision components, moulds, dies, etc. These TCs also serve industry by providing skilled manpower in the areas of tool engineering & manufacturing sector. These TCs are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

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



Working on CNC Machine

- 3.2.5** 76 courses have been developed in compliance with National Skill Qualification Framework (NSQF). MSME TCs are regularly participating in various Skill Competition programmes both at National & International level. Due to COVID 19 pandemic, Technology Centres have started online training programmes.
- 3.2.6** All the Technology Centres adhere to the principles of Total Quality Management (TQM). They are ISO 9001-2000 certified institutions and a few of them are ISO-14001, OHSAS-18001, ISO-29990, ISO/IEC17025:2005 and ISO-50001 certified. Central Tool Room & Training Centre, Bhubaneswar is also AS-9100 certified for Aero-space Component Supply.



Press-Tool : 4-Row, 25-Stage Progressive Tool for Retainer Plate

3.2.7 The physical performance of TCs for 2020-21 is as under:

Trainees trained

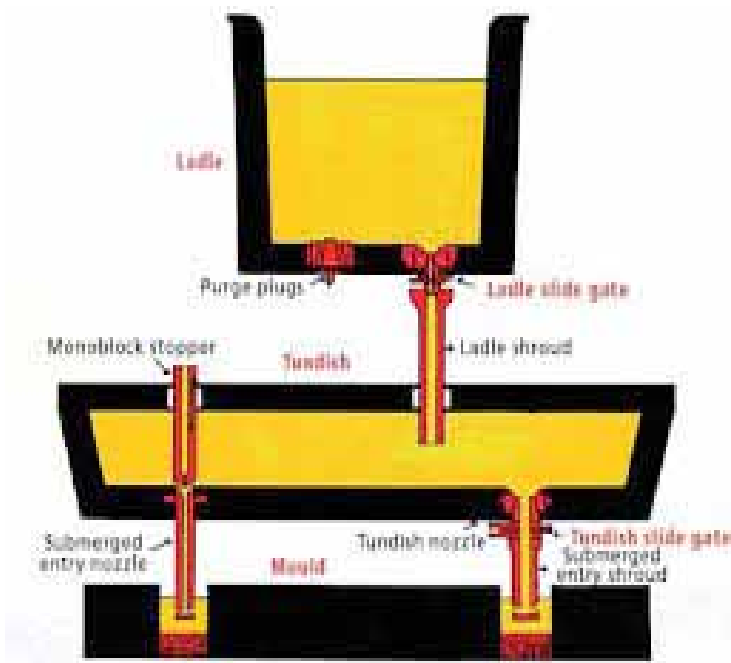
	Trainees trained (in nos.)	Unit assisted (in nos.)	Opted for placement	Total placed (wage & self employment)
2020-21 (upto December 2020)	81,217	19,383	11,103	8,646

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

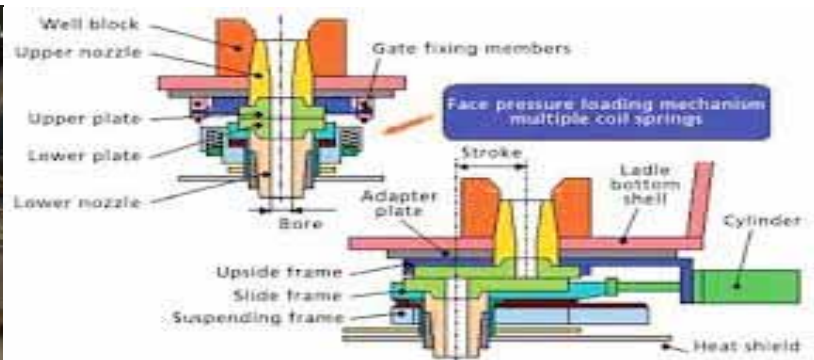
(a) Design & developed precision components

(i) Development of AL-90 Slide Gate Mechanism for Steel Plants- an Atmanirbhar Bharat Initiative of MSME TC Jamshedpur

The AL-90 slide gate mechanism is a device used in Steel Plant for maintaining controlled flow of liquid steel at temp of 1550 deg C from very large size Ladles to Tundish. The Slide Gate Mechanism comprises of the Slide gate, Hydraulic system & Refractory consumables. Presently the AL-90 Slide Gate mechanisms used in integrated steel plants are imported from three suppliers viz. (a) Vesuvius, Europe (b) RHI, Europe & (c) Krosaki Harima, Japan.



Slide Gate Mechanism



Schematic Assembly of Slide Gate Mechanism





(ii) SHEET METAL PARTS

- **Heatshields** are used in vehicles primarily to provide protection against the heat that arises in the engine bay and the exhaust system.
- In order to shelter this radiant warmth, these shields are heat-resistant up to 500°C.
- Heatshields additionally reduce the noise emission of the vehicle. It converts the airborne sound into thermal energy and absorbs it.
- They also enhance the aerodynamics of a vehicle. This leads to lower fuel consumption and reduced vehicle emissions.
- These products are now mandatory in all new upcoming vehicles.
- This part is for Export from the Customer



Turbo Charger Engine Heat Shield



Exhaust Assembly Heat Shield



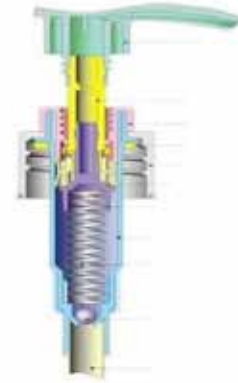
Exhaust Assembly Heat Shield assembled on vehicle engine.

Turbo Charger Engine Heat Shield assembled

(b) Significant work done for fighting against COVID 19

MSME TCs has design, developed and manufacturing of various COVID related products such as :

1. Manufactured components for 600 Corona Testing Kits for 3 D Solutions company of AMTZ. Each Kit consists of 21 stainless components. The kits are indigenous machines for PCR testing for COVID 19.
2. Grid Type Face Mask moulds; Safety Goggles; Sanitizer Bottle Pump; PPE Kits; Stitching Medical Gowns; UV Sanitization Wooden Box; Hospital Furniture (cot) designed & manufactured.
3. Developed Automatic SANITIZER machine for 5 lts capacity with interactive system for Educational Institutes & Commercial organizations with help of CDAC
4. Automatic Sanitizer machines (capacity:500ml) manufactured & transferred the technology to MSMEs.
5. Automatic full body sanitizer tunnels manufactured.
6. MSME TC at Kannauj has manufactured & sold 77494 bottles & 323 cans supplied to North Central railways, CDO, Farrukhabad, CMO Kannauj&Farrukhabad, CDO Kannauj, Kanpur Police, Kannauj Police, 12 banks of Kannauj, different municipal corporation of Kannauj. ARTO Kannauj, Farrukhabd Post office, CFO Kannauj, DC MSME, 6 TCs, 9 MSME-DIs (Jammu, Okhla, Kanpur, Agra, New Delhi etc.) & 16 others MSMEs.



Face Shield Sanitizer Pump Product Design

To Fight COVID-19, MSME Technology Centre, ESTC has Prototyped, Developed & Manufactured many Products for Healthier Lifestyle.



ULTRAVIOLET
SANITIZATION BOX



UV FLOOR
DISINFECTOR ROBO



HAND SANITIZER STAND
PEDAL OPERATED

3.2.9 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 an estimated cost of Rs 6000 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 miniature 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 Rs 200 Cr per Technology Centre and Rs 20 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.

3.2.9.1 The Status of establishment of Technology Centres:

1. Locations for the Technology Centers finalized.
2. Land at two places is in possession of this office and land at five other locations also finalized which are in the process of transfer from concerned State Governments.

3.2.9.2 The Status of establishment of Extension Centres:

1. 35 locations of the Extension Centers finalized. Out of these 35 locations, DPRs of 22 locations approved and Rs 128 cr released as first tranche for establishment of these Extension Centres.

13 Extension Centers have started training programmes. During the year 2020-21, these Extension Centres have trained 7824 trainees up to December, 2020. It is expected that these Extension Centres would be able to train about 10000 trainees up to 31 March, 2021.

3.2.10 IMPORT SUBSTITUTION:

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

IDTR Jamshedpur has designed & developed Auto coupler of Argon gas injector through reverse engineering for Tata Steel Ltd. It was being imported from DMG Germany (a manufacturer of machine tools).

CTTC Bhubaneswar has developed & manufactured various parts like crimping Dies, Procar needle parts, Coronary connectors used for Robo surgery for M/s RobosurgeMedtechPvt. Ltd. Vizag. It was being imported from China.

3.2.11 Atamnirbhar Bharat Initiative (during Oct 2020) :

The Technology Centres have taken the following initiatives as part of Atamnirbhar Bharat

- (i) CTTC Bhubaneswar has developed some parts of Hydraulic System Filters &LRUs (**import substitute**) for Tejas Aircraft (Indian single-engine, fourth-generation, multirole light fighter Aircraft) as an Atmanirbhar Bharat initiative.
- (ii) IDTR Jamshedpur has developed the following two **Import Substitutes** as part of Atmanirbhar Bharat initiative:
 - (a) JUQC (Japanese Ultimate Quick Changer) Mechanism which is used in continuous casting process in Steel industries. This is presently imported from Japan.
 - (b) AL-90 Slide Gate Mechanism used at temperature of 1550 Deg. C to control the flow of Molten steel from ladle to Tundish in steel plant. It is assembled & being tested. This will be installed in the largest ladle of 350T capacity in JSW Dolvi, Maharashtra. This is presently imported from Europe & Japan.

3.2.12 Technology Centre Systems Programme (TCSP)

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

Status of the Programme

- The implementation of the programme commenced from 15th January 2015
- Construction work contract signed for 14 new TCs (Patna Rohtak, Bhiwadi, Baddi, Bengaluru, Durg, Puducherry, Vishakhapatnam, Sitarganj, Bhopal, Imphal, Ernakulam, Greater Noida and Kanpur) out of total 15 new TCs. Civil work is at advanced stage at most of these TCs. Letter of Award for Patna TC construction work issued to the contractor. Contract for TC at Sriperumbudur is expected to be signed by January, 2021.
- The construction works of three TCs at Bhiwadi, Pudi and Bhopal have been completed. Construction work for two more TC at Rohtak and Puducherry are expected to be completed by Feb, 2021, additional eight TCs are expected to be completed by May 2021.

- Bhiwadi TC was inaugurated by Shri Nitin Gadkari, Hon'ble Union Minister for MSME on 31-08-2020.
- The procurement of machines, equipment and furniture etc for the new TCs has already been initiated and supplies are synchronized with the progress of construction. 323 machines and labs have been ordered at New TCs, of which 192 machines and labs have been delivered at site.
- Under modernisation, existing TCs have been provided with latest state-of the-art machines and equipments.
- Training programmes have also been started at 11 New TCs and 4713 persons have already been trained.
- AICTE approval to run long term courses has been received at six TCs at Bhiwadi, Bhopal, Durg, Rohtak, Pudi and Baddi.
- Bhiwadi TC has started long term courses and long terms courses at TCs Bhopal, Durg, Rohtak and Vizag (Pudi) is expected to start during this FY
- First batch of students of Bhiwadi TC completed their long-term courses and are well received by industries – Tier 1 and Tier 2 Manufacturing sector.

Due to Covid-19 and the lockdown, progress of the Project and construction works got severely hampered. Construction works at all site gradually started after the lockdown with adequate safety and precautions. Site disinfection and awareness programs at regular intervals are being organised for workers.

Expenditure Incurred

(in Lakhs)

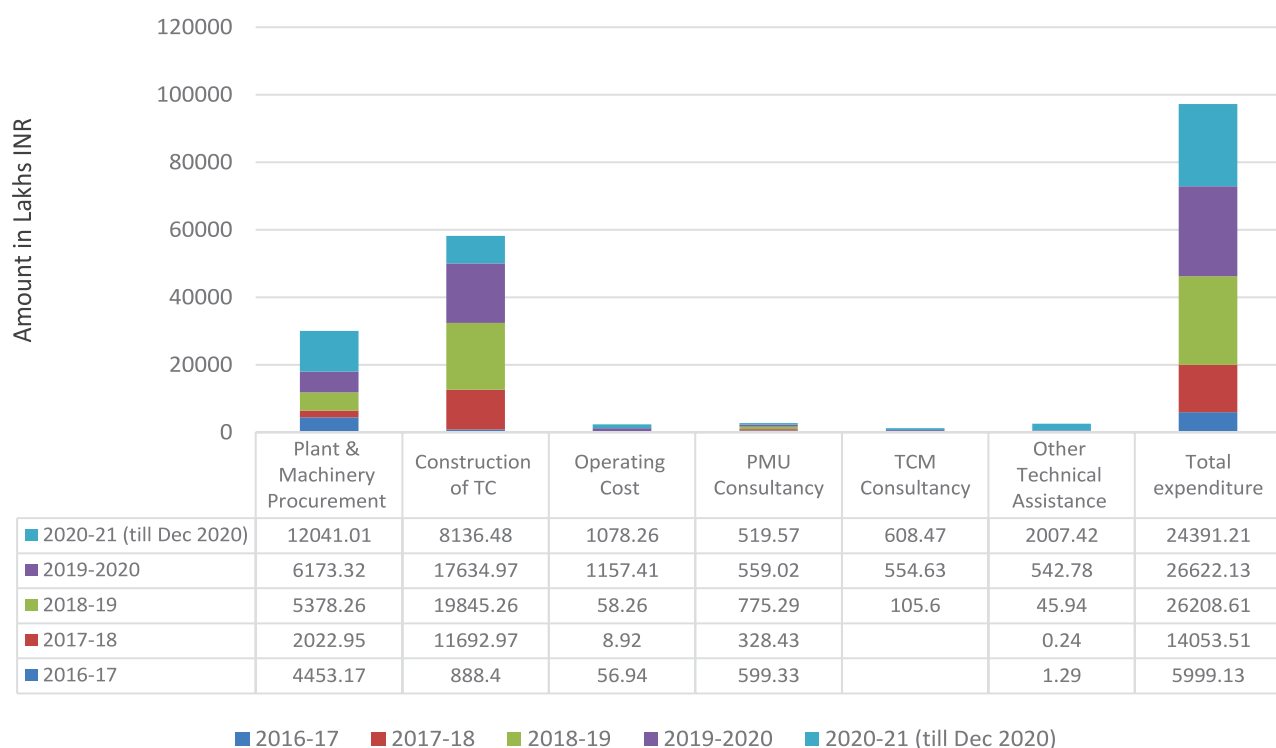
Component	2016-17	2017-18	2018-19	2019-20	2020-21 (Till Dec, 2020)
Plant & Machinery Procurement	4453.17	2022.95	5378.26	6173.32	12041.01
Construction of TC	888.4	11692.97	19845.26	17634.97	8136.48
Operating Cost	56.94	8.92	58.26	1157.41	1078.26*
PMU Consultancy	599.33	328.43	775.29	559.02	519.57
TCM Consultancy	-	-	105.6	554.63	608.47
Other Technical Assistance	1.29	0.24	45.94	542.78	2007.42#
Total expenditure	5999.13	14053.51	26208.61	26622.13	24391.21

Note:

*- Salary

- Recurring and Non-recurring expenses

Expenditure Component (INR Lakhs)



Training - Number of Students Trained

Sr. No.	TC location	FY 2018-19	FY 2019-20	FY 2020-21 (Till December 2020)
		Paid Courses	Paid Courses	Paid Courses
1	Bhiwadi	12	357	536
2	Bhopal	29	305	231
3	Vizag (Pudi)	-	509	273
4	Rohtak	-	312	301
5	Durg	31	460	336
6	Baddi	-	60	65
7	Sitarganj	36	91	201
8	Kanpur	22	124	17
9	Puducherry	6	160	11
10	Bangalore	21	154	14
11	Imphal	-	39	0
12	Greater Noida	-	0	0
Total		157	2571	1985

3.2.13 Covid Awareness Programme:



Covid-19 Awareness Programme



Precautions and Sanitisation at site

SITE READINESS:

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





Pudi TC



BHOPAL TC



Other Sites:



Rohtak TC



Sitarganj TC



Durg TC



Puducherry TC



Kanpur TC



Greater Noida TC



Imphal TC



Ernakulam TC

3.2.14 Installation of Rooftop Solar PV Units

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

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

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

3.2.15. Initiative taken for making building accessible for differently able persons

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

S. No.	Name of the Institutes
1	MSME- Development Institute, Ranchi
2	MSME- Development Institute, Thrissur
3	MSME- Development Institute, Imphal
4	MSME- Development Institute, Kanpur
5	MSME- Development Institute, Kolkata
6	MSME- Development Institute, Bangalore
7	MSME- Development Institute, Haldwani
8	MSME- Development Institute, New Delhi
9	MSME- Development Institute, Ludhiana
10	MSME-Training Institute, Thriuvalla
11	MSME- Development Institute, Agartala

3.3 COIR BOARD

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 7.37 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.
- Undertaking, assisting or encouraging scientific, technological and economic research and maintaining and assisting in the maintenance of one or more research institutes;
- Collecting statistics from manufacturers of and dealers in coir products and from other persons as may be prescribed, on any matter relating to the coir industry and the publication of statistics so collected.
- Fixing grade standards 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;
- Advising on all matters relating to the development of the coir industry.

3.3.4 Organisation

- The Government of India, vide Gazette Notification No. S.O. 1019 (E) dated 22.09.2019 reconstituted the Board for a period of 3 years. Coir Board consists of 16 Members, at present, including Chairman, Coir Board.
- The Head Quarters of the Board is located at Coir House, M.G.Road, Kochi, Kerala. The Board is running 47 establishments including 29 Showrooms and Sales Depots set up in various parts of India. There are a total number of 259 employees under the Board. (As on 31.12.2020)

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)
2015-16	752,020	190142.52
2016-17	957,045	228164.82
2017-18	10,16,564	253227.84
2018-19	964,046	272804.59
2019-20	988,996	275790.13
2020-21 (Provisional as on November 2020)	722,459	225497.67
2020-21 (Estimated upto March 2021)	10,00,000	300000.00

3.3.5.2 The top 5 coir importing countries from India during 2020-21 (as on November 2020)

Sl. No.	Country	Quantity (Tonnes)	Percentage (%)	Value (Rs. in Lakhs)	Percentage (%)
1	USA	125482.57	17.37	68315.78	30.30
2	China	269752.82	37.34	50923.26	22.58
3	Netherlands	61276.17	8.48	17904.51	7.94
4	South Korea	49079.33	6.79	11950.18	5.30
5	UK	18738.59	2.59	9087.70	4.03

3.3.5.3 Coir Fibre Production in India during last Five years and current financial year.

Year	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21 (As on Dec 2020)	2020-21 (Estimated upto March 2021)
Coir fibre Production (Metric Ton)	5,49,300	5,56,900	5,59,400	7,49,600	7,41,000	5,19,000	7,10,000

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

3.3.5.4 Growth in production of coir products during 2018-19 to 2020-2021

Item	2018-19 (Qty in MT)	2019-20 (Qty in MT)	2020-21 (Qty in MT) (As on December 2020)	2020-21 (Qty in MT) (Estimated to March 2021)
Coir fibre	7,49,600	7,41,000	5,19,000	7,10,000
Coir yarn	4,49,800	446000	3,12,400	4,27,300
Coir products	2,96,800	294200	2,06,100	281900
Coir Rope	90,000	89200	62,500	85,500
Curled Coir	89,900	88800	62,200	85,100
Rubberized coir	89100	89500	1,19,900	90,700

3.3.6 Swachh Bharat Abhiyan

Coir Board has been participating in the Swachh Bharat Abhiyan, a flagship program of the Central Government, by making significant contributions. The Board has been implementing its Action Plan containing several action points approved for the year 2020-2021.

3.3.7 Schemes implemented by Coir Board

3.3.7.1 Coir Vikas Yojana (CVY)

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

(i) Science & Technology (S & T)

Innovative R&D on coir is carried out under the Coir Board by the two research institutes; the Central Coir Research Institute (CCRI), Kalavoor and Central Institute of Coir Technology (CICT), Bangalore on the following areas.

- i. Modernization of Production Processes in coir sector.
- ii. Development of Machinery & Equipments.
- iii. Product Development & Diversification.
- iv. Development of Environment Friendly Technology.
- v. Technology transfer, Incubation, Testing & Service facilities.

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

- NRIDA has issued order for use of coir geotextiles under new material/new technology category and allocated 5% of the length of rural roads under PMGSY III in Seven States
- Developed a brush using the waste cut bits of PVC/ rubber tufted coir mats on a wooden mop with replaceable brush portion at the bottom. These types of brushes can be useful for cleaning carpets, matting and door mats, which can be used for different cleaning purposes at a low cost during this pandemic condition.



- As an initiative towards covid-19 pandemic, covid-mattress were manufactured using bio softened coir fibers which is natural, low cost and 100% biodegradable.
- Coir Board has signed an MoU with IIT Madras on 27.04.2020 for establishing a Centre of Excellence on “Application of coir exclusively or in combination with other natural fibres.
- Coir Board has signed a MoU with Indian Plywood Industries Research and Training Institute (IPIRTI), Bangalore on 3.8.2020 for establishment of Centre of Excellence for Coir Composites (CECC) for utilization of coir fibres for transforming into high value added coir composites for various end use applications
- “Coir Georoad 2020” on 19.08.2020 for technology dissemination of Coir Geotextiles in Rural road construction. The targeted participants of the webinar were the PMGSY engineers and RRDA Engineers of the Seven States for extension of the Coir geotextiles in the Construction of Rural Roads PMGSY –III. Around 440 people participated in the Webinar, which includes practicing engineers of PMGSY State Rural Depts., Technical Agencies, etc.
- Bureau of Indian Standards has finalized 6 new standards on coir and coir products for publishing.
- An Experience centre for Coir wood has been constructed at CICT campus for an area of 340 sqft fully covered &panelled with coir composites to showcase the technology.



Programmes proposed to be conducted upto March, 2021

- NABL accreditation of the testing laboratories of CCRI
- Implementation of software based online testing services
- Development of coir based eco friendly packaging materials for coir rail wheel axles
- Development of flame retardant rubberized coir for cushioning applications in railways
- Development of technology for the manufacture of cost – effective coir composite through Indian Plywood Industries Research & Training Institute (IPIRTI), Bangalore

- Application of Coir Geotextiles in various infrastructure projects.
- Development of shutless power loom for weaving

(ii) Skill Upgradation and Mahila Coir Yojana (MCY)

Development of skilled manpower in coir industry through appropriate training programmes and dissemination of information on its schemes and latest technologies available in coir sector for encouraging prospective entrepreneurs to set up coir units by availing the benefits under the PMEGP scheme, SFURTI scheme etc., by organising Entrepreneurship Development Programmes, Webinars, Awareness Programmes etc.

Due to Covid -19 pandemic, the Board has taken measures to switch over to the online mode of training for which 100 short videos on the various coir processing techniques and e-tutorials for conducting online training classes were prepared and uploaded in the Coir Board's website for the use of artisans and Industry. The regular training programmes have been resumed through video classes and also through physical classrooms. The Seminars have been converted into webinars. During the reporting period, upto 31.12.2020, the Board has already conducted 20 Nos. of National/Regional Webinars on different topics related to coir & coir industry including various schemes being implemented by Coir Board including PMEGP, SFURTI, MSE-CDP etc., with participation of more than 20000 Nos. of participants. The Webinars were conducted through virtual platform and the same were shared through the social media like Twitter, Face book & YouTube.

It is anticipated that the Board can impart skill training to 7000 more trainees under field training viz. **Value Added Programme and Mahila Coir Yojana** and also NSQF aligned regular courses and conduct 24 Nos. of Entrepreneurship Development Programme (EDP), 25 Nos. of Awareness programmes, 22 Nos. of Workshops and 10 Nos. of Webinars during the remaining period, up to March 2021 through its field offices and training institutes.

iii. Export Market Promotion.

The activities of the Board in the area of export market promotion include registration of coir exporters, organising participation of MSME Units in coir sector in international Exhibitions and Buyer Seller Meets, Providing assistance to the MSME Units under the International Cooperation Scheme, Establishment of overseas offices, Coir Industry award, etc. Under this scheme, the Board will make efforts to expand the share of Indian coir products in the existing and new markets, propagate the message of coir as an eco-friendly natural fibre abroad etc. The Board will organize: national participation in international fairs abroad, participation in international fairs in India, exclusive international fairs for coir in India and abroad, Buyer Seller Meets abroad for coir, Reverse Buyer Seller Meets in India, participation in Seminars, Conferences, Workshops etc. with the objective of encouraging the small scale exporters to enter global market and to expand the export of Indian coir products. Under this scheme, the eligible entrepreneurs will get reimbursement of space rent, air fare, freight charges, etc. for participation in international exhibitions/buyer seller meets as per the eligibility conditions and scale of assistance prescribed in the scheme.

Achievements during the period of report (up to 31.12.2020):

1. 80 units have been registered as coir exporters and issued Registration-cum-Membership Certificates.
2. The Board has reimbursed Rs.1,67,47,114/- to 80 micro small & medium entrepreneurs from Indian coir sector, as financial assistance for their participation in international events abroad, under International Cooperation Scheme.
3. Due to the cancellation/postponement of international events consequent to the spread of COVID 19 pandemic, Coir Board could not organize participation of Indian coir sector in any of the events abroad which the Ministry has accorded in principle approval under the International Cooperation Scheme. However, the Board participated in the Namaste Bharat Virtual Exhibition held during 29 October to 30 November, 2020.

Actions have already been initiated for organizing participation of Indian coir sector in the IECA Virtual Annual Conference and Expo to be held during 22 -25 February, 2021.

The Board also have initiated action for organizing virtual International fair exclusively for coir.

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.

The major activities under domestic promotion are:

- Market Development Assistance (MDA) - Rs.783.27 lakhs has been released to the State Governments towards Central share of MDA.
- On-line Marketing Portal - Board's Showroom & Sales Depots have started functioning through the On-line Marketing Portal.
- Showroom revamping – The performance of the Showrooms are reviewed periodically and necessary corrections are being made.
- Franchisee system – Board is proposing to set up a network of Franchisees throughout India connected with the Supplier Base through the on-line Marketing portal.
- Virtual exhibition - In the changed scenario of COVID-19 pandemic, Board started participating in virtual exhibitions.

(v) Trade and Industry Related Functional Support Services.

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

The following activities were undertaken by the Board under this scheme

- The Board by engaging National Informatics Centre has developed a Recruitment Portal and an E-marketing Portal which are under trial run, during the period under report.
- E-Office has been implemented in all the Sub Offices of the Board
- So far 28 Officials were provided training during the first half of the year 2020-21. During the year 2019-20, in-house training was provided to 122 officials and 17 Officials were deputed outside for attending training programmes. HRD Orientation training was provided to 900 coir workers
- During the year under report, the evaluation study of the scheme Coir Vikas Yojana Board has been entrusted to an outside agency and is under progress. A Real Time Survey on coir industries through the Regional Offices/Sub Regional Offices is also under progress.

(vi) Welfare Measures

The Board was implementing an insurance scheme named as Coir Board Coir Workers' Group Personal Accident Insurance Scheme for the benefit of coir workers in the country. From 01.06.2016 onwards, the scheme was converged with the Pradhan Mantri Suraksha Bima Yojana (PMSBY). Coir Board has been assisting coir workers in the country to enrol under the scheme by paying the premium on behalf of them. So far 46,584 coir workers were enrolled under PMSBY scheme by Coir Board. An expenditure of Rs.7.6 lakhs incurred so far.

3.3.8 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.

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

The Board has been implementing PMEGP scheme in coir sector since 2018-19. A target of 1,100 coir units have been set forth for the year 2020-21 with maximum project cost of Rs.25 lakhs with margin money subsidy at the rate of 15% to 35% as applicable for different categories under PMEGP. Out of the 818 nos. of PMEGP applications received during the current year, only 90 were considered for releasing margin money amounting to Rs.355.96 lakhs in the States of Kerala, Andhra Pradesh, Tamilnadu, Odisha, Maharashtra, Goa, Gujarath and Telangana

3.3.10 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 41 coir clusters have been sanctioned with a total project cost of Rs.142.47 Crores, out of which Government of India (GoI) grant is Rs.118.17 Crores as detailed below.

Rs. in lakhs.

State	No of clusters	Total investment	GoI Grant	Status of clusters	No of coir workers benefitted
Karnataka	8	3422.47	2905.03	2 functional 6 work under progress	6113
Kerala	4	835.15	696.19	4 functional	19807
Gujarat	2	472.73	410.44	1 functional 1 work under progress	597
Maharashtra	2	361.86	298.68	1 functional 1 work under progress	1118

State	No of clusters	Total investment	GoI Grant	Status of clusters	No of coir workers benefitted
Tamil Nadu	14	6294.75	4930.15	9 functional 5 work under progress	17483
UT of Andaman	1	271.72	249.28	work under progress	220
Andhra Pradesh	4	1216.75	1067.56	1 functional 3 work under progress	3062
Odisha	5	1049.43	962.85	work under progress	3691
West Bengal	1	322.56	296.86	work under progress	600
Total	41	14247.44	11817.06		52691

Out of the 41 coir clusters 18 clusters have become functional and started production. The implementations of remaining clusters are progressing at a faster pace and 5 more clusters are expected to be completed on or before 31st March 2021.

3.3.11 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 and Non-plan heads. 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				
Year	Allocation (RE) (Rs. In crore)		Funds Released (Rs. In crore)	
	Plan	Non- Plan	Plan	Non- Plan
2015-16	34.90	23.95	31.55	23.73
2016-17	37.00	35.85	35.04	35.70
2017-18	70.50		58.89	
2018-19	86.23		82.03	
2019-20	75.70		70.89	
2020-21	80.70		66.62*	

*Releases are as on 31-12-2020.

Note; From the Financial Year 2017-18, there is no separate allocation for Non-Plan

3.3.12 Coir Units assisted under PMEGP:

1. **Proptx. Smt. Piniseti Soma Satya Mangadevi, M/s. Veerbhadra Coir Rope Industry, East Godavari District, Andhra Pradesh:**



2. **Prop. Benny K Chacko, M/s. Koramkatt Coir Mills, Kerala:**



3. **Prop. Bhaskar Chandra Parida, M/s. Sai-Lotus Coir, Puri, Odisha:**



Experience centre for Coir wood set up at CICT, Bangalore



Geotextile Roads



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 Organisation

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

- i. NSIC plays the major role of a catalyst in growth of Micro, Small & Medium Enterprises (MSMEs), by fulfilling the requirement of steady and timely delivery of their raw materials in requisite quantities at the most affordable and competitive prices. This not only enhances the competence of MSMEs but also contribute in increasing their business volumes.
- ii. During the year 2019-20, NSIC has serviced the Raw Material requirements of MSMEs through supply of Steel from M/s. Steel Authority of India (SAIL) & (RINL), Aluminum from M/s. National Aluminum Company Limited (NALCO), Paraffin Wax from M/s. Chennai Petroleum Company Limited (CPCL), Coal from M/s. Coal India Ltd., (CIL), Polymer Products i.e. PP, HDPE & LLDPE from M/s. Indian Oil Company Limited (IOCL), Cement from M/s. Cement Company of India Ltd. (CCI) and M/s. ACC Cement. To further facilitate MSMEs and ease their Raw material constraints, NSIC has the arrangements / MoUs with Regional Producers' Local supplier's for supply of raw materials to MSMEs. The Company is handling Bitumen & Emulsion material of main Producer i.e. M/s. Hindustan Petroleum Company Ltd. (HPCL) at Guwahati and Vijayawada under its “Agency Sales Scheme”.

During the year 2019-20, the value of Raw Material Distribution under RMD is Rs. 1235.49 crore under sale purchase.

During the current financial year 2020-21 (upto 31st December, 2020) the value of raw material distributed is Rs. 1070 crore under sale purchase.

The anticipated achievement for the remaining period of current financial year (i.e. upto March 31,2021) is likely to be Rs. 380 crore approx.

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 2019-20 the Company has participated in 869 tenders valuing Rs. 454.20 crore and executed tenders worth Rs. 208.64 crore.

During the FY 2020-21 (upto 31st December, 2020), the company has participated in 444 tenders valuing Rs. 230.16 crore and executed tenders worth Rs. 74.91 crore.

The anticipated achievement for remaining period of current financial year (i.e. upto March 31, 2021) is likely to be tenders executed worth Rs. 170 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.nsicffonline.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 support, NSIC doesn't charge any fee from the unit.

During the year 2019-20 credit facilitation of Rs. 5,276.78 crore was provided to the units.

During the year 2020-21 (upto 31st December, 2020) credit facilitation of Rs. 2630.93 crore was provided to the units.

The anticipated achievement during remaining period of current financial year (i.e. from January to March 31, 2021) is likely to be Rs. 1500 crore.

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 the year 2019-20, 4,234 new units were added and 7,641 units were renewed.

During FY 2020-21 (upto 31st December, 2020), 2100 new units were added and 5141 units were renewed under this scheme.

The anticipated achievement for the remaining period of the current financial year (i.e. upto March 31, 2021) is registration of 3803 new unit and renewal of 5395 units under this scheme .

e) NSIC Technical Services Centres

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 Centres 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 2019-20, total of 52,548 trainees passed out through different technical centres

During the year 2020-21(upto 31st December, 2020) 14547 no. of trainees were trained in the technical centres. Revenue generated by Technical Centre up Dec, 2020 is Rs. 11.29 crore

The anticipated achievement during remaining period of current financial year (upto 31stMarch, 2021) no. of trainees is 15453 and revenue generation is Rs. 6.52 crores.

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) **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) **Modernization & upgradation of NSIC Technical Services Centres:** During the year 2019-20, proposal was submitted to the Ministry of MSME for upgradation of Technical Services Centres at Aligarh, Rajpura, Chennai, Neemka and Okhla.

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 2019-20, total no. of 9,438 units have been facilitated under common facilities services.

During the year 2020-21(upto 31st December, 2020) 5921 no. of units were facilitated under common facility services .

The anticipated achievement during remaining period of current financial year (upto March 31, 2021) is 1579 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 six Livelihood Business Incubators at Deoria (UP), Rajkot (Gujarat), Kashipur (Uttarakhand), Naini (UP), Nawada (Bihar) and Chennai (Tamilnadu) 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.

During the period 2019-20, 25,157 units were registered under B2B portal. For the year 2020-21, 38,070 number of members enrolled upto 31st December, 2020. Revenue generated during the year upto 31st December, 2020 through B2B portal is Rs. 5.97 crore.

The anticipated achievement during remaining period of current financial year (i.e. upto March 31, 2021), No. of members enrolled under B2B Portal is 1930 & Revenue generated through B2B Portal is Rs.1.93 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 fulfil the mandate of 4% procurement from CPSEs as per Public Procurement Policy. Various new interventions have been introduced under NSSH by the Ministry of MSME during current financial year 2019-20. The brief on activities undertaken are as under:

There are, four sub-schemes which have been introduced under National SC/ST Hub; Highlights are as under:

- a) Special Marketing Assistance Scheme (SMAS):
- b) Special Credit Linked Capital Subsidy Scheme (SCLCSS)
- c) Single Point Registration Scheme (SPRS)
- d) Scheme for reimbursement of membership fee of B2B portal (MSME Mart)

3.5 Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)

3.5.1 The Jannalal 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 MahatmaGandhi Institute for Rural Industrialization (MGIRI).

3.5.2 Objectives

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

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

3.5.4 Organisation

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

3.5.5. Major activities and achievements in 2020-21

3.5.5.1 Employees of the institute participated in 24 national/international workshops and exhibitions for the presentation of research work, technology dissemination, technology awareness and knowledge sharing among the scientific community and KVI sector through webinars and virtual mode.

3.5.5.2 Three (03) research papers are under review/under review in national and international journals

3.4.5.3 Two patent namely 1) A Novel floor cleaning formulation and method thereof (Patent No. 221369) and 2) A Process for preparing natural paint (Patent No. 336188) granted to the institute.

3.5.5.4 During the period 2020- 2021, MGIRI came up with a number of technologies namely Improved low cost Pug Mill, Pneumatic Hammer for Iron craft, Pedal Operated Blunger, Improvised Hank Dyeing Machine, Honey Bee Pollen Solar dryer, Down sized Cotton Ginning machine and Moringa Leaves Separator.



- 3.5.5.5** Work on the machines/products/processes /services for Rural Industries sector namely Improved Charkha Modified Charoli decorticating machine, Blunger (Hybrid Model), Optimized method of dyeing Cotton Khadi fabric with Annato seed extract, Antimicrobial smart finish of Khadi fabric, Date Palm based immunity booster chocolate, Alcohol-free Sanitizer and Sanitizing Spray and High quality Laundry Soap are in progress.
- 3.5.5.6** Establishment of a Fruits, Vegetables and Spices Processing and Value Addition Facility including Panchgaya and Agri-inputs for Rural Entrepreneurs at MGIRI, Wardha under Livelihood Business Incubation Scheme of MSME is under process.
- 3.5.5.7** Proposals for setting up of Centre of Excellence (CoE) at IIT/NIT/Reputed University or Institute of the country to strengthen research and development activities for the benefit of KVI sector with the financial help from MSME ministry through Mahatma Gandhi Institute for Rural Industrialization (MGIRI).at various locations like IIT Delhi, NIT Rourkela and others places are under consideration.
- 3.5.5.8** MGIRI imparted skill development and entrepreneurship development training to 27 trainees in 9 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 up gradation and 2 Entrepreneurs in the field of Sanitizer and Hand wash have been developed.



Training on Computer Aided Fashion Designing

- 3.5.5.9** Shade card of selected natural dyes has been prepared and distributed to all the Khadi institutions in the country. Manuals on Quality guidelines for Khadi Spinning have been distributed among 550 Khadi Institutions located in various states. MGIRI has provided quality testing and guidance services to 7 various agencies such as KVI institutions, entrepreneurs, students, farmers etc and have tested 20 samples of various products.



3.5.5.10 Works on 2 external projects received from S&T KVIC and 1 international project related to women empowerment received from EU are under progress.

3.5.5.11 In this pandemic situation of Covid-19, a number of awareness programs have been broadcasted by MGIRI Radio 90.4 FM. Drawing and poetry competition on “Corona and Life” was jointly organized by Community Radio Station, Radio MGIRI 90.4 FM, UNICEF and Social Behaviour Change (Sbc3).

3.5.5.12 One day “Awareness Workshop on possibilities of entrepreneurship development based on MGIRI technologies” was organized on 5th October, 2020 in collaboration with the office of Collectorate, Wardha. Shri Nitinji Gandkari, Hon’ble Cabinet Minister, MSME, GOI inaugurated the workshop online and Mr. Sunil Jee Kedar, Hon’ble Minister of Dairy and Animal Husbandry, Sports and Youth Welfare of Maharashtra Government, MP and MLA of Wardha along with other dignitaries graced the function. Students along with faculty of Polytechnic and ITI Colleges of Wardha district, officers of DIC, KVIB, BYST (NGO) participated in the workshop.



3.5.5.13 MGIRI has maintained cleanliness in the premises including use of sanitizers, face masks, checking body temperature and maintaining social distancing for safety measures related to Corona and Swachh Bharat Abhiyaan.

3.5.6 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:

(Rs. in crore)

Year	Budget allocation (RE)	Funds released
2016-17	10.15	9.42
2017-18	10.00	7.80
2018-19	10.00	8.89
2019-20	10.00	10.0
2020-21	7.28	5.06*

** Funds released till 31.12. 2020*

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 Act, 2006, the Institute expanded focus of its objectives and re-designated its organization structure. In line with the new Act, the Institute was rechristened as National Institute for Micro, Small and Medium enterprises (NI-MSME). It is currently an organization under the aegis of the Ministry of Micro, Small and Medium Enterprises (formerly Ministry of SSI & ARI), Government of India.

3.6.1 Objectives:

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

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

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

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

3.6.2 Functions

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

- Enabling enterprise creation;
- Capacity building for enterprise growth and sustainability;
- Creation, development and dissemination of enterprise knowledge;
- Diagnostic and development studies for policy formulation; and
- Empowering the under-privileged through enterprise creation.

3.6.3 Organisation

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

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

3.6.4 Major activities and achievements

The performance of the National and International Programme conducted by the Institute during the year 2020-21 (as at the end of December, 2020) is given in the Table below:

Performance of ni-msme during 2020-21 (till 31.12.2020)

Programmes	2020-21 (from 1 st April to 31 st December 2020)		2020-21 Achievements / In progress (from Jan.2021 to Mar. 2021)	
	Programmes	Trainees	Programmes	Trainees
	Entrepreneurship Development Programmes			
Programmes under Assistance to Training Institutes Sponsored by M/o MSME				
ATI Programmes				
Completed	3	90		
Started/Ongoing	40	1200	34	1020

Other Programmes:	0	0	0	0
National Programmes	15	173	30	300
International Programmes	3	118	2	50
Seminars and Workshops	1	15	2	100
Webinars	41	5840	10	500
Total	103	7436	78	1970



Traning Progremme at ni-msme campus, Hyderabad



Intnernational Traning Progremme at ni-msme campus, Hyderabad

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

3.6.5.1 The number of programmes conducted, the participants trained and the number of trainees who achieved self-employment or managed to find wage-employment since 2013-14 to 2020-21, are given in the following table.

Percentage of trainees with wage employment/self-employment during 2013-14 to 2020-21

Year	Program (in numbers)	Trainees (in numbers)	Achievement (Success rate)				
			Wage employed		Self employed		Overall %
			No.	%	No.	%	
2013-14	1045	30910	8843	51.34	5905	41.36	47.54
2014-15	1599	47092	15419	32.74	9236	19.42	52.16
2015-16	1075	31874	14130	44.30	6313	19.18	64.10
2016-17	135	4050	2159	53.00	615	15.00	68.00
2017-18	87	2610	328	12.56	498	19.08	31.64
2018-19	25	750	54	7.00	53	7.00	14.00
2019-20	89	2290	67	3.00	88	3.84	6.84
2020-21	-	-	-	-	-	-	-

3.6.5.2 ni-msme has also brought out a publication on various topics. Details of publication are as under:-

Sr. No.	Name of the Article/ Publication	Authors	Year of Publication	Language	Remarks
1	Post COVID-19 Re-junvention of MS-MEs (<i>ni-msme Webinar Proceedings</i>)	S. Glory Swarupa Dibyendu Choudhury,	2020	English	ni-msme & Yes Bank
2	Corporate Social Responsibility for Scaling up Skill Development in India: An Exploratory Study	S. Glory Swarupa, S.G., Goyal, R. K. & Rathee, R.B.	2020	English	International Journal of Advanced Science and Technology. Vol. 29, No. 11s, (2020), pp. 625-633
3	A Study on Growth and Instability of Cotton Cultivation in Kurnool, District of Andhra Pradesh	K. Visweswara Reddy & E. Lokanadha Reddy	2020	English	Winger Publications ISBN 978-81-941934-0-1

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.25 lakh and under business/service sector is Rs.10 Lakh.</i></p>

Intended beneficiaries	<p>Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other scheme), institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible. Since inception in 2008-09 till 31.12.2020, a total of about 6.38 lakh micro enterprises have been assisted with a margin money subsidy of Rs 14,982.28 crore providing employment to an estimated 53 lakh persons. Out of the total units set up under PMEGP, 80% are under rural areas and 20% under urban areas. More than 50% units belong to women, SC and STs. 15% units are setup in Aspirational Districts.</p>																							
Recent developments:	<p>The application process has been simplified by discontinuing the District level Task Force Committee (DLTFC), which has increased the sanction of PMEGP proposals by Banks by 64%. 57364 proposals have been sanctioned between April to December, 2020 compared to 35073 between April to December, 2019.</p> <p>Provision is made for engaging marketing and technical experts in all States for providing handholding and mentoring to PMEGP beneficiaries.</p> <p>Online EDP training portal has been introduced and beneficiaries are being encouraged to take on-line EDP training in prevailing Covid-19 conditions. Till 31.12.2020, around 45,000 beneficiaries have received EDP training online. Training centers of MSME-DIs, NSIC, NI-MSME, etc. are also being enrolled for online and classroom EDP trainings.</p> <p>Diversification of products by PMEGP units has been permitted to increase the economic viability of the units according to market needs and the prevailing Covid19 circumstances.</p> <p>A geo-tagging portal namely www.geotag.kvic.gov.in has been designed. PMEGP units are being geo-tagged to provide entrepreneurs with information on similar or other type of units in the area who can be their business partners</p>																							
PMEGP Performance during last three years and current year	<table border="1" data-bbox="440 1362 1463 1671"> <thead> <tr> <th data-bbox="440 1362 602 1486">Year</th> <th data-bbox="602 1362 886 1486">Margin Money Disbursed (Rs. Crore)</th> <th data-bbox="886 1362 1114 1486">Micro Units Assisted (Number)</th> <th data-bbox="1114 1362 1463 1486">Estimated Employment Generated (Number)</th> </tr> </thead> <tbody> <tr> <td data-bbox="440 1486 602 1535">2017-18</td> <td data-bbox="602 1486 886 1535">1312.4</td> <td data-bbox="886 1486 1114 1535">48,398</td> <td data-bbox="1114 1486 1463 1535">3,87,182</td> </tr> <tr> <td data-bbox="440 1535 602 1583">2018-19</td> <td data-bbox="602 1535 886 1583">2070</td> <td data-bbox="886 1535 1114 1583">73,427</td> <td data-bbox="1114 1535 1463 1583">5,87,416</td> </tr> <tr> <td data-bbox="440 1583 602 1631">2019-20</td> <td data-bbox="602 1583 886 1631">1950.82</td> <td data-bbox="886 1583 1114 1631">66,653</td> <td data-bbox="1114 1583 1463 1631">5,33,224</td> </tr> <tr> <td data-bbox="440 1631 602 1671">2020-21*</td> <td data-bbox="602 1631 886 1671">1000.73</td> <td data-bbox="886 1631 1114 1671">31,923</td> <td data-bbox="1114 1631 1463 1671">255384</td> </tr> </tbody> </table> <p data-bbox="440 1671 578 1707">*30.12.2020</p> <p data-bbox="440 1707 1471 1822">Disbursement of margin money subsidy was increasing over the year during last three years. However, during 2019-20, there was some shortfall due to Covid-19 pandemic and consequent disruption and lockdown.</p> <p data-bbox="440 1822 1471 1898">Average annual disbursement of margin money has increased from Rs.950 crore during 2008-09 to 2015-16 to Rs.1650 crore during 2016-17 to 2019-20.</p>				Year	Margin Money Disbursed (Rs. Crore)	Micro Units Assisted (Number)	Estimated Employment Generated (Number)	2017-18	1312.4	48,398	3,87,182	2018-19	2070	73,427	5,87,416	2019-20	1950.82	66,653	5,33,224	2020-21*	1000.73	31,923	255384
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Implementation	ARI Division
Funds allocated during FY 2020-21	Rs.1650.00 Crore
Expenditure incurred (upto 31.12.2020)	Rs.1018.50 Crore
II. Credit Linked Capital Subsidy Scheme (CLCSS)	
Description	<p>The objective of CLCS component of CLC-TUS is to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector/products approved under the scheme:</p> <p>(a) Upfront subsidy of 15% on institutional credit up to Rs. 1.0 crore (i.e. a subsidy cap of Rs. 15.00 lakh) for identified sectors/subsectors/technologies.</p> <p>(b) Flexibility for review of the identified technologies/subsector also exists.</p> <p>(c) Online Application and Tracking System already in place & amended in accordance to the revised provisions.</p> <p>(d) Presently scheme is being implemented through 11 Nodal Banks/agency, however, almost all Commercial Banks, Pvt. Banks & RRBs are acting as PLI through these 11 Nodal Banks/Agency (SIDBI, NABARD, SBI, Andhra bank, PNB, BoB, Canara Bank, Corporation Bank, Indian Bank, Bank of India & TIICL).</p> <p>(e) In order to ensure fair inclusion of SC/ST category, women entrepreneurs and entrepreneurs from NER, Hill States (Jammu & Kashmir, Himachal Pradesh & Uttarakhand) Island Territories (Andaman & Nicobar and Lakshadweep) and the identifies Aspirational Districts/LWE Districts, the subsidy has also been made admissible for investment in acquisition/replacement of plant & machinery/equipment & technology up-gradation of any kind.</p> <p>2. The list of approved sectors/sub-sectors/technologies and details of machineries stipulated in previous guidelines (appendix -1, supplement 1-6) will remain unchanged. However, on addition/deletion of sector/ sub-sectors/technologies and details of machineries, the supplement(s) will be issued after approval of the committee of experts as per scheme guidelines. The detailed operational guidelines are available on the official website of this office i.e. www.dcmsme.gov.in under icon TECH-UP.</p>
Intended beneficiaries	The scheme is applicable to new and existing MSEs.
Fund Allocation (2020-21)	BE- Rs. 503.28 crore
Expenditure incurred (upto December, 2020)	Rs. 438.59 Crore

III. 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 is with a uniform guarantee at 75% of the credit exposure above Rs. 50 lakh and up to Rs. 200 lakh (85% for loans up to Rs. 5 lakh provided to micro enterprises, 80% for MSEs owned/ operated by women and all loans to NER). A composite all in Annual Guarantee Fee upto 1.80% p.a. of the credit facility (2% for retail Trade) sanctioned is charged on the outstanding loan amount, with the minimum Guarantee Fee being 1 % p.a.</p> <p>STATUS: As on 31st December, 2020, cumulatively 48.28 lakh proposals have been approved for guarantee cover of Rs. 2.46 lakh crores</p>
Recent Developments	<p>It is the only of its kind guarantee scheme which has covered more than 48 lakh beneficiaries in last 20 years. The beneficiaries experienced a boost in their turnover as well as employment generation in the years following approval of CGTMSE funding has had a positive impact on six major areas in the MSE sector technology upgradation, skill Upgradation, market development, sustainability of scheme, economic impact, and social Impact.</p> <p>The scheme has been successful in spanning itself geographically across the country with a special focus in the North East. The benefits of the scheme have also reached more than 100 industrial sectors in which MSEs are operating. The beneficiaries are spread over even in tier 3 towns and not limited to major industrial hubs. CGTMSE has been highly effective in settling the claims where in the first instalment was settled within 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</p>
Intended beneficiaries	The scheme is applicable to new and existing MSEs.
Fund Allocation (2020-21)	NIL
Expenditure incurred (upto December, 2020)	The approved corpus of Rs. 7500 crore already completed.

IV. INTEREST SUBVENTION SCHEME FOR INCREMENTAL CREDIT TO MSMEs	
Description	<p>As a part of the initiative on support and outreach for MSMEs Hon'ble Prime Minister announced the "Interest Subvention Scheme for Incremental credit to MSMEs 2018" on 2nd November, 2018. The Scheme offers 2 % interest subvention for all Udyog Aadhar Number (UAN) and GST registered MSMEs on fresh or incremental loans to the extent of Rs. 100 lakh.</p> <p>The Scheme initially announced for a period of two financial years FY 2018-19 and FY 2019-20 with an allocation of Rs. 975 crore. Small Industries Development Bank of India (SIDBI) acts as the Nodal Agency for implementation of the Scheme. The term loan or working capital extended by Scheduled Commercial Banks and RBI Registered Systemically Important Non-Banking Finance Companies [NBFCs], Regional Rural Banks (RRBs), Urban Cooperative Banks (UCBs) (Scheduled & Non-Scheduled) and District Central Cooperative Banks (DCCBs) are covered under the Scheme.</p> <p>MSME exporters availing interest subvention for pre-shipment or post-shipment credit under Department of Commerce are not eligible for assistance under Interest Subvention Scheme for Incremental credit to MSMEs 2018. Moreover, MSMEs already availing interest subvention under any of the Schemes of the State /Central Govt. are also not eligible under the Scheme.</p> <p>STATUS: Rs.825 crore disbursed to eligible institutions for the benefit of 18.05 lakh MSMEs by the end of December, 2020.</p>
Recent Developments	This is a new scheme launched on 2nd November, 2018
Intended Beneficiaries	The scheme is applicable to new and existing MSEs.
Fund Allocation (2020-21)	BE- Rs. 200.00 crore
Expenditure incurred (upto December, 2020)	Rs. 200.00 Crore

B. Schemes for Skill Development and Training

I. A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)	
Description	<p>The scheme has the following objectives:</p> <ul style="list-style-type: none"> (i) Create new jobs and reduce unemployment, (ii) Promote entrepreneurship culture in India, (iii) Grassroots economic development (iv) Facilitate innovative business solution for unmet social needs, and (v) Promote innovation to strengthen the competitiveness of MSME sector.

The scheme components are

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

The Objective of LBIs is

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

The Objective of TBIs is

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



	<p>The following activities are covered under the scheme:</p> <p>A- Livelihood Business Incubators by NSIC, KVIC, Coir Board or any other Institution or Agency of Govt. of India/State Govt. or Private Institution under PPP mode – Support for setting up LBI’s (Rs.100 lakh for NSIC & other Govt. agencies and Rs.50 lakh for eligible agencies under PPP) for plant & machinery only.</p> <p>B. Technology Business Incubator</p> <ul style="list-style-type: none"> • Support for Existing Incubators (Rs.30 lakh for plant and machineries) • Setting up of New Incubator (Rs.100 lakh for plant and machineries) <p>Incubation of Ideas (Rs.4 lakh per idea)</p> <ul style="list-style-type: none"> • Creation of Enterprise out of innovative idea (Seed Capital fund@ Rs.1.00 cr. per incubator for enterprise creation@ 50% of project cost or Rs.20 lakh per successful idea whichever is less) • Accelerator Workshop <p>C- Status:</p> <p>Till 31.12.2020, 86 LBIs and 18 TBIs have been approved, of which 49 LBIs and 8 TBIs are already functional.</p> <ul style="list-style-type: none"> • 34,251 persons have been trained in LBIs as on 30.09.2020, of whom 10, 383 persons are self-employed and 5,813 persons have been employed in other units.
Intended beneficiaries	<p>(a) Existing incubation centres currently operating under different Ministries and Departments of the Government of India or Institutions including National/Regional level institutions of GOI/State Governments.</p> <p>(b) To set up new incubation centres, eligible private institutions including Industry Associations, along with the Academic Institutions, R&D laboratories, Universities, Government entities and Technology Parks, Technical institutions with a proven track record in promotion of innovative/technology based entrepreneurship in the agro-rural landscape.</p>
Funds Allocated (2020-21)	BE- Rs. 30.00 crore RE-Rs 15 crore
Expenditure Incurred 2020-21 (till 31.12.20)	Rs. 5.88 crore

II. Entrepreneurship and Skill Development Programmes (ESDP)

Description	<p>Entrepreneurship and Skill Development Programme (ESDP), a Central Sector Scheme meant for creating awareness about entrepreneurship among the youth aspiring for building their career and hand holding them to create their small business ventures. The scheme also envisages capacity building of existing MSME for implementing good management practices in their units for improving productivity and product quality etc.</p> <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/two day Industrial Motivational Campaign (IMC) 2. Two weeks' Entrepreneurship Awareness Programme (EAP) 3. Six weeks' Entrepreneurship-cum-Skill Development Programme (E-SDP) 4. One week duration Management Development Programme (MDP) <p>To have a better outreach of the ESDP scheme, new up-scaled guidelines were implemented from 21.11.2019, through which the scheme activities/programmes are being conducted by the field offices of M/o MSME, and also through other Ministries/Departments/ organizations/ Corporations/PSUs/Agencies under the administrative control of Central/ State Governments.</p> <p>Enterprise Facilitation Centres (EFCs):</p> <p>Under the new up-scaled ESDP scheme , EFC is included as one of the component in the guidelines.This Ministry has setup 102 EFCS till date across India, which has been established under MSME-DIs, MSME-TCs (including PPDC), and NSIC.</p> <p>These EFCs would focus primarily on Ideation, Mentoring and incubation, Credit facilitation & Market accessibility and Enterprise Clinic, Diagnostic studies in the event of sickness, counselling and other facilities to ensure that aspirations of the youth are well addressed in terms of hand holding support to those who aspire to be self employed and create business enterprise and imparting Skill training to those who intend to get employed.</p>								
Programmes/ Beneficiaries (2018-19)	<table border="1" data-bbox="440 1360 1442 1507"> <thead> <tr> <th data-bbox="440 1360 654 1451">Programme Name</th> <th data-bbox="654 1360 1049 1451">No. of Programmes Completed</th> <th data-bbox="1049 1360 1442 1451">No. of Beneficiaries</th> </tr> </thead> <tbody> <tr> <td data-bbox="440 1451 654 1507">IMC</td> <td data-bbox="654 1451 1049 1507">1</td> <td data-bbox="1049 1451 1442 1507">50</td> </tr> </tbody> </table> <p>Due to COVID-19 pandemic situation, which resulted nation wide lockdown resulted in restraining the movement of man and machinery as a whole. All the allocated training programmes under ESDP were stopped/halted. So far, one IMC programme was completed amounting to Rs. 20,000.</p>			Programme Name	No. of Programmes Completed	No. of Beneficiaries	IMC	1	50
Programme Name	No. of Programmes Completed	No. of Beneficiaries							
IMC	1	50							
Fund Allocation (2020-21)	<p>BE- Rs. 136.96.00 crore RE- Rs. 10.00 crore</p>								
Expenditure incurred (upto 31.12. 2020)	<p>Rs. 0.63 Crore</p>								

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

I. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	
Description	<p>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> <p>The scheme covers three types of interventions:</p> <ul style="list-style-type: none"> i) Soft interventions- Activities to build general awareness, counselling, 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> <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 and NIESBUD (Noida) are the Nodal Agencies for implementation of the scheme. In addition, to widen the reach of the scheme, Foundation for MSME Clusters (FMC), New Delhi, Council for Handicrafts Development Corporations (COHANDS), New Delhi and 18 Tool Rooms/Technology Centers under O/o DC(MSME) have been designated as Nodal Agencies under the scheme during 2019-20. In 2020-21, TRIFED, UP KVIB and EPCH have also been empaneled as Nodal Agencies.</p>

<p>Status</p>	<p>The Ministry of MSME have approved 335 proposals for setting up clusters under the scheme benefitting around 1.98 lakh artisans and approved an amount of Rs.784.85 Crores as GoI grant for implementation of clusters since 2015-16 to 2020-21 (till 31.12.2020). In 2020-21, 37clusters have been approved till 31.12.2020 assisting 21,226 artisans. Ministry has released an amountof Rs. 127.41 cr. during the year 2020-21 (till 31.12.20) for implementing the activities prescribed in the DPRs such as setting up of Common facility Centres (CFC), procurement of machineries, conducting Soft Interventions activities such as marketing initiatives, awareness programmes etc.</p> <p>79 clusters have become functional till 31.12.2020. These clusters are in Khadi, Coir, Handicraft, Handloom, Agro-processing, honey sector, etc.</p> <div style="display: flex; justify-content: space-around;">   </div>
<p>Intended beneficiaries</p>	<p>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 Responsibility (CSR) foundations with expertise to undertake cluster development.</p>
<p>Funds Allocated (2020-21)</p>	<p>BE - Rs.464.85 Cr. RE – Rs.201.46 Cr.</p>
<p>Expenditure incurred (2020-21) (till 31.12.20)</p>	<p>Rs. 127.41 crore</p>

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

Objectives:

- i. Support sustainability of MSMEs by addressing common issues
- ii. Capacity Building of MSMEs for common supportive action
- iii. Create / upgrade Infrastructural Facilities in Industrial Estates / Clusters
- iv. Setting up of Common Facility Centres (CFCs)
- v. Promotion of Advanced & Sustainable Manufacturing Technologies

i. Common Facility Centers (CFCs): Creation of tangible “assets” as Common Facility Centers (CFCs) like Common Production/ Processing Centre (for balancing/correcting/improving production line that cannot be undertaken by individual units), Design Centres, Testing Facilities, Training Centre, R&D Centres, Effluent Treatment Plant, Marketing Display/Selling Centre, Common Logistics Centre, Common Raw Material Bank/Sales Depot, etc.

The GoI grant will be restricted to 70% of the cost of Project of maximum Rs.20.00 crore. GoI grant will be 90% for CFCs in NE & Hill States, Island territories, Aspirational Districts / LWE affected Districts, Clusters with more than 50% (a) micro/ village, (b) women owned, (c) SC/ST units. The cost of Project includes cost of Land (subject to maximum of 25% of Project Cost), building, preoperative expenses, preliminary expenses, machinery & equipment, miscellaneous fixed assets, support infrastructure such as water supply, electricity and margin money for working capital.

ii. Infrastructure Development: Consist of projects for infrastructural facilities like power distribution network, water, telecommunication, drainage and pollution control facilities, roads, banks, raw materials storage and marketing outlets, common service facilities and technological backup services for MSEs in the new/ existing industrial estates/areas. The GoI grant will be restricted to 60% of the cost of Project (Rs.10.00 crore for Industrial Estate & Rs.15.00 crore for Flatted Factory Complex). GoI grant will be 80% for Projects in NE & Hilly States, Island territories, Aspirational Districts / LWE affected Districts, industrial areas / estates / Flatted Factory Complex with more than 50% (a) micro/ village, (b) women owned, (c) SC/ ST units.

iii. Marketing Hubs / Exhibition Centres by Associations: The GoI assistance to Associations for establishing Marketing Hubs / Exhibition Centres at central places for display and sale of products of Micro and Small Enterprises.

The GoI grant will be restricted to 60% of the cost of Project of maximum Rs.10.00 crore for Product Specific Associations with BMO rating of Gold Category and above from NABET (QCI) and 80% for Associations of Women Entrepreneurs.

	<p>iv. Thematic Interventions:</p> <p>This component would cover GoI financial assistance for implementation of Thematic Interventions in approved / completed CFCs for following activities:</p> <ol style="list-style-type: none"> Training Programmes. Exposure Visits. Strengthening the Business Development Service (BDS) provision through a panel of service providers. Any other activity related to creating business eco-system in cluster mode. <p>The GoI grant will be restricted to 50% of total cost of maximum 5 activities not exceeding Rs.2.00 lakh for each activity. As such the total GoI maximum grant under this component for each CFC would be Rs.10.00 lakh. Remaining cost would be borne by SPV / State Government.</p> <p>v. Support to State Innovative Cluster Development Programme:</p> <p>This component would provide co-funding of the CFC projects of State Cluster development Programme on matching share basis. The GoI fund would be limited to State Government share or Rs.5.00 crore whichever is lower. The GoI assistance would be 90% of project cost not exceeding Rs.5.00 crore in respect of CFC projects in North East / Hilly States, Island territories, Aspirational Districts / LWE affected Districts, as well as for projects where beneficiaries are SC / ST / Women owned enterprises, as per the scheme guidelines of State Cluster Development Programme.</p>
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Achievement :Year-wise data during the FY 2015-16 to 2020-21

Year	Projects Approved			Projects completed			Budget utilized (Rs. in crore)		
	Common Facility Centres (CFC) - Final Approval	Infrastructure Development Centres (ID) - Final Approval	Total (Final Approval)	Common Facility Centres (CFC)	Infrastructure Development Centres (ID)	Total	BE	RE	Exp.
2015-16	9	6	15	0	4	4	100.00	102.95	81.36
2016-17	6	3	9	5	5	10	135.00	123.00	121.68
2017-18	9	12	21	13	11	24	184.00	157.65	157.11
2018-19	10	26	36	17	11	28	279.00	173.40	172.73
2019-20	39	35	74	11	11	22	227.90	227.90	226.339
2020-21 (as on 08.01.21)	14	18	32	2	-	2	390.69	156.50	68.80
Total	87	100	187	48	42	90	1316.59	941.40	828.019

Projects Achievement during 2020-21(Rs. in lakh)

	Final Approval	Project Cost	Proposed GoI grant
Common Facility Centres (CFCs)	14	17799.16	12834.70
Infrastructure Development (ID) Projects	18	12607.70	7685.68
Total	32	30406.86	20520.38

D. Scheme for Marketing Assistance

I. Scheme for providing financial assistance to Khadi institutions under MPDA																			
Description	<p>Government has introduced w.e.f 01.04.2010, a flexible, growth stimulating and artisan oriented Market Development Assistance (MDA) Scheme, in place of the erstwhile system of Rebate. The financial assistance being extended currently under MMDA @ 30% to the artisans like spinners and weavers engaged in production of khadi, and @ 10% to the other workers engaged in khadi production will continue to be paid. However, the financial assistance to the Khadi Institutions would be reduced to 30%) 20% for Producing Institution and 10% for Selling Institution) from the existing 60% (40% for Producing Institution and 210% for Selling Institution). The balance 30% component would be distributed among the Institutions on the basis of an incentive structure with an objective to introduce competition, incentivize entrepreneurial endeavor and market-driven principles. The current Modified Market Development Assistance (MMDA) would be distributed as mentioned in the following table:</p> <table border="1"> <thead> <tr> <th>Nature of Share/ Incentive</th> <th>Existing share among MMDA</th> <th>Revised share among MMDA</th> </tr> </thead> <tbody> <tr> <td>Artisan Share</td> <td>40%</td> <td>40%</td> </tr> <tr> <td>Producing Institution Share</td> <td>40%</td> <td>20%</td> </tr> <tr> <td>Selling Institution Share</td> <td>20%</td> <td>10%</td> </tr> <tr> <td>Institutions' Incentive</td> <td>0</td> <td>30%</td> </tr> <tr> <td>Total</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table> <p>MDA provides institutions flexibility to use the assistance for improving the outlets, products and production processes, besides giving incentive to customers, etc. The scheme has been modified as MPDA by amalgamating existing Market Development Assistance on production (Khadi& Poly) Scheme and additional components of Publicity, Marketing and Market promotion (including Export Promotion) & Infrastructure (inclusive of new component of Marketing Complexes /Khadi Plaza)out of VI Grant. Under the Modified MDA (MMDA), Pricing</p>	Nature of Share/ Incentive	Existing share among MMDA	Revised share among MMDA	Artisan Share	40%	40%	Producing Institution Share	40%	20%	Selling Institution Share	20%	10%	Institutions' Incentive	0	30%	Total	100%	100%
Nature of Share/ Incentive	Existing share among MMDA	Revised share among MMDA																	
Artisan Share	40%	40%																	
Producing Institution Share	40%	20%																	
Selling Institution Share	20%	10%																	
Institutions' Incentive	0	30%																	
Total	100%	100%																	

	would be fully de-linked from the cost chart and products can be sold at market-linked prices at all stages of production. Incentives would be extended to Artisans and Karyakartas.
Intended beneficiaries	The Khadi institutions, having valid Khadi certificate and categorized as A+, A, B and C, are only eligible to avail MDA grant from KVIC.
Funds Allocated (2020-21)	RE: Rs 150.00 crore
Expenditure incurred (upto 31.12.20)	Rs. 191.56 crore

E. Scheme for Technology Upgradation and Competitiveness

I. Financial Support to MSMEs in ZED certification	
Description	<p>The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs and ZED Assessment for their certification so as to:</p> <ul style="list-style-type: none"> • 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
Status	<p>Initially, the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India has launched the ZED Scheme on 18.10.2016 and further up-scaled in 2018-19.</p> <p>Till date 23, 493 MSMEs are registered under ZED Scheme since inception of the scheme. More than 13,000 MSMEs have started OSA, out of which 3685 have completed so far. 1053 have completed Desk Top Assessment and 546 MSMEs have paid fees for Site Assessment out of which 503 have been completed.</p> <p>Out of 503 cases presented before Rating Committee, BRONZE: 131, SILVER: 132, GOLD: 62, DIAMOND: 4, NO RATING:174</p>

Intended Beneficiaries	Manufacturing MSMEs
Implementation	Through the Offices of Development Commissioner
Fund Allocation (2020-21)	BE- Rs. 51.75 crore
Expenditure 2020-21 (upto 11th January, 2021)	Rs. 286.33 lakh
II. Support for Entrepreneurial and Managerial Development of SMEs through Incubators	
Description	<p>The main objective of the scheme is to promote and support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovative MSMEs (ventures) that seek the validation of their ideas at the proof of concept level.</p> <p>Activity</p> <ul style="list-style-type: none"> • Recognition of eligible institutions as Host Institute (HI) to set up Business incubator (BI). • Approval of Ideas of Incubatee of Host Institute. • Assistance for nurturing of an Idea to HI. • Assistance towards Capital Support to HI for Plant and Machines. • Assistance as SEED capital Support to deserving idea. • Awareness and workshop programme..
Nature of assistance	<ul style="list-style-type: none"> • Financial assistance upto Rs.15 lakh for developing and nurturing of an idea. • Financial assistance uptoRs. 1.00 crore for procurement and installation of Plant and Machines in BI in order to strengthen the technology related R&D activities of BI. • Financial assistance uptoRs. 1.00 crore as grant-in-aid for seed capital support to Host Institute (HIs)/ Business Incubator (BIs).
Status	42 nos. of Host institute (HI) all over the country approved till date, 62 nos. of ideas approved for nurturing and developing of these ideas.
Who can apply	Student/ Entrepreneurs of Institutions such as Technical college, universities, other professional colleges/ institutes, R&D institutes, NGO involved in relevant activities, EDCs of O/o DC (MSME), MSME-DIs/ Technology Centers (TCs), DICs or any institute/ organization of Central/State Government.
How to Apply	HI will apply to National Monitoring & Implementing Unit (NMIU) through Implementing Agency (IA) on MIS Portal for availing the benefit of the scheme.

	<p>(i) The Scheme has been launched in May, 2019 itself.</p> <p>(ii) Online MIS has been made operational on 29.05.2019.</p> <p>(iii) DBT: All the proposal received through online MIS is to be pass through 3 stages i.e. at MSME DI level, National Monitoring and Implementation Unit (NMIU) level, Project Monitoring and Advisory Committee (PMAC) level.</p> <p>Step 1 Initially HI will be approved.</p> <p>Step 2 Ideas of approved HI will be approved.</p> <p>Step 3 Request from HI for release of und in respect of approved idea/ Capital support will be considered only thereafter and fund will be released to HI.</p>
Funds Allocated (2020-21)	BE - Rs. 50.09 Crore
Expenditure 2020-21 (upto 31.12.2020)	NIL

F. Other Schemes for the MSMEs across the country

I. The National Scheduled Caste and Scheduled Tribe Hub	
Description	<p>The Hub provides professional support to SC/ST entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-up India initiatives. The Scheme is implemented through National Small Industries Corporation Ltd. (NSIC).The National SC/ST Hub carries out the following functions:</p> <ol style="list-style-type: none"> i. Collection, Collation and Dissemination of information regarding SC/ST enterprises and entrepreneurs. ii. Capacity building among existing and prospective SC/ST entrepreneurs through skill training and EDPs. iii. Vendor Development involving CPSEs, NSIC, MSME-DIs and industry associations including DICCI. iv. Promoting participation of SC/ST entrepreneurs in exhibitions. v. Mentoring and hand holding support to SC/ST entrepreneurs. vi. Working with States as well as other organisations for SC/ST entrepreneurs so that these enterprises can benefit from all of them. vii. Facilitating SC/ST entrepreneurs participating in public procurement, e-platform of DGS&D and monitoring the progress.

	viii. Facilitating credit linkages for SC/ST entrepreneurs. The Guideline of National SC/ ST Hub Scheme is available on the Ministry's Website i.e. www.msme.gov.in
Nature of Assistance	<p>Financial assistance is provided under NSSH under the following sub- schemes/ interventions:</p> <ul style="list-style-type: none"> • Single Point Registration Scheme (SPRS) • Special Marketing Assistance Scheme (SMAS) • Special Credit Linked Capital Subsidy Scheme (SCLCSS) • Short-term course fee of top 50 NIRF rated management institutions to SC/ST entrepreneurs to build capacities of existing entrepreneurs • Distribution of Toolkits by training institutions to the successful trained SC/ST entrepreneurs • Testing fee charged of NABL and BIS accredited laboratories for SC/ST MSEs. • Bank charges for performance bank guarantee obtained by SC/ST MSEs for participation in Government Tenders • Bank loan processing fee • Membership fee charged by various Export Promotion Councils (EPCs) for SC/ST MSEs
Application Process	<p>Who can apply: SC/ST entrepreneurs are eligible to get the assistance as per guidelines.</p> <p>How to apply: Interested SC/ST entrepreneurs may apply in the prescribed application form alongwith requisite documents as per respective guidelines to the nearest NSIC Branch Office / NSSH Office.</p> <p>Whom to contact: NSIC Branch Office / NSSH Office / NSSH Cell at NSIC Ltd., NSIC Bhawan, Okhla Industrial Estate, New Delhi (Contact details are available at www.nsic.co.in)</p>
Intended Beneficiaries	SC/ST Entrepreneurs
Funds allocated (2020-21)	Rs. 150.00 crore (BE) Rs. 120.00 crore (RE)
Expenditure incurred (upto 31.12.2020)	Rs. 103.00 crore

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

Description	<p>The Scheme component 'Promotion of MSMEs in North Eastern Region and Sikkim' approved by Govt. of India has the following sub-components: -</p> <p>1. Setting up new and modernization of existing Mini Technology Centres.</p> <p>Objective: The Scheme envisages financial assistance to State Governments for setting up new and modernization of existing Mini Technology Centres.</p> <p>Financial Assistance: The quantum of financial assistance will be equal to 90% of the cost of machinery / equipment / buildings, not exceeding Rs. 10.00 crore. Government of India funding would not be admissible towards cost of land and building cost will be maximum to the extent of 20% only.</p> <p>2. Development of new and existing Industrial Estates.</p> <p>Objective: Financial assistance for development of new and existing Industrial Estates.</p> <p>Financial Assistance: 80% of the cost of infrastructure facilities not exceeding Rs. 8.00 crore will be sanctioned for development of new and existing Industrial Estates. The infrastructure facilities will include power distribution system, water, telecommunication, drainage & pollution control facilities, roads, banks, storage and marketing outlets etc.</p> <p>3. Capacity Building of Officers.</p> <p>Objective: Capacity Building of officers engaged in promotion and development of MSMEs, by deputing them for various Techno-managerial training programmes in MSME Institutions such as NI-MSME, Hyderabad & MSME Technology Centres and other reputed organizations at national level.</p> <p>Financial Assistance: The expenditure towards training fee and the boarding/ lodging expenses of officers would be borne by Government of India under the scheme and would be paid directly to the Training Institutions (maximum 7 days). Expenditure towards TA/DA would be borne by the respective Departments / State Governments for the Domestic Training. In case of International Training Programmes, GOI will bear the expenditure towards TA/DA incurred during abroad journey [by economy class shortest route]] only apart from the course fee (expenditure limit on both to be Rs. 1.5 Lakhs per participant). The expenditure pertaining to the domestic area shall be borne by the respective state Governments.</p>
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	<p>4. Other Activities:</p> <p>Objective: The Scheme funds can also be used for undertaking various activities such as Research Studies (including assessment studies), Strengthening of Institutes etc. (Soft intervention only). It shall also include the demand based services like knowledge & human capital development, business development & access to operational services – finance, technology, infrastructure, markets and business networks, etc. These can be specially designed Projects formulated by State Governments or other organizations for development and promotion of enterprises in the areas of honey, bamboo, organic products etc. IT modules for ease of doing business for micro and small enterprises working in NER and Sikkim can also be developed.</p> <p>Financial Assistance: Each such intervention can be up to Rs. 1.00 crore with detailed justification on each component in DPR.</p>
Intended beneficiaries	All MSMEs
Fund Allocation (2020-21)	BE: Rs. 75.00 Crore RE: Rs. 20.00 crore
Expenditure incurred (upto 31-12-20)	Rs. 8.194 Crore
III. Building Awareness on Intellectual Property Rights (IPR) for MSMEs	
Description	<p>To enhance the competitiveness of the MSME Sector, a scheme “ Building Awareness on Intellectual Property Rights (IPR)” for the MSME is administered with the objectives as under:</p> <ul style="list-style-type: none"> • To enhance awareness of MSMEs about Intellectual Property Rights (IPRs) • To take measure for the protecting their ideas and business strategies. • Assists to SMEs in technology Up-gradation and enhancing competitiveness and effective utilization of IPR Tools by MSMEs. • These objectives are fulfilled through various activities under the scheme like awareness programmes, Seminar workshop, Reimbursement for registration of IP, International Co-operation & setting-up IP facilitation centre across the country. <p>The Detailed activities along with Government of India financial assistance is as follows.</p>

	S.No.	Activities	Financial Assistance
	1.	Financial assistance on grant of patent/ registration under geographical indications of goods/ trademarks Foreign Patent National Patent Trademark Geographical Indication	Upto Rs. 5.00 Lakh Upto Rs. 1.00 Lakh Upto Rs. 0.10 Lakh Upto Rs. 2.00 Lakh
	2.	Assistance for setting up IP facilitation Centre	UptoRs. 1.00 Crore for a period of 5 years.
	3.	Awareness and Sensitization Programs on IPR	Upto Rs. 0.70 Lakh per programme
	4.	Pilot Studies/ Other Studies for Selected Subject/ Clusters/ Group of Industries	Upto Rs. 5.00 Lakh
	5.	National Level Interactive Seminars/ Workshops/ Conclave/ Conferences/ Exhibition	Upto Rs. 5.00 Lakh
	6.	Regional Level Interactive Seminars/ Workshops/ Conclave/ Conferences/ Exhibition	Upto Rs. 3.00 Lakh
	7.	Training Programme for MSME Officials & IPFCs	Upto Rs. 20.00 Lakh per programme
	8.	Interaction with International Agencies	Upto Rs. 15.00 Lakh per programme
Achievements during 2020-21	<ul style="list-style-type: none"> 193 Nos of virtual awareness programmes/webinars on IPR sanctioned for various MSME-DIs across the country. Financial Support for setting up new 28 Nos of IP Facilitation Centre. Financial Support for reimbursement of 105 nos of patents/trade mark. 		
Fund Allocation (2020-21)	BE- Rs. 39.35 crore		
Expenditure incurred (upto 11 th January, 2021)	Rs. 6.71 crore		

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

5.1 Activities for the North-East Region

5.1.1 Budgetary outlay reserved for the North-East Region

5.1.1.1 Pursuant to the Government's Policy of earmarking 10% of the total funds for NER, under the Schemes/Programmes of M/o MSME, an outlay of Rs.566.42 crore in RE 2020-21 had been earmarked exclusively for the Region which comprise the States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.

5.1.1.2 Details of funds earmarked to ARI Division and funds released by the Ministry for the NER during the last three years and 2020-21 are given in the Table below.

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

(Rs in Crore)

Year	Budget Allocation (RE) for ARI Division	10% Budget Allocation to NER	Expenditure NER
2016-17	1717.55	171.76	143.25
2017-18	2517.71	252.21	248.21
2018-19	3488.40	409.90	419.30*
2019-20	3714.43	349.90	355.48
2020-21	2570.98	257.10	152.22 (Upto 31.12.2020)

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

5.1.2. 'Promotion of MSMEs in North Eastern Region and Sikkim'

(A component of Technology and Enterprise Resource Centre-TERC)

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

5.1.2.1 Setting up new and modernization of existing Mini Technology Centers.

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

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

5.1.2.2 Development of new and existing Industrial Estates.

Objective: Development of New and existing Industrial Estates

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

5.1.2.3 Capacity Building of Officers.

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

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

5.1.2.4 Other Activities:

Objective: The Scheme funds can also be used for undertaking various activities such as Research Studies (including assessment studies), Strengthening of Institutes etc. (Soft intervention only). It shall also include the demand based services like knowledge & human capital development, business development & access to operational services – finance, technology, infrastructure, markets and business networks, etc.

These can be specially designed Projects formulated by State Governments or other organizations for development and promotion of enterprises in the areas of honey, bamboo,

organic products etc. IT modules for ease of doing business for micro and small enterprises working in NER and Sikkim can also be developed.

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

5.1.2.5 Physical Achievements under the scheme component:

- The 1st phase of Nagaland Tool Room & Training Center (NTTC), Dimapur, and Nagaland has been inaugurated by Hon'ble Chief Minister of Nagaland on 08.12.2018 in the presence of Secretary (MSME). The full & final installment of GoI Grant of Rs.5.50 Crores has also been released in March 2019 to complete the project. The project is completed.
- The Tool Room & Training Center (TRTC), Agartala, Tripura has been set up and was dedicated to the nation by Hon'ble Chief Minister of Tripura on 29.12.2018 in the presence of Hon'ble Minister for MSME(I/C), Secretary (MSME).The project is completed.
- Tool Room & Training Centre (TRTC) Tinsukia, Assam. The 1st phase of the project has been completed. The final GoI grant has been released in March 2020. The installation of machinery & equipment's is in process and project is under implementation.
- Establishment and strengthening of Resource Development Centre of Skillpedia Foundation at Gangtok, Sikkim has been completed.
- During the year 2019-20 total 17No. of new projects were approved in the 5th& 6th PAMC meeting of the scheme component "Promotion of MSMEs in NER & Sikkim". The projects include Industrial Infrastructure Development projects, Mini Technology Centre & other activities. First/ Second instalment of GoI grant for all the projects was released and projects are under implementation.
- Creation of Technology Centre for Bamboo Products Industry at Sikkim has been completed.
- Setting up of "Agro Based Rural Technology & Incubation Centre' at NTTC Dimapur" Nagaland has been completed.
- Under the sub component capacity building of officers engaged in promotion of MSMEs in NER & Sikkim total 18 no. of projects (14-International & 04-Domestic) were approved out of which two international training programmes i.e. Bangkok, Thailand& Singapore has been completed and other approved remaining training programmes may be completed on normalization of situation arised due to COVID-19 pandemic.
- During the year 2020-21 total 12No. of new projects were approved in the 7th& 8th PAMC meeting of the scheme component "Promotion of MSMEs in NER & Sikkim". The

proposals include Industrial Infrastructure Development projects, Mini Technology Centers & projects under other activities and the pre project activities are under taken and release of GoI grant is under process.

5.1.2.6 Achievements under the scheme during the COVID-19 Pandemic:

- Nagaland Tool Room & Training Centre (NTTC), Dimapur, Nagaland has developed mechanized ventilator of two types (Horizontal and Vertical), Hospital bed, Body sanitizer are under testing phase by Eden Hospital Dimapur for Mechanized ventilator.
- Medical equipment's like hospital bed and other related equipments like hands free wash basin prepared by NTTC, Dimapur under Agrobased Incubation center.
- ESDP on Bamboo crafts during 2019-20 through technology centre for bamboo products industry, Sikkim.
- MSME-DI, Gangtok has disseminated information regarding common covid19 emergency credit lines & other relief scheme to entrepreneurs



Audio –visual material - A short animation film on COVID 19 in local Nepali language for better understanding by people of rural areas has been made by the Centre of Excellence for Creative Entrepreneurship, Temi, South Sikkim supported under the scheme.

https://m.facebook.com/story.php?story_fbid=1482610731905667&id=100004702629687?sfnsn=wiwspwa&extid=iFV3K952f5hUzN3Y&d=w&vh=i

Financial Achievement up to 31.12.2020:

BE 2020-21	Rs.75.00Cr.
Expenditure till date	Rs.8.194Cr.
Expenditure may be achieved till March 2021	Rs. 20.00Cr.



*Practical session on machine operator and information technology
(Activities conducted under the NTTC, Dimapur, Nagaland)*



Front view of building NTTC, Dimapur



*Activities conducted under the Technology Centre for Bamboo Products Industry,
Temi Tea Estate Sikkim for processing of Bamboo*



Activities conducted under the Technology Centre for Bamboo Products Industry, Temi Tea Estate Sikkim for processing of Bamboo



Smoke freeMeatdryer



Corn Sheller



Banana Fibre Extractor

Design and Development of technology under the project Agro Based Rural Technology & Incubation Centre at NTTC, Dimapur, Nagaland



Training programme at Bangkok, Thailand



Training programme at Kolkata



Training programme at Singapore

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 & Blacksmithy; and also Khadi & Polyvastra activities.

5.1.3.3 Khadi and Village Industries in the North East

STATE-WISE PHYSICAL PERFORMANCE OF KHADI # IN NER DURING 2020-21 (UP TO 31-12-2020)

Sl. No.	State	PRODUCTION (In lakhs)	SALES (In lakhs)	Cumulative EMPLOYMENT (in Lakh)
1.	Arunachal Pradesh	9.90	8.31	31
2.	Assam	666.31	819.48	5118
3.	Manipur	6.97	6.57	166
4.	Meghalaya	17.55	20.34	59
5.	Mizoram	1.69	2.07	14
6.	Nagaland	4.00	24.63	295
7.	Sikkim	0.00	0.00	0
8.	Tripura	0.40	7.65	25
	TOTAL	706.82	889.05	5708

Including Polyvastra&Solarvastra

5.1.3.4 STATE-WISE PHYSICAL PERFORMANCE OF KHADI # IN NER DURING 2020 - 21 (Expected UP TO 31 - 03 - 2021)

Sl. No.	State	PRODUCTION (In lakhs)	SALES (In lakhs)	Cumulative EMPLOYMENT (in Lakh)
1.	Arunachal Pradesh	15.76	45.25	32
2.	Assam	1113.45	1369.89	5130
3.	Manipur	17.65	43.62	170
4.	Meghalaya	15.76	23.89	59
5.	Mizoram	1.76	5.23	14
6.	Nagaland	41.42	75.20	296
7.	Sikkim	0.00	8.30	0
8.	Tripura	0.63	46.20	25
	TOTAL	1206.43	1617.58	5726

Including Polyvastra&Solarvastra

5.1.3.5 STATE-WISE PHYSICAL PERFORMANCE OF VILLAGE INDUSTRIES IN NER DURING 2020 - 21 (UP TO 31 - 12 - 2020)

Sl. No.	State	PRODUCTION (In lakhs)	SALES (In lakhs)	Cumulative EMPLOYMENT (in Lakh)
1	Arunachal Pradesh	286.59	433.30	22128
2	Assam	8500.43	12608.74	582240
3	Manipur	13405.11	19979.70	126440
4	Meghalaya	913.69	1316.49	65652
5	Mizoram	3230.91	4881.99	135853
6	Nagaland	3908.30	5709.89	107679
7	Sikkim	220.08	325.49	28047
8	Tripura	4070.85	6049.47	127868
	Total	34535.96	51305.07	1195907

5.1.3.6 STATE-WISE PHYSICAL PERFORMANCE OF VILLAGE INDUSTRIES IN NER DURING 2020 - 21 (Expected UP TO 31 - 03 - 2021)

Sl. No.	State	PRODUCTION (In lakhs)	SALES (In lakhs)	Cumulative EMPLOYMENT (in Lakh)
1	Arunachal Pradesh	2551.67	3813.67	45474
2	Assam	73691.16	109821.13	1199336
3	Manipur	25943.88	38668.16	265212
4	Meghalaya	19216.62	28602.33	142420
5	Mizoram	15066.44	22554.30	277674
6	Nagaland	22102.91	32808.23	227064
7	Sikkim	1094.23	1628.37	56326
8	Tripura	15811.84	23552.54	262282
	Total	175478.75	261448.73	2475788

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

5.1.4.1 A total number of 7,259 PMEGP Projects (New Units & 2nd dose for existing units) were assisted by utilizing Margin Money Subsidy of Rs. 123.00 Crore in NE States during the year 2019-20. PMEGP performance in NER States during 2019-20 (New Units & 2nd dose for existing 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	Arunachal Pradesh	500.00	363.79	211	1688
2	Assam	11207.80	3557.78	2587	20696
3	Manipur	2815.73	2036.30	1173	9384
4	Meghalaya	2971.70	569.17	377	3016
5	Mizoram	2101.59	1083.78	760	6080
6	Nagaland	3412.08	2650.24	1109	8872
7	Sikkim	200.00	174.56	79	632
8	Tripura	2517.10	1835.39	963	7704
	TOTAL	25726.00	12271.01	7259	58072

including un-utilized balance funds of previous year

5.1.4.2 A total number of 2,437 PMEGP Projects new units and 2nd dose for existing units, were sanctioned by involving Margin Money Subsidy of Rs. 62.71 Crore in NE States during the year 2020-21. PMEGP performance in NER States during 2020-21 (31.12.2020) 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	191.63	35.23	13	104
2	Arunachal Pradesh	479.08	46.97	17	136
3	Nagaland	4296.52	844.28	181	1448
4	Manipur	5156.79	2456.38	533	4264
5	Mizoram	2893.48	479.45	291	2328
6	Tripura	3072.38	779.09	351	2808
7	Meghalaya	3837.48	126.28	85	680
8	Assam	14589.04	1503.91	966	7728
	Total	34516.4	6271.59	2437	19496

including un-utilized balance funds of previous year

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

State	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21 (upto 31.12.20)
Arunachal Pradesh	657	652	35	301	209	280	211	17
Assam	8255	5015	3483	6028	2282	3737	2587	966
Manipur	733	747	685	1265	600	1291	1173	533
Meghalaya	397	555	603	329	75	390	377	85
Mizoram	777	817	1134	425	249	1123	760	291
Nagaland	421	416	623	1018	930	1208	1109	181
Sikkim	66	16	110	27	37	55	79	13
Tripura	1307	787	642	2297	1116	1179	963	351
TOTAL	12613	9005	7315	11690	5498	9263	7259	2437

5.1.5 SFURTI Projects in North East States:

In 2019-20, 41 clusters have been approved in the NE States benefitting 19,111 artisans with a Government of India assistance of Rs. 97.41 cr. These clusters are in handicraft, handlooms, bamboo, agro-processing, honey, tea, etc.

Total 15 clusters have already become functional in NE States.

5.1.6 NSIC in North Eastern Region (NER)

5.1.6.1 NSIC has a branch Office at Guwahati and Sub-Office at Imphal (Manipur). Activities undertaken by NSIC in NER is as under:

- Special Vendor Development program was conducted through virtual platform with Power System Operation Corporation of India (POSOCO) on 25th May, 2020. There were total participation of 14 SC/ST units in the program.
- NSSHO, Guwahati had conducted SVDP with IOCL on 24th June, 2020 through virtual platform. There were a total participation of 24 out of which 14 are SC/ST units.
- NSSHO, Guwahati conducted SVDP on 12th August, 2020 in association with Brahmaputra Crackers and Polymers Ltd. There was total participation of 30 SC/ST entrepreneurs in the event.
- NSSHO, Guwahati had conducted Special Vendor Development Program with North Eastern Electric Corporation Ltd (NEEPCO) Head Quarter on the 11.09.2020 through virtual platform. There were total participation of 27 SC/ST units in the SVDP.

- NSSHO, Guwahati had conducted Special Vendor Development Program in association with IOCL, Noonmati, Guwahati Assam on the 29.09.2020. There were total participation of 30 MSMEs and out of which 14 SC/ST units had participated in the event.
- NSSHO, Guwahati had conducted Special Awareness Program on 18.08.2020 for SC/ST units of Majuli District of Assam. National SC/ST Hub Schemes were explained during the program. 12 SC/ST units had participated in the event.
- NSSHO, Guwahati had conducted Special Awareness program for SC/ST units of Kamrup District and Kamrup Metro District of Assam on 20.08.2020 through virtual platform. There were a total participation of 18 units in the event.
- NSSHO, Guwahati had conducted Virtual Special Vendor Development Program with Food Corporation of India (FCI), Regional Office, Guwahati, Assam on 21.10.2020. There were total participation of 36 SC/ST units in the program.
- NSSHO, Guwahati had conducted Virtual Special Vendor Development program with North East Frontier Railway (NF Railway), Zonal Office, Maligaon, Guwahati, Assam on 25.11.2020. There were total participation of 33 SC/ST units in the program.
- NSHHO, Guwahati had conducted Virtual Special Awareness program for SC/ST Trainees of EDII, Assam on 21.10.2020 through virtual platform. There were a total participation of 33 units in the event.
- The anticipated achievement during remaining period of current financial year (i.e. upto March 31, 2021), no. of Special Vendor Development Programmes for SC/ST entrepreneurs under NSSH is 5 events and Special Awareness Program is 2 Event.

5.2 Activities targeted at welfare of women

5.2.1 As Per the NSS 73rd Round of NSSO there are a total of estimated 1,23,90,523 Women owned proprietary MSMEs in the country. Figure 5-3 shows the percentage distribution of male owned proprietary MSMEs in the country. More than 20% proprietary MSMEs are owned by women.

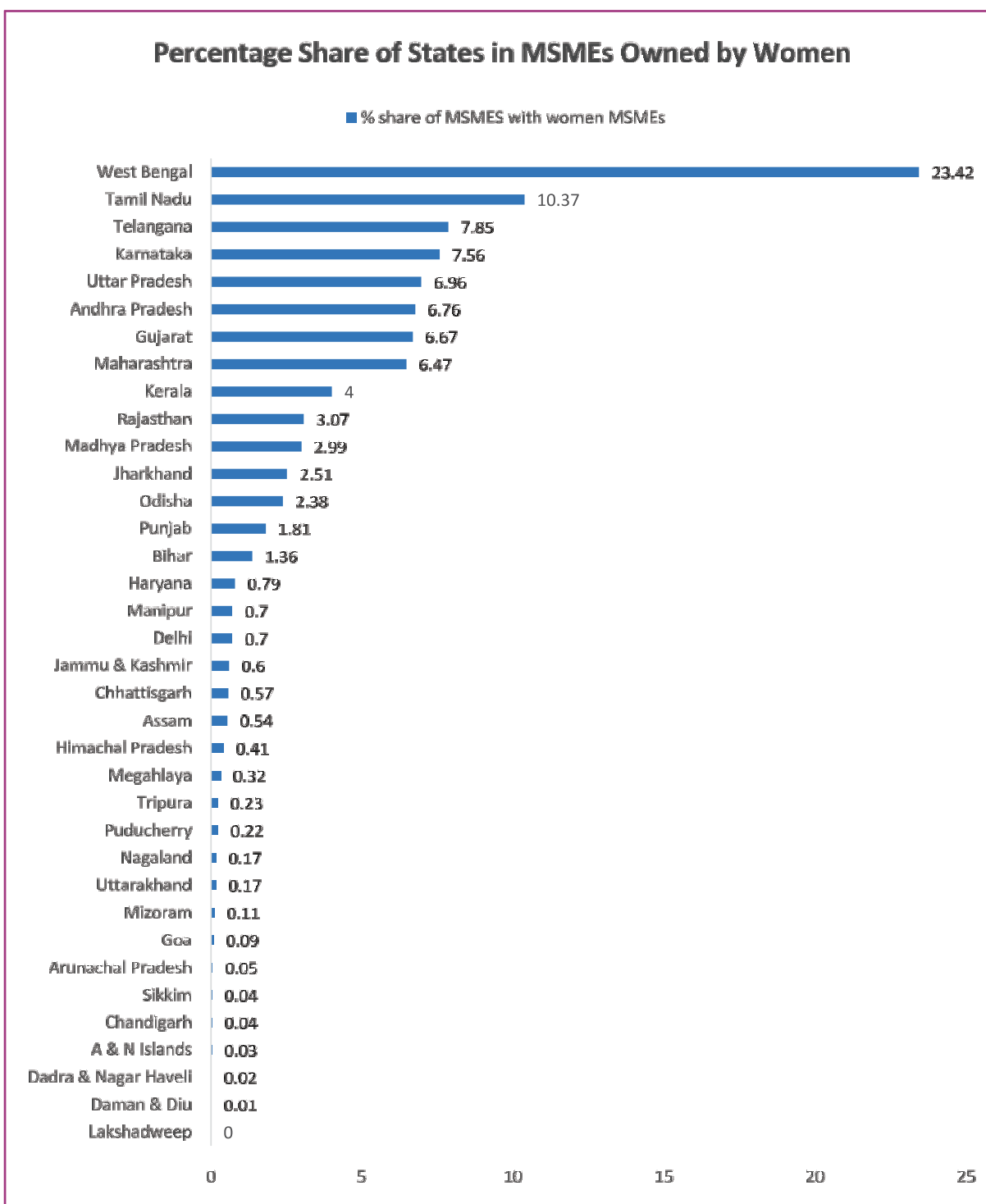
5.2.2 The main focus of the schemes/programmes undertaken by the Organisations of the Ministry is to provide/facilitate a wide range of services required for accelerating the development of MSMEs. Nevertheless, there are a few schemes/programmes which are individual beneficiary oriented. There are several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

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

Sl. No.	State/UTs	Male	Female	All	Share of State among All 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

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 (%)
25	Puducherry	65350	27072	92422	0.13	0.22
26	Uttarakhand	380000	20964	400964	0.78	0.17
27	Nagaland	65778	20865	86643	0.14	0.17
28	Mizoram	20439	13698	34137	0.04	0.11
29	Goa	57133	10815	67948	0.12	0.09
30	Arunachal Pradesh	16153	6274	22427	0.03	0.05
31	Chandigarh	44321	5560	49881	0.09	0.04
32	Sikkim	20880	5036	25916	0.04	0.04
33	A & N Islands	14302	4026	18328	0.03	0.03
34	Dadra & Nagar Haveli	12900	2629	15529	0.03	0.02
35	Daman & Diu	5880	1560	7441	0.01	0.01
36	Lakshadweep	1384	488	1872	0.00	0.00
	ALL	48450722	12390523	60841245	100.00	100.00

Percentage share of States in MSMEs owned by Women



5.2.3 PMEGP-Under PMEGP higher subsidy is provided to women beneficiaries. Since inception (i.e. 2008-09 to 31.12.2020), a total of 1,86,370 projects have been assisted to women entrepreneurs under PMEGP. Data on number of women beneficiaries for each over the past years is as follow:

Women beneficiaries under PMEGP since inception (i.e. 2008-09 – 31.12.2020)

(Micro Enterprises / Projects: in Numbers)

YEAR	WOMEN ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2008-09	4930
2009-10	10845
2010-11	12072
2011-12	14299
2012-13	13612
2013-14	13448
2014-15	13394
2015-16	11356
2016-17	14768
2017-18	15669
2018-19	25434
2019-20	24720
2020-21 (upto 31.12.2020)	11823
TOTAL SINCE INCEPTION (UP TO 31-12-2020)	186370

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 Physically Disabilities beneficiaries are treated as special category and are entitled for higher rate of subsidy and lower personal contribution. Since inception (i.e. 2008-09 to 31.12.2020), a total of 3315 projects have been assisted to Physically disabled entrepreneurs under PMEGP. Data on number of PHC beneficiaries for each over the past years is as follow:

PHC beneficiaries under PMEGP since inception (i.e. 2008-09 to 2020-21) upto 31.12.2020

Year	PHC ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2008-09	0
2009-10	0
2010-11	349
2011-12	399
2012-13	396
2013-14	292
2014-15	267
2015-16	290
2016-17	184
2017-18	44
2018-19	495
2019-20	414
2020-21 (Upto 31.12.2020)	185
Total	3315

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 export promotion of the country. However, the progression of COVID-19 virus across the globe from beginning of the year 2020 brought in ample problems for trade and many other sectors of the economy. To maintain its niche in the international and global markets, MSMEs have been required to remain globally competitive and have to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demands, emergence of new markets, etc.

5.4.2 With agility and dynamism, the sector has shown admirable innovation and adaptability in the past. However, MSMEs have been facing great challenges due to the nationwide lockdown that was imposed as a measure to curb the virus. With consistent measures being taken in India to curb the virus and boost MSMEs to sustain the economic climate the future prospects appear to be promising. 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 technology; 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 Meetings with Foreign Dignitaries and Delegations

- Ministry of Micro, Small and Medium Enterprises as well as its subordinate organisations 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 with respect to M/o MSME are given below:
- Mr. Nguyen Chi Dung, Hon'ble Minister for Planning & Investment, Vietnam, called on Mr. Nitin JairamGadkari, Hon'ble Minister for MSME, Govt. of India on 12.02.2020 in New Delhi to exchange views on state of micro, small and medium enterprises (MSMEs) in the two countries and explore areas of mutual cooperation.
- H.E. Mr. Satoshi Suzuki, Ambassador of Japan to India, called on Mr. Nitin JairamGadkari, Hon'ble Minister for MSME, Govt. of India on 13.02.2020 in New Delhi to discuss the possible areas of cooperation in the field of micro, small and medium scale enterprises.
- Ms. Alka Arora, Joint Secretary(SME), Ministry of MSME led the Indian side in Virtual Roundtable Discussion on the Support and Development of Small and Medium Enterprises in BRICS Countries held on 14th July 2020. In the Roundtable, experience and information on digitalization opportunities for SMEs development and promotion were exchanged by public and private sector of BRICS Countries.
- Ministry of MSME participated in Conference on Interaction and Confidence Building Measures in Asia (CICA)- Online Roundtable on 'Digital Economy and its role in Development of Small and Medium-Sized Enterprises held virtually on 20.10.2020.
- A virtual meeting of India-Russia Coordination Committee on Smalls and Medium Business Support, constituted under the MoU signed between NITI Aayog of India and Ministry of Economic Development (MED) of Russian Federation, was held on 12.11.2020.. Indian side was led by Ms. Alka Arora, Joint Secretary, Ministry of Micro, Small and Medium Enterprises(MSME), while Russian side was led by Mr. Oleg Shutenko, Deputy Head, Department of External Economic and International Liaisons of the city of Moscow, Deputy Head of the Business Council for Cooperation with India. During the meeting, both side shared their views on potential areas of bilateral cooperation in the field of SMEs.
- A meeting between India and Saudi Arabia was held on 18.11.2020 through video-conferencing mode, for discussion on bilateral cooperation in the field of SMEs.
- Three rounds of Working-level virtual meetings between officers of Ministry of MSME and officers of Singapore-India Partnership Office, Ministry of Trade and Industry (MTI), Singapore were held during September- November 2020 for discussion on potential areas of bilateral cooperation in MSME sector, ranging from Technology centres, Coir products and Cluster development.

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 85% correspondence was made in Hindi in region 'A', 82 % in region 'B' and 72% in region 'C' up to the quarter ending September 2020.
- 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 hqrs, Delhi, NIMSME, Hyderabad, NSIC Zonal office, Hyderabad, KVICstate office and Coir Board Regional office, Bangalore, Coir Board hqrs, Kochi, NSIC branch office, Kochi etc.

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

6.1.7 Hindi Month: Hindi month was celebrated from 14th September, 2020 to 13th October 2020 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 2020 was circulated on the 14th September in the Ministry of MSME as well as in its attached and subordinate offices for compliance.

6.1.8 Use of Hindi in attached Offices and statutory bodies:

6.1.8.1 KVIC: Khadi and Village Industries Commission (HQ), Mumbai has a full-fledged Hindi 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 14th September, 2020 to 30th September, 2020 in which various Hindi competitions were held and the winners were awarded. Sub-ordinate offices, of the Commission and Directorates of the headquarters were inspected. The meeting of Official Language Implementation Committee and Hindi workshops were organized regularly in the commission. The website of the commission is bilingual. The compliance of the Section - 3 (3) of Official Language Act, 1963 is ensured in the Commission.

6.1.8.2 Coir Board: Coir Board, being a part of the Govt. of India, under the administrative control of Ministry of MSME, is continuing its efforts to promote the use of Official Language of the Union in all its establishments. Achievements during the reporting period:-

- 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.
- Quarterly Progress Reports were sent online.
- Two Virtual Hindi workshops on Official Language were organized for all the Officers and Staff members of Coir Board all over India on 30.06.2020 & 13.08.2020.
- Virtual Hindi Chetanamas 2020 was celebrated in Coir Board during 14.09.2020 to 14.10.2020. All establishments of Coir Board participated.
- Proposals for the remaining period of the reporting year:-
- National Webinar on 12th November 2020 for the functionaries in the Coir Trade and Industry.
- All India Virtual Hindi Workshops on 26th November 2020 and 13th February,2021 as part of observance of Constitution Day for the Officers/staff members.

- Two quarterly meetings of the Official Language Implementation Committee (OLIC)
- National Webinar on 12th November 2020 on the topic BUSINESS HINDI was organized for the functionaries in the Coir Trade and Industry.
- To commemorate the Constitution Day, a Constitution Day Special Workshop on Official Language was organized for all the Officers & staff of Coir Board all over India on 26th November, 2020. Preamble of the Constitution was read out on the occasion of this special workshop.
- Three quarterly meetings of the Official Language Implementation Committee (OLIC) were organized and the remaining one OLIC meeting will be organized during the 4th quarter.
- E-Inspections in all the subordinate offices / Showrooms & Sales Depots of Coir Board for reviewing the status of Official Language activities

6.1.8.3 NSIC: NSIC continuously strives to promote the use of Hindi in official work. The meeting of Official Language Implementation Committee and Hindi workshop were regularly organized in NSIC. During the year Hindi fortnight was organized from 7th September, 2020 to 21st September, 2020 in which six Hindi competitions were held.

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

On the occasion of Hindi Day 2020 Hindi fortnight was celebrated in the institute. During this period various Hindi programmes were conducted. Meeting of the Official Language Implementation Committee was conducted. Different types of training programmes and workshops were conducted in the institutes.

6.1.8.5 Mahatma Gandhi Institute for Rural Industrialization (MGIRI):

To promote the use of Hindi (Rajbhasha) in office activities, workshops, meetings, Hindi Divas and Pakhwada have been organised from 13th September, 2020 to 28th September, 2020 regularly in the institute. All training manuals have been prepared in bilingual and noting, field correspondence, advertisement etc have also been done in Hindi or in bilingual.

6.1.8.6 Office of the Development Commissioner (MSME):

During the aforesaid period, the Hindi Section of the Office of the Development Commissioner (MSME) had made continuous efforts for smooth implementation of the policy of Official Language. The Office had taken action to ensure the compliance of official Language Act and Rules, Resolutions framed under this Act and the orders issued by the Hon'ble President of India not only in the Headquarter but also in its 88 subordinate offices. Even during the COVID-19 pandemic all documents, reports and parliamentary questions and answers as well as all other papers under section 3 (3) of Official Language Act etc. were also translated timely. During the inspection of two institutes i.e. MSME-DI, New Delhi Okhla and MSME-TC, Meerut by third sub-committee of Parliamentary Official Language Committee, Hindi Section dealt with the necessary work with promptness and both inspections were done successfully.

All reports related to the progressive use of Hindi were sent to the Ministry from the office of the Development Commissioner (MSME) and Departmental Official Language Committee meetings were also conducted. Apart from the Hindi Workshop during the Hindi Diwas and Fortnight, a competition of composed poetry recitation through V.C. was organized and the cash prizes and certificates were distributed to the winner participants. Special cooperation was made in the translation related to publication and advertising. During Covid-19 pandemic, IT tools like Unicode, eMahakosh, Kanthastha and Mantra etc. were prevalently used in Hindi section and subsequently the sections in the headquarters and subordinate offices were assisted through these IT tools.

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 on creating greater awareness of vigilance among the users of its services. During the period under report, the references/vigilance complaints received from various sources in the Ministry/Attached Office/Organizations under the Ministry were replied to/disposed off.

6.2.3 Vigilance Awareness Week was observed from 27th October, 2020 to 2nd November, 2020.

6.2.4 The Vigilance Division deals with the appeals preferred by employees of the organizations functioning under the Ministry on the penalties imposed on them as also complaints, etc. received against the functionaries of these organizations and disciplinary proceedings against officers of the Ministry and Assistant Directors and above level officers of O/o DC (MSME). The following functions are also performed by the Division:-

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

6.2.5. During the period under report, 19 complaints were received and were closed/disposed of in consultation with Central Vigilance Commission, wherever applicable.

6.2.6. During the period under report, 3 disciplinary cases were disposed of by imposing penalty under CCS (CCA) Rules, 1965.

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.
- 6.3.4** 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 Centreshave 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
	www.mgiri.org	MGIRI, Wardha
2. Information and Facilitation Counter, Counter, Gate No. 4, Ground Floor, Nirman Bhawan, New Delhi-110108. Tel. No. 23062219.		

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 2020-21 (Upto December, 2020) no case was reported to the Internal Complaints Committee and no case is pending with the ICC.
- 6.5.3 The online complaint management system-“She box” (Sexual Harassment electronic-Box) introduced by the Ministry of Women and Child Development to enable women employees of the Central Government to file complaints directly. It has been given wide publicity by the Ministry among its employees and attached /subordinate organizations.

1. PLAN ALLOCATION AND EXPENDITURE DURING 2017-18, 2018-19, 2019-20 and 2020-21

(Rs. in crore)

Items	2017-18	2018-19	2019-20	2020-21
SME DIVISION				
BE	138.22	170.29	213.99	223.72
RE	106.21	143.03	174.93	171.54
EXPENDITURE	94.69	135.61	136.08	139.78*
ARI DIVISION				
BE	2065.48	3308.24	3641.75	4066.94
RE	2517.70	3488.40	3714.43	2570.98
EXPENDITURE	2249.69	3577.98	3692.21	1698.48*
O/o DC(MSME)				
BE	4278.26	3074.08	3155.55	3281.54
RE	3858.05	2921.18	3121.93	2921.70
EXPENDITURE	3877.83	2799.54	2889.35	1287.29*
TOTAL BE	6481.96	6552.61	7011.29	7572.20
TOTAL RE	6481.96	6552.61	7011.29	5664.22
TOTAL EXPENDITURE	6222.21	6513.13	6717.64	3125.55*

*(upto 31.12.2020.)

**Status of Action Taken Notes in r/o Audit Observations on
C&AG Paras against M/o MSME (F.Y. 2020-21)**

SI. No.	Report No. (Date of Laying of the Report)	Para No.	Brief Subject of Paras	Status of Action Taken Note (ATN)
1.	10 of 2020 Date:	4.1 (CH.- IV)	<p>Ministry of Micro, Small & Medium Enterprises:</p> <p>The Ministry of Micro, Small & Medium Enterprises (MSME) and Small Industries Development Bank of India (SIDBI) established (July 2000) a Trust named 'Credit Guarantee Fund Trust for Micro and Small Enterprises' (CGTMSE/Trust) to provide guarantee in respect of the credit facilities extended by the lending institutions without any collateral security and /or third party guarantees to the new or existing Micro and Small Enterprises. CGTMSE implemented two schemes viz. (a) Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS-I, for banks and financial institutions); and (b) Credit Guarantee Fund Scheme for Non-Banking Financial Companies (CGS-II). The scope of audit included performance of the guarantee schemes (primarily CGS-I) during the period from 2015-16 to 2018-19 (30 September 2018). As on 31 March 2019, the Trust had issued 29.79 lakh number of guarantee covers amounting to Rs 1,51,484 crore. The corpus fund of the Trust was Rs 6,914.91 crore as on 31 March 2019, of which the GOI had contributed Rs 6,414.91 crore (92.77 per cent) and SIDBI had contributed Rs 500 crore (7.23 per cent). The major observations noticed in audit were as under:</p> <ul style="list-style-type: none"> CGTMSE/Government had not fixed any norms with regard to minimum liquidity requirement for the Trust vis-à-vis guarantees approved /issued, 	ATN is to be submitted by the Ministry to the office of C&AG. Extension of date for submission of ATN has been sought from the office of C&AG.

			<p>capital adequacy, solvency requirements, exposure cap for various types of member lending institutions, and accounting standards to be followed, etc.</p> <ul style="list-style-type: none"> • The Trust did not implement the directions (January 2017) of the Ministry and continued to provide guarantees against loans upto Rs 10 lakh which were eligible for guarantee cover under the Credit Guarantee Fund for Micro Units (CGFMU) of National Credit Guarantee Trustee Company Limited (NCGTC). • The Trust had not fixed benchmark leverage on corpus fund on a rational basis to generate more confidence in the MLIs on the efficacy of guarantee instrument and to motivate them for larger front-end support MSE sector. • The present system of approval of guarantees merely provided an assurance that the MLIs had filled only the mandatory details of the borrowers. Even the system/portal was not adequate enough to verify the accuracy of the details filled in by the MLIs. • The MLIs did not fill the non-mandatory data and further the quality of data fed was very poor. Many fields were left blank by the MLIs or incorrect data was fed. • The inspections of MLIs were not commensurate with the guarantees issued, NPAs reported, claims lodged by the MLIs and shortcomings noticed in the earlier inspection reports. 	
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2. List of Nodal CPIOs

Sl. No.	Name, Designation and Telephone of CPIOs	Name, Designation and Telephone of Appellate Authority	Subject Matter
1.	Pradeep Kumar Singh Under Secretary, M/oMSME, UdyogBhavan, New Delhi. 23063293	R.R. Meena, Director 23062736	Distribution of all the RTI applications related to M/o MSME among the concerned CPIOs. The subject- wise list of CPIOs are available on website www.msme.gov.in
2.	Ms. S. Karana Asstt. Director Office of the DC (MSME), Nirman Bhavan, New Delhi.	Dr. O. P. Mehta Director, Office of the DC (MSME), Nirman Bhavan, New Delhi.	Distribution of all the RTI applications related to Office of the Development Commissioner (MSME) among the concerned CPIOs. The subject-wise list of CPIOs are avail- able on website www.dcmsme.gov.in
3.	A.K. Mishra General Manager, NSIC Limited, NSIC Bhavan, Okhla Industrial Estate, New Delhi-110020 011-26390190, akmishra@nsic.co.in	Navin Chopra, Chief General Manager NSIC Limited, NSIC Bhavan, Okhla Industrial Estate, New Delhi-110020 011-26920911, navinchopra@nsic.co.in	Distribution of all the RTI applications related to the National Small Industries Corporation Limited among the concerned CPIOs. The subject-wise list of CPIOs are avail- able on website www.nsic.co.in
4.	N. Muralia Kishore, Asstt. Registrar, National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad – 500 045 040-23633260, ar@nimsme.org	J. Koteswara Rao, Associate Faculty Member National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad – 500 045 040-23633203, cao@nimsme.org	All the matters related to NIMSME. The details of CPIOs are available on website www.nimsme.org

Sl. No.	Name, Designation and Telephone of CPIOs	Name, Designation and Telephone of Appellate Authority	Subject Matter
5.	Shri Krishna Pal, Asst. Director, KVIC, 3 Irla Road, Ville Parle (West), 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. Anita Kumari S, Marketing & Publicity Officer, Coir Board, Coir House, M.G. Road, Kochi-682016 0484-2351807	K Raghunandan V C, Senior Accounts Officer, Coir Board, Coir House, M.G. Road, Kochi-682016 0484-2351807	All the matters related to Coir Board. The details of CPIOs are available on website www.coirboard.gov.in
7.	Mr. H.D.Sinnur, PSO K&T, Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001. Ph.07152-253152.	Dr. R.K.Gupta, 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

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 - 110 108	www.dcmsme.gov.in; www.laghu-udyog.com; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
3	Khadi and Village Industries Commission, (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West), Mumbai - 400056, Maharashtra	www.kvic.org.in	kvichq@bom3.vsnl.net.in, ditkvic@bom3.vsnl.net.in, dit@kvic.gov.in	022-26714320-25/ 26716323/ 26712324/ 26713527-9/ 26711073/ 26713675	022-26711003
4	Coir Board, "Coir House", M.G. Road, Ernakulam, Kochi-682016, Kerala	www.coirboard.gov.in	info@coirboard.org 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	Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	www.mgiri.org	director.mgiri@gmail.com	0752-253512	0752-240328

4. State-Wise List Of MSME -DIs And Branch MSME -DIs

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

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

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

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

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

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

PMEGP	Prime Minister's Employment Generation Programme
PPP	Public Private Partnership
PRI	Panchayati Raj institutions
QCI	Quality Council of India
RBI	Reserve Bank of India
REBTI	Rural Engineering & Bio Technology Industry
SC	Scheduled 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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