



GOVERNMENT OF INDIA

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Ministry of Micro, Small and Medium Enterprises



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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 economy and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSME are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSME are expanding 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 of growth 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 Ministries/Departments, State Governments and other stakeholders, by providing support to existing enterprises, adopting cutting edge technologies and encouraging creation of new enterprises.
- 1.1.3** A number of statutory and non-statutory bodies work under the aegis of the M/o 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 M/o MSME runs various schemes aimed at financial assistance, technology assistance and upgradation, infrastructure development, skill development and training, enhancing competitiveness and market assistance of MSME. 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.

1.1.6 The Ministry is also committed towards the progressive use of Hindi as Official Language in all the Offices under the M/o MSME, besides, continuous measures on Vigilance, RTI and prevention of sexual harassment. Detailed information can be seen at Chapter-6.

1.2 Mandate of 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 and facilitates programmes, projects, schemes and monitors their implementation, with a view to assisting MSME 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 MSME, 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 Hon'ble Union Minister for MSME. The role of the Board is to examine the factors affecting the promotion and development of MSME, 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 empowers the Central Government to undertake programmes and issue guidelines and instructions to develop and enhance the competitiveness of MSME.

1.2.3 Definition of Micro, Small and Medium enterprises:

In accordance with the MSMED Act, 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

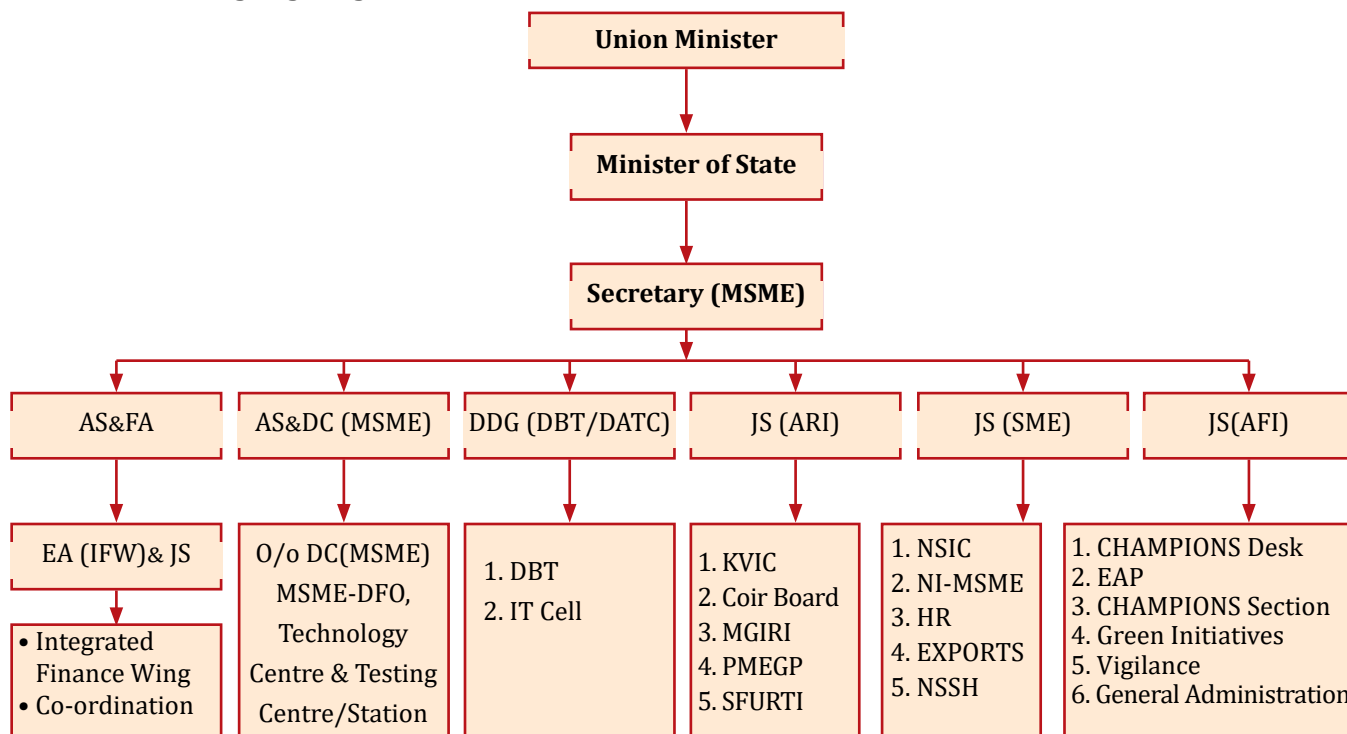
- (iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

- 1.2.3.1 To give effect to the new classification of MSME as notified on 26th June, 2020, the Udyam registration portal was launched on 1st July, 2020. The earlier criterion of classification of MSME under MSMED Act, 2006 was based on investment in plant and machinery or equipment and was different for manufacturing and service units. A revision in MSME criteria for classification was announced under Aatma Nirbhar Bharat package on 13th May, 2020.
- 1.2.3.2 As a result, a new composite classification for manufacturing and service units was notified on 26th June 2020, to facilitate the present and prospective entrepreneurs. Now, there is no difference between manufacturing and service sectors. Also, a new criterion of turnover has been added in the previous criterion of classification based only on investment in plant and machinery. The new criteria are expected to bring about many benefits that will aid MSME 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 MSME is set to offer major relief to the exporters.
- 1.2.4 The primary responsibility of promotion and development of MSME is of the State Governments. The Government of India, supplements efforts of the State Governments through various initiatives, in their efforts to encourage entrepreneurship, employment and livelihood opportunities and enhance the competitiveness of MSME in the changed economic scenario.



1.3 Organizational structure

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



- 1.3.2 **SME Division-** The SME Division looks after overall 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 and training organization. The Division is also responsible for implementation of the National SC/ST Hub Scheme, International Cooperation Scheme and Assistance to Training Institutions, among others. In addition, the SME Division also deals with preparation of Ministry's media campaign for promotion of schemes and its implementation through the electronic, print 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 Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE).

- 1.3.4 AFI Division** - AFI Division is allocated the work, inter alia, of General administration, vigilance of the Ministry. It also looks after administrative supervision of CHAMPIONS Desk and follow up on complaints of MSME including with Banks, Financial Institutions and CLCS-TU scheme. AFI Division is also administrated Externally Aided Projects including RAMP and UNIDO programmes, Multilateral Finance Institution for funding support and technical assistance. RAMP section in the AFI Division implements the newly launched World Bank supported Central Sector Scheme “Raising and Accelerating MSME Performance” (RAMP) which aims at improving firm capabilities in the MSME sector through increased outreach of existing schemes, and increased Centre-State collaboration.
- 1.3.5 IF Wing** - IFW examines the various proposals received from the Programme Divisions of Ministry and the O/o DC(MSME) for : (i) Concurrence of release of funds under various schemes; (ii) Furnishing comments on EFC/SFC for the Schemes to be continued and convene the EFC/SFC meetings. It tenders advice as and when sought by Programme Wings on various issues having financial implications. The Wing also examines other miscellaneous matters relating to signing of MoU, other Agreements, Contracts, etc.
- 1.3.5.1 Budget Division** - Budget division of the Ministry performs the following activities: (i) Preparation of Detailed Demands for Grants (DDG); (ii) Appropriation Account, Monitoring of expenditure against budget on Monthly and Quarterly basis; (iii) Statement of Budget Estimate (SBE); (iv) Release of funds under various heads of the schemes; (v) Compilation of information pertaining to Assets Register; (vi) Opening or deletion of object heads under various schemes for preparation of DDG; (vii) Surrender of Savings in the Grant; (viii) Preparation of Revised Estimates (RE); (ix) Budget Estimates (BE) and Supplementary demands for Grants; (x) Uploading of Data in Union Budget Information System (UBIS) Portal. i.e. Statement of Budget Estimate (SBE), Budget Estimate (BE), Revised Estimate (RE) and Actual; (xi) Monitoring of Unspent Balances; (xii) Re-appropriation of funds in different heads of accounts; (xiii) Compilation of information pertaining to “Rs. 100 cr. Saving Note” of Schemes; (xiv) Preparation for various meetings such as Senior Officers’ Meeting, DAPSC, DAPST, Pre-Budget discussion meeting, Department Related Parliamentary Standing Committee (DRPSC); (xv) Background Note (xvi); Monitoring of Expenditure scheme wise and Object Head wise in respect of SCSP, TASP and NER on Monthly and Quarterly basis; (xvii) Monitoring and forwarding report on Government Guarantees.
- 1.3.6 DATC & DBT Wing**- This Wing undertakes analysis of data and statistics related to the MSME Sector and provides 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 Budgetary outlay

(Rs. in crore)

Financial Year	BE	RE	Actual
2019-20	7,011.29	7,011.29	6,717.53
2020-21	7,572.20	5,664.22	5,647.50
2021-22	15,699.65	15,699.65	15,160.47
2022-23	21,422.00	23,628.73	23,583.90
2023-24	22,137.95	22,138.01	22,094.25

During the COVID-19 pandemic period, in order to support, provide relief and give impetus to the MSME Sector, **Government has taken a landmark step to double the Budget allocation for the Ministry in the FY 2021-22.**

1.3.8 Office of the Development Commissioner

1.3.8.1 Office of the Development Commissioner (O/o DC-MSME) implements policies and various programmes and schemes for providing infrastructure and support services to MSME. O/o DC-MSME is an attached office of the Ministry, headed by the Additional Secretary & Development Commissioner (AS&DC), MSME. It functions through a network of 33 MSME-Development & Facilitation Offices (DFO), 28 Branch MSME-Development and Facilitation Offices (Br. DFO), 4 MSME-Testing Centres (MSME-TC), 7 MSME-Testing Stations (MSME-TS), and 2 MSME-Training Institutes (MSME-TI). O/o DC-MSME also operates a network of 18 Technology Centres which are autonomous bodies registered as Societies under the Societies Registration Act.

1.3.8.2 O/o DC-MSME supports the MSME sector in the endeavours of formalization, access to knowledge services, improving competitiveness, reducing imports, availability of skilled manpower, access to latest technology and marketing. The main services rendered by DC (MSME) office are:

- Advising the government in policy formulation for the promotion and development of MSME.
- Dissemination of schemes of M/o MSME through its network of field offices.
- Providing techno-economic and managerial consultancy, common facilities and extension services to MSME.
- Providing facilities for technology upgradation, modernisation, quality improvement and infrastructure.
- Developing Human Resources through training and skill upgradation.
- Facilitating cluster development as a vehicle for MSME Ecosystem development.
- Providing economic information services.

- Maintaining a close liaison with the Central Ministries, NITI Aayog, State Governments, Financial Institutions and other Organisations concerned with development of MSME.
- Evolving and coordinating policies and programmes for development of MSME as ancillaries to large industries including CPSU.
- Enhancing trade competitiveness to ensure increase in share of export basket.
- Increasing access to credit and other means of finance.

1.3.8.3 Udyam Registration: This Ministry, vide notification no. S.O.2119 (E) dated 26.06.2020, notified composite criteria of classification of MSME based on investment in plant and machinery or equipment and turnover of MSME. The guidelines regarding composite criteria of classification of MSME are available on link: <https://msme.gov.in/sites/default/files/Indian Gazzate.pdf>.

Based on composite criteria of classification of MSME, 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 enterprises may register online on 'Udyam' Registration Portal at: <https://udyamregistration.gov.in>.

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

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

1.3.8.4 Udyam Assist Platform: M/o MSME, in association with Small Industries Development Bank of India (SIDBI), launched a portal Udyam Assist Platform (UAP), for bringing Informal Micro Enterprises (IME) into the formal ambit, on 11.01.2023. The Government has notified that the certificate issued on the UAP to IME shall be treated at par with Udyam Registration Certificate for the purpose of availing Priority Sector Lending (PSL) benefits. This has helped the registered IME to avail the benefits of PSL.

As on 31.03.2024, a total number of 4,15, 04,899 MSME, including IME on UAP are registered. There are 80,12,542 enterprises registered in Manufacturing category, 1,48,84,175 enterprises registered in Service sector and 1,86,08,182 enterprises registered in Trading category.

1.3.9 Direct Benefit Transfer in the Ministry of MSME

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 has 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 or expenditure incurred.

Sl. No.	Name of the Scheme	Benefit Type	Total No. of beneficiaries (2023-24)	Total Expenditure (Rs. crore) (2023-24)
1	ATI Scheme (Training Component)	In Kind	7,290	9.89
2	MMDA Grant to Khadi Artisans	Cash	1,49,045	113.16
3	Coir Vikas Yojana	Cash	4,057	2.52
4	SFURTI SI	In Kind	0	0
5	Prime Minister's Employment Generation Programme (PMEGP)	Cash	89,118	3093.88
6	Entrepreneurship and Skill Development Programme (ESDP)	In Kind	3,47,041	62.84
7	International Co-operation(IC) Schemes	Cash	567	19.17
8	PM Vishwakarma Scheme	Both Cash & In Kind	8,47,256	55.66

1.3.10 Digital Payments

1.3.10.1 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 section of our society 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.

1.3.10.2 As a partner in the initiative, M/o 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 MSME 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 organization (KVIC, Coir Board, NSIC, MGIRI, NIMSME and O/o DC (MSME)) Digital transactions are 85.42% in terms of value and 87.16% in number during the year 2023-24.

<i>Digital Transaction for the M/o MSME and its organization during 2023-24)</i>							
<i>Sl. No</i>	<i>Name of the organisation</i>	<i>Number of Transactions</i>					
		<i>Total</i>		<i>By Digital Means</i>		<i>Percentages</i>	
		<i>No of Transactions</i>	<i>Value in Rupees (In crore)</i>	<i>No of Transactions</i>	<i>Value in Rupees (In crore)</i>	<i>No. of Digital Transactions (in %)</i>	<i>Value of Digital Transactions (in %)</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	KVIC	8061470	8,449.23	7072898	8,310.55	87.74	98.36
2	NSIC	144353	31,223	140502	30,602	97.33	98.01
3	DC office (Tool Room+DFO offices+HQ)	8381139	45,890.12	7380637	44,766.06	88.06	97.55
4	COIR BOARD	23467	299.769	23264	298.195	99.13	99.47
5	NI-MSME	7832	58.33	7732	58.27	98.72	99.78
6	MGIRI	1857	12.449	1560	11.909	84.01	95.66
	TOTAL	16620118	98,396.449	14486733	84046.984	87.16	85.42

1.3.11 Grievance Monitoring

The Ministry attends to all the grievances on Centralized Public Grievance Redress and Monitoring System (CPGRAMS). The number of the pending grievances on CPGRAMS as on 31.03.2024 was 148.

1.3.12 MSME SAMADHAAN: To address Delayed Payment to MSE

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

To further the objective of MSMED Act, 2006, the M/o MSME launched a portal ([http:// samadhaan.msme.gov.in/](http://samadhaan.msme.gov.in/)) on 30.10.2017. The portal gives information about individual CPSE, Central Ministries, State Governments, etc. and other buyers regarding the payments pending with them in respect of the MSE. The Central Ministries and State Governments monitor the delayed payment cases in respect of organizations

under their jurisdiction. The said portal also facilitates MSE to file their delayed payments related complaints online. After 15 days of online filing of the case, it is required to be registered by the MSEFC concerned. The States like Punjab, Maharashtra, Telangana, Hyderabad, Odisha, Tamil Nadu, Uttar Pradesh and West Bengal have more than one MSEFC.

From the date of launch of MSME SAMADHAAN portal, i.e. 30.10.2017 and till 31.03.2024, MSE have filed 1,82,331 applications which involve an amount of Rs. 42,130.89 crore. In 16,968 cases, mutual settlements have been done for an amount of Rs. 2,205.29 crore. Further, 44,950 applications can be considered by MSEFC involving an amount of Rs. 7,873.59 crore. Further more, 37,708 applications have been converted to cases involving an amount of Rs. 12,532.56 crore. 35,398 cases have been disposed by MSEFC and the amount involved was Rs. 10,171.49 crore.

A special sub-portal within SAMADHAAN portal (<https://samadhaan.msme.gov.in/>), developed for reporting the dues and monthly payments by GoI Ministries and CPSE to the MSE, was launched on 14th June, 2020. Total dues of Rs. 3,30,996.82 crore have been paid to the MSME vendors by Government Ministries, Departments and CPSU since May 2020 and till 31.03.2024.

1.3.13 Public Procurement Policy and MSME Sambandh Portal

1.3.13.1 Public Procurement Policy

To provide an assured market to Micro and Small Enterprises (MSE), M/o MSME notified the Public Procurement Policy for Micro and Small Enterprises (MSE) Order, 2012 in accordance with the MSMED Act, 2006 which is effective from 1st April, 2012 and has become mandatory w.e.f. 1st April, 2015.

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

One of the above mentioned announcements inter-alia pertained to Public Procurement Policy, making it mandatory for Public Sector companies to procure 20% of their total purchases from MSE adhering to a special provision of 4% procurement from MSE owned by SC/ST.

Public Procurement Policy for MSE Order, 2012 was amended vide Gazette notification No. S.O. 5670(E) dated 9th November, 2018. The amended Policy mandates 25% annual procurement instead of 20% annual procurement from MSE by Central Ministries, Departments and Central Public Sector Enterprises (CPSE), which also includes 4% procurement from MSE owned by SC/ST and 3% procurement from MSE owned by women entrepreneurs.

This Ministry has endeavoured to reduce the compliance burden on business as well as on citizens related to Public Procurement Policy for MSE Order, 2012 vide Notification No. S.O. 3237(E) dated 11th August, 2021 as identified by the Department for Promotion of Industry and Internal Trade (DPIIT). The number of compliances has been reduced to 4 which are bare minimum requirements to avail the benefits of the schemes of M/o MSME and are not burdensome.

An amendment in the 'Public Procurement Policy for MSE Order, 2012' was notified vide Gazette Notification No. S.O. 5745(E) dated 08.12.2022 to "Consider the requests of the Central Ministries, Departments and PSU for exemption, on a case to case basis, from procuring certain items from the reserved list for MSE through open tendering".

1.3.13.2 MSME Sambandh Portal

The M/o MSME had launched MSME Sambandh Portal on 8th December, 2017. The portal helps in monitoring the procurement by Central Government Ministries, Departments and CPSE and enables them to share the list of required products and services from MSE. The portal features, inter alia, the following: -

- Total procurement of Ministries, Departments and CPSE;
- Monthly update of procurement by Ministries, Departments and CPSE from MSE;
- Monthly update of procurement by Ministries, Departments and CPSE from MSE owned by SC/ST and women; and
- Items purchase by CPSE.

133 CPSE and 01 Department have uploaded procurement details for 2023-24. They have reported procurement of Rs. 2,13,685 crore. The share of purchases from all MSE amounts to Rs. 75,742.05 crore (2, 20,758 MSE benefited), which is 35.45% of the total procurement. The value of purchases from SC/ST owned MSE amounts to Rs. 1,419.50 crore (9,917 MSE benefited) and the value of purchases from women owned MSE amounts to Rs. 2,640.79 crore (18,547 MSE benefited).

1.3.14 MSME SAMPARK

A job portal called "MSME SAMPARK" was launched by the Hon'ble President of India on 27.06.2018. This portal is a digital platform wherein job seekers (i.e. passed out trainees/ students of MSME Tool Rooms & Technical Institutions) and recruiters can register themselves for mutually beneficial interaction. As on 31.03.2024, 7636 Job seekers (passed out trainees) registered, 145 Job providers (Recruiters) registered, 3058 jobs offered in March, 2024 and 5,902 vacancies for passed out trainees are available on the portal.

1.3.15 Champions Portal:

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

1.3.15.1 Introduction

CHAMPIONS portal launched by Hon'ble Prime Minister on 1st June, 2020, is an ICT based technology system for making the smaller units bigger by helping and handholding them.

1.3.15.2 Structure of Champions Desk

A network of control rooms is created in a hub and spoke model where the hub is situated in the office of M/o MSME, New Delhi while the spokes are located in the States and UTs 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 MSME in the areas including finance, market access, technology upgradation, skill development, etc.

1.3.15.3 Key Highlights of the Champions Platform

- Information dissemination: Regular updates on recent development in MSME space.
- With a view to resolving the grievances pertaining to other Govt. Departments/Ministries in a fast track manner, Ministry is in the process of onboarding other Government entities. 21 Ministries/ Departments and 31 State Governments have already onboarded on the platform.
- 58 Banks, Financial Institutions, Regional Rural Banks and State Financial Corporations have been on-boarded on the portal with 19 banks belonging to private sector to address the issues related to Credit in a fast track manner.
- 53 CPSE have been appointed nodal officer for Champions portal to resolve the issues on fast track mode.
- More than 750 FAQ have been already uploaded on the portal to help the MSME units for better understanding of schemes related to MSME. FAQ related to MSME/ MSME Scheme(s) are being added on regular basis to provide necessary guidance to start MSME.
- Scheme wise mapping of Ministry officials for fast track responses of grievances
- Integration with various portals such as MSME Samadhaan, Udyam Registration, etc.

1.3.15.4 Status of Grievances (As on 31st March, 2024)

- Total queries/grievances received on the portal: 90,279
- 89,627 queries i.e. 99.27% have been responded.
- The aforesaid grievances have been segregated in different categories i.e. starter MSME Schemes, UAM, Udyam Registration, definition of MSME, finance, related to MSME-DFO & DC-MSME offices, new schemes announced under Atmanirbhar Bharat Abhiyaan, public procurement policy, testing and quality centres, etc. for easy identification and better resolution.

1.3.16 SPECIAL MEASURES UNDER ATMANIRBHAR BHARAT ABHIYAAN

In the aftermath of COVID-19 pandemic, MSME were considered very prominent part of the announcements made under the Atmanirbhar Bharat Abhiyaan in view of the role of MSME in nation building. 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.

Rs 50,000 crore Equity infusion for MSME through Self Reliant India Fund (Fund of Funds)

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

Status: As on 31.03.2024, total 53 Daughter Funds have been empanelled with NVCFL (Mother Fund) and by way of investing of Rs. 7,649 crore, 432 potential MSME have been assisted. In the current FY 2023-24, M/o MSME has sanctioned and released Rs.579.45 Crore to NVCFL for operationalization of SRI- Fund.

1.3.17 Skill Training Eco-system of Ministry of MSME

1.3.17.1 Ministry of Micro, Small & Medium Enterprises (MSME) in its endeavour 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 and potential enterprises, as well as for wage employment in order to build their capacity and enhance employability. 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. institutions under Khadi & Village Industry Commission (KVIC), Coir Board, National Small Industries Corporation Ltd. (NSIC), National Institutes for MSME (ni-msme) and MSME - Technology Centres (TC).

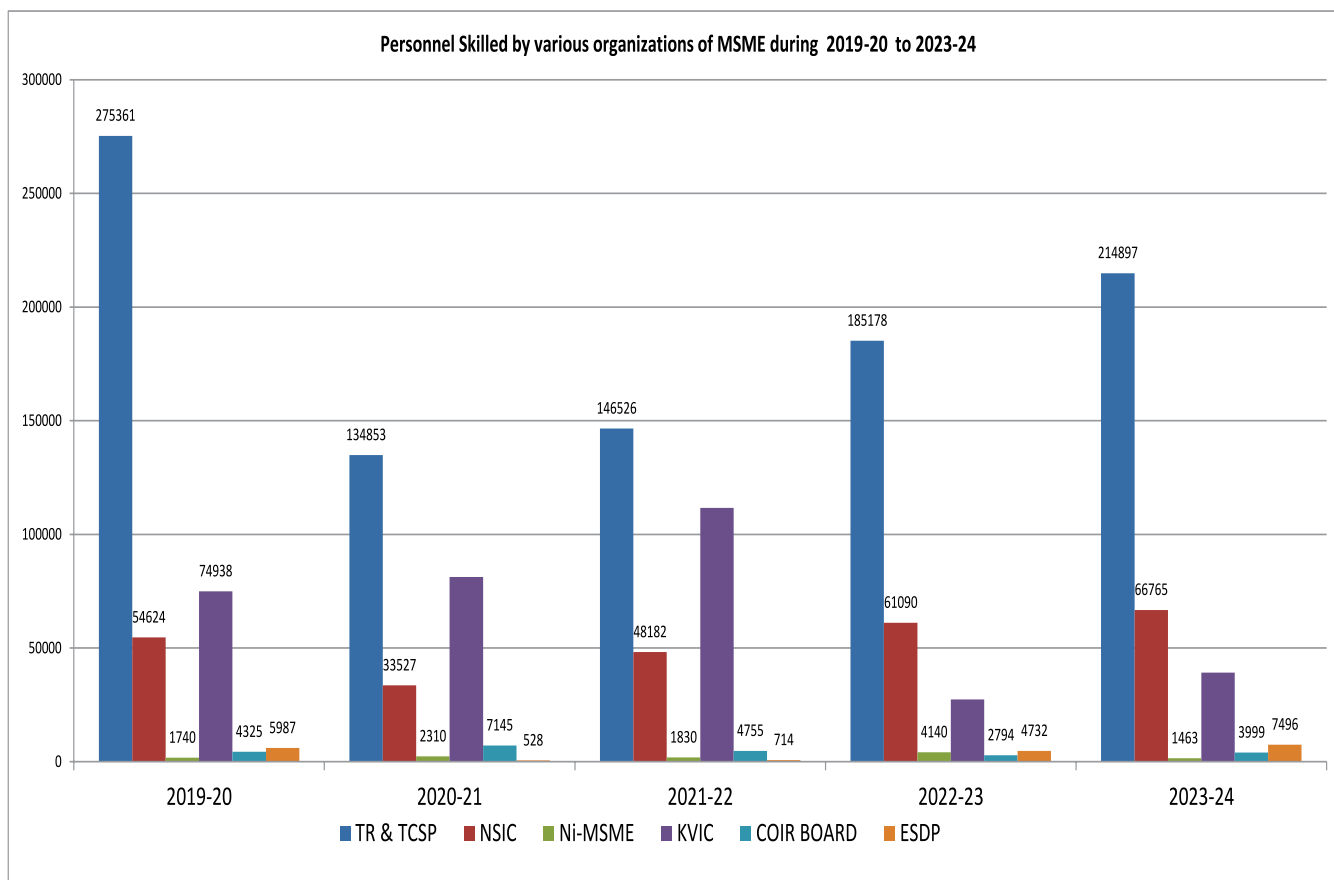
The intake eligibility for the training programmes ranges from school drop out to M.Tech. Level. Various levels of courses, viz. certificates, diploma, advance diploma, post diploma, post graduate diploma and post graduate courses are offered by these institutions. Furthermore, training for skill up-gradation 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 the 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.

1.3.17.2 Progress of Skill Development Programmes

Organizations under the Ministry are providing skill training to the youths for wage employment as well as self-employment. They also provide skill up-gradation trainings to existing entrepreneurs and workforce to enhance their performance. These trainings provided under various schemes such as Tool Room & Technical Institutions (TR & IT), TCSP Assistance to Training Institutions (ATI), National SC/ST Hub, Khadi Gramodayog Vikas Yojna, Coir Vikas Yojna – Skill Upgradation & Mahila Coir Yojna, etc. Furthermore, customized demand -driven training courses as per industry requirement are also conducted by organizations under the Ministry.

The progress of Skill development programmes conducted by various organizations of the M/o MSME since 2019-20 to 2023-24 is provided in the bar chart as below:



1.3.18 Special Campaign 3.0: Cleanliness Drive

13.18.1 With a view to institutionalizing Swachhta and minimizing pendency in the Government, Special Campaign 3.0 was launched by the M/o MSME, on 2nd October, 2023, with a special focus on improving overall cleanliness of its offices, spread all over the country, by removing redundant and obsolete scrap material and for clearing pendencies in PMO, VIP references, Public Grievances, Public Grievance Appeals, Parliament Assurance, etc. During the preparatory phase (from 15.09.2023 to 30.09.2023), the M/o MSME, set targets under various parameters, after consulting its subordinate offices/organizations and participated in the Special Campaign 3.0 with full zeal and enthusiasm. The Special Campaign 3.0 in the Ministry was successfully completed on 31 October, 2023, by achieving 100% targets in 08 out of 11 parameters set for the Special Campaign 3.0.

1.3.18.2 M/o MSME also identified all the pendencies relating to VIP References, PMO References, MP References, State Government References, Cabinet References, Public Grievance and Appeals for their appropriate disposal. In the matter of pendency disposal, all the State Government References, PMO References, Parliament Assurances, Cabinet References leading to full attainment of the set targets and more than 95% of targeted MP references were also cleared under the Campaign. Besides this, 548 cleanliness campaigns were organized by the Ministry and its organizations.

1.3.18.3 During the Campaign, special attention was given for overall improvement of the working environment in the offices and also to ensure improved work experience for the officers and officials. As on 31.10.2023, with the valuable contributions made by all its subordinate offices & organizations i.e. DC Office, KVIC, NSIC, Coir Board, Ni-MSME and MGIRI, the M/o MSME attained significant achievements. 23,911 physical files were reviewed and 4,998 files were weeded out. Further, 819 e-files were reviewed and out of which 810 e-files have been weeded out. Files and scrap disposals have earned a revenue of Rs. 49,93,689/-. Total space freed for official use stands at 17,164 Sq. feet.

1.3.18.4. M/o MSME and its organization has achieved the target set during Special Campaign 3.0 (as on 31.10.2023), which are as follows:

(I) PMO / MP References, etc.

Sl. No.	References	Target	Achieved	Difference	% age of Disposal
1	Parliament Assurance	11	11	00	100%
2	IMC Reference	01	01	00	100%
3	State Govt. Reference	03	03	00	100%
4	Public Grievence	153	153	00	100%
5	PMO Reference	07	07	00	100%
6	Public Grievence Appeals	65	63	02	96.92%
7	M.P. Reference	157	147	10	93.63%

(II) Record Management

Sl. No.	Subject	Target	Achieved	Difference	% age of Disposal
1	Cleanliness	11	11	00	100%
2	Camping Sites	548	548	00	100%
3	Physical files for review	23,911	23,911	00	100%
4	Physical files to be weeded out	4,998	4,998	00	100%

(III) Misc.

Sl. No.	Subject	Target
1	Space Freed	17,164 Sq. Ft.
2	Revenue	Rs. 49,93,689

1.3.19 Guaranteed Emergency Credit Line (GECL)

Under the Guarantee Emergency Credit Line (GECL) scheme, during FY 2023-24, out of the total budgetary allocation of Rs. 14,000 crore, an amount of Rs. 14000 crore have been released to the implementing agency, i.e. National Credit Guarantee Trust Company (NCGTC). Till 31st March 2024, the total release to the said agency by M/o MSME stands at Rs. 34,500 crore.

1.3.20 Government e-Market Place

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

As on 31.03.2024, 49.22% of orders value on GEM portal is from MSE.

1.3.21 Procurement and Marketing Support (PMS) Scheme

The Procurement and Marketing Scheme has been introduced to enhance the marketability of products and services in the MSME Sector. The Scheme provides market access initiatives like organizing or participation in National or International Trade Fairs, Exhibitions, MSME Expo, National Workshop, Seminar, etc. held across the country. Further, Vendor Development Programs are conducted to facilitate market linkages for effective implementation of Public Procurement Policy for Micro and Small Enterprises (MSE). Following are the new initiatives under the Scheme:

- Adoption of Bar Code by Micro Enterprises.
- Adoption of e-Commerce by Micro Enterprises.
- Adoption of Modern Packaging Techniques.

1.4 Recent Development:

1.4.1 Celebration of National Handloom Day

Hon'ble Prime Minister, Shri Narendra Modi, presided over the 9th National Handloom Day celebrations at Bharat Mandapam, Pragati Maidan, Delhi on 07.08.2023 and launched the e-portal 'Bhartiya Vastra evam Shilpa Kosh - A Repository of Textiles & Crafts' developed by the National Institute of Fashion Technology. The event was hosted jointly by the Ministry of Textiles & Ministry of Micro, Small & Medium Enterprises. Hon'ble Union Minister of Textiles, Hon'ble Union Minister of Micro, Small & Medium Enterprises, Hon'ble Union Minister of State for Textiles and Hon'ble Union Minister of State for Ministry of Micro, Small & Medium Enterprises graced the occasion.

More than 3,000 handloom and khadi weavers, artisans and stakeholders from textile & MSME sector from across the country participated in the event. The event was also viewed live on Doordarshan by more than 7,500 handloom weavers in 75 clusters across the country.



“संगठन से सफलता” — a film on the empowerment of weavers underlined the importance of Handlooms as a powerful tool to beat unemployment and poverty. The film showcased the positive impact on the lives and livelihoods of Indian weavers as a result of a more organised and connected ecosystem of skilling, marketing and distribution created by the Ministry of Textiles. A special film titled “Khadi for fashion” also showcased the relevance and importance of Khadi from an employment and economic viewpoint.

Hon'ble Prime Minister inaugurated a special three-day exhibition of exclusive handloom, handicraft and khadi products by awardee weavers, cooperative societies, producer companies and women self-help groups from across the country.

As part of the National Handloom Day celebrations, various initiatives were undertaken across the country. Handloom weavers, entrepreneurs and handloom organizations (Primary Handloom Weavers Co-operative Societies, Apex Societies, etc) from all over the country gathered at Handloom Haat to display their native handlooms and crafts to more people via stalls displaying handlooms, handicraft, jute items, and live demonstrations. Another exhibition of handlooms and handicrafts was organized at Dilli Haat with 160 weavers and artisans from different parts of the country getting direct access to customers. As part of creating greater awareness among younger audiences about India's vast handloom sector, a captivating two-week educational initiative was organized at the National Crafts Museum. The initiative aimed to provide over 10,000 students from 75 schools with a deeper understanding of Indian handlooms.

1.4.2 Launch of PM Vishwakarma Scheme

Hon'ble Prime Minister launched PM Vishwakarma scheme on 17th September, 2023 to provide end-to-end support to artisans and craftspeople who work with their hands and tools. These traditional artisans and craftspeople are referred to as "Vishwakarmas" and are engaged in occupations such as blacksmiths, goldsmiths, potters, carpenters, sculptors, etc.



- The Cabinet Committee on Economic Affairs chaired by Hon'ble Prime Minister approved a new Central Sector Scheme "PM Vishwakarma" on 16.08.2023 with a financial outlay of Rs. 13,000 crore for a period of five years (FY 2023-24 to FY 2027-28). The Scheme aims to strengthen and nurture the Guru-Shishya parampara of traditional skills by artisans and crafts people working with their hands and tools. The Scheme also aims at improving the quality, as well as the reach of products and services of artisans and crafts people and to ensure that the Vishwakarmas are integrated with the domestic and global value chains.
- Hon'ble Prime Minister launched 'PM Vishwakarma Scheme' for traditional artisans and craftspeople on the occasion of Vishwakarma Jayanti on 17.09.2023. Hon'ble Prime Minister also launched the PM Vishwakarma logo, tagline and portal. He also released a customized stamp sheet, a tool kit e-booklet and video on the occasion. Hon'ble Prime Minister symbolically distributed Vishwakarma certificates to 18 beneficiaries across 18 trades. The event took place at approximately 70 venues across the nation, as part of the whole-of-government strategy to increase beneficiary awareness.
- Hon'ble Prime Minister underlined the contribution and importance of the Vishwakarmas in everyday life, especially in the rural economy. He said that it is the need of the hour that Vishwakarmas are recognized and supported.
- PM Vishwakarma Scheme has been conceptualized to benefit Indian artisans engaged in eighteen identified traditional trades. Under the Scheme, the eligible beneficiaries (Vishwakarmas) will be provided recognition through PM Vishwakarma certificate and

ID card, along with skill upgradation involving basic and advanced training and toolkit incentive of Rs. 15,000. Further, collateral-free credit supports up to Rs. 1 lakh (first tranche) and up to Rs. 2 lakhs (second tranche) at a concessional interest rate of 5% would be made available, in addition to incentive for digital transactions and marketing support.

- The Scheme covers artisans and craftspeople engaged in 18 trades, viz.(i) Carpenter (Suthar/Badhai); (ii) Boat Maker; (iii) Armorer; (iv) Blacksmith (Lohar); (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler (Charmkar)/ Shoesmith/ Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.
- The benefits of the Scheme include the following:
 1. **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
 2. **Skill Upgradation:**
 - a) Skill Verification followed by 5-7 days Basic Training
 - b) 15 days or more Advanced Training
 - c) Training Stipend: Rs 500 per day
 - d) Transport allowance: Rs 1,000
 3. **Toolkit Incentive:** Rs. 15,000 through e-vouchers
 4. **Credit Support:**
 - a) **Collateral free Enterprise Development Loans:**
 - o Upto Rs 1 lakh (First Tranche for 18 months repayment)
 - o UptoRs 2 lakh (Second Tranche for 30 months repayment)
 - b) **Concessional Rate of Interest @ 5%**
 - o subject to interest subvention cap upto 8% by Government of India
 - o (Credit Oversight Committee may revise subvention cap keeping in view prevailing interest rates)
 - c) **Credit Guarantee Fee to be borne by Government of India.**
 5. **Incentive for Digital Transaction:** Re. 1 per transaction for maximum 100 transactions per month.
 6. **Marketing Support:** Corpus for quality certification, branding, e-commerce, advertising, publicity, participation in trade fairs and other marketing activities.

Progress as on 07.06.2024:

- i. Total No. of Applications – 2,17,09,646
- ii. Total No. of Registrations – 12,33,400
- iii. PMV Certificates/IDs Issued – 6,21,313
- iv. Skill Assessment Completed – 3,98,583
- v. Basic Training Completed – 3,82,326
- vi. E-voucher Issues – 3,03,806
- vii. Loan Applications Sanctioned – 30,185
- viii. Loan Applications Disbursed – 1,196



- 3-Day Exhibition
- A '3-Day Exhibition' on PM Vishwakarma, was held from 17th to 19th September, 2023 at Yashobhoomi, Dwarka, New Delhi, which showcased the story of the advancement of traditional artisans and craftsmen from 18 trades (Vishwakarmas) by combining heritage and modern technology. 54 artisans and craftspersons from different parts of India, following the Guru-Shishya parampara, participated in the exhibition. Artisans from the different trades of PM Vishwakarma displayed their craftspersonship, showcasing their products. Visiting the exhibition on 17.09.2023 during the launch of 'PM Vishwakarma Scheme', Hon'ble Prime Minister interacted with the artisans and craftspeople participating in the exhibition and also urged the citizens to visit the exhibition.

- The exhibition displayed high-end technological elements as well as a center zone depicting various components of PM Vishwakarma through interactive technology.
- Showcasing the centuries-old traditions, an exclusive antiquity museum of tools and crafts of trades related to PM Vishwakarma was created in the exhibition, displaying traditional tools created by Vishwakarmas and covering their journey.
- 256 Beneficiaries of PM Vishawakarma were invited by the Ministry of Defence as “Special Guests” to witness the Republic Day Parade 2024 at Kartavya Path, New Delhi. These beneficiaries belonged to rural and urban areas of 20 States including North-Eastern State and 4 Union Territories.

1.4.3 “MSME Pavilion” at India International Trade Fair (IITF), 2023

Hon’ble Minister of MSME inaugurated “MSME pavilion” at the 42nd India International Trade Fair (IITF), 2023 organized by India Trade Promotion Organization (ITPO) held during 14th to 27th November, 2023 under the theme "PM Vishwakarma". 195 stalls were allocated to Micro and Small Enterprises (MSE) participating from 29 States/UTs. More than 85% of stalls were allocated to first time participants. Stalls were allocated free of cost to women, SC/ST, NER, Aspirational District beneficiaries. MSME entrepreneurs show-cased their products in different sectors including Textiles, Handloom, Embroidery works, Custom Tailoring, Handicrafts, Gems & Jewellery, Leather Footwear, Games & Toys, Bamboo crafts, Cane items, Furniture, Ceramics & Pottery, Food products, Cosmetics, Chemical Products, Mechanical items." Representation of women owned enterprises, enterprises from SC/ST and enterprises from Aspirational districts, in the event was as below: -

Category	Representation in terms of number	Representation in terms of percentage
Women owned enterprises	132	67
Enterprises from SC/ST category	110	56
Enterprises from aspirational districts	64	33

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

2.1 Role of MSME in Indian Economy

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

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

2.2.1 Estimated number of MSME in country

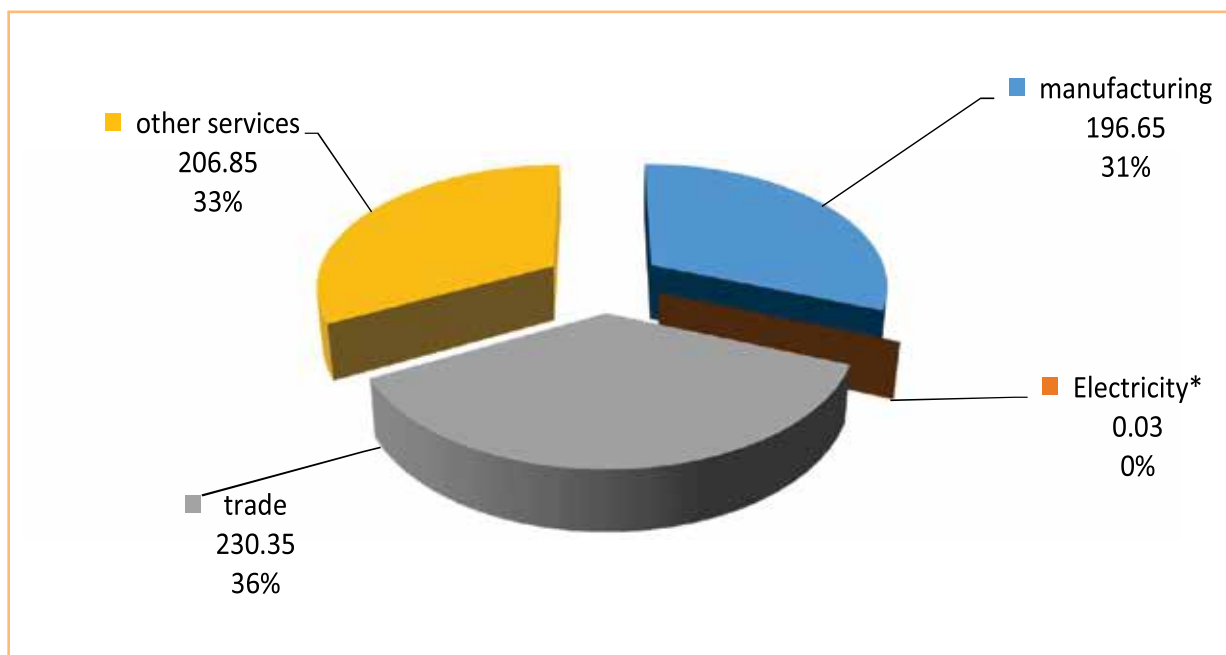
2.2.1.1 As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSME in the country engaged in different economic activities (196.65 lakh in Manufacturing, 0.03 lakh in Non-captive Electricity Generation and Transmission, 230.35 lakh in Trade and 206.85 lakh in Other Services) excluding those MSME 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 show the distribution of MSME activity wise.

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



*Non-captive electricity generation and transmission

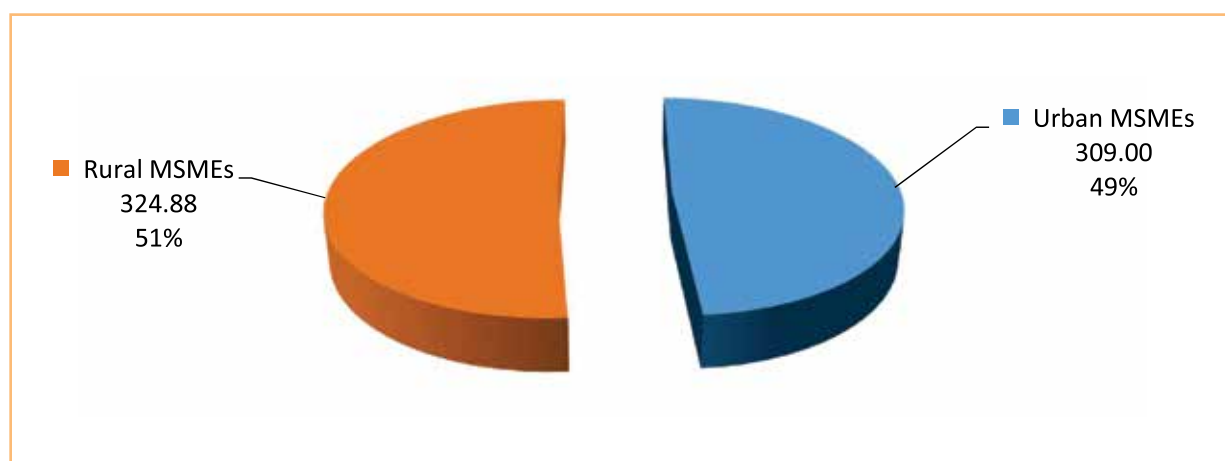
2.1.1.2 Micro sector with 630.52 lakh estimated enterprises accounts for more than 99% of total estimated number of MSME. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSME accounted for 0.52% and 0.01% of total estimated MSME, respectively. Out of 633.88 estimated numbers of MSME, 324.88 lakh MSME (51.25%) are in rural area and 309 lakh MSME (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 MSME is also enclosed as **Annexure-1**.

Statement No. 2.2: Distribution of Enterprises Category Wise

(Numbers in lakh)

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

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



2.2.2 Type of Ownership of Enterprises

2.2.2.1 Male/ Female Ownership

Out of 633.88 MSME, there were 608.41 lakh (95.98%) MSME were proprietary concerns. There was dominance of male in ownership of proprietary MSME. Thus, for proprietary MSME 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 and category wise)

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

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

entrepreneurs wise

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

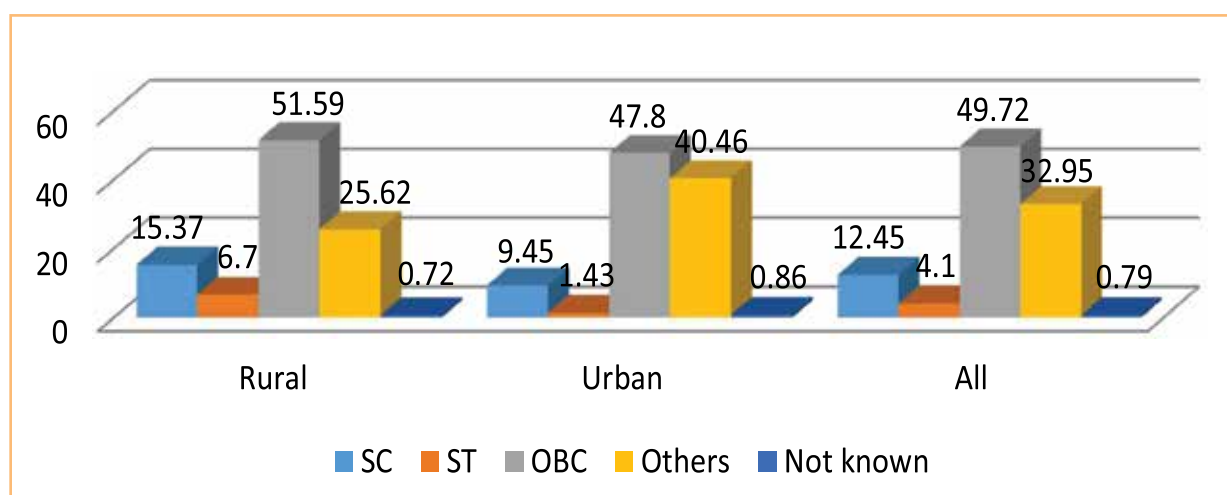
2.2.3 Ownership of Enterprises Social Category Wise

- 2.2.3.1 The socially backward groups owned almost 66.27% of MSME. Bulk of that was owned by OBC (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 MSME were owned by socially backward groups, of which 51.59% belonged to the OBC. In urban areas, almost 58.68% belonged to the socially backward groups, of which 47.80% belonged to the OBC.

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)

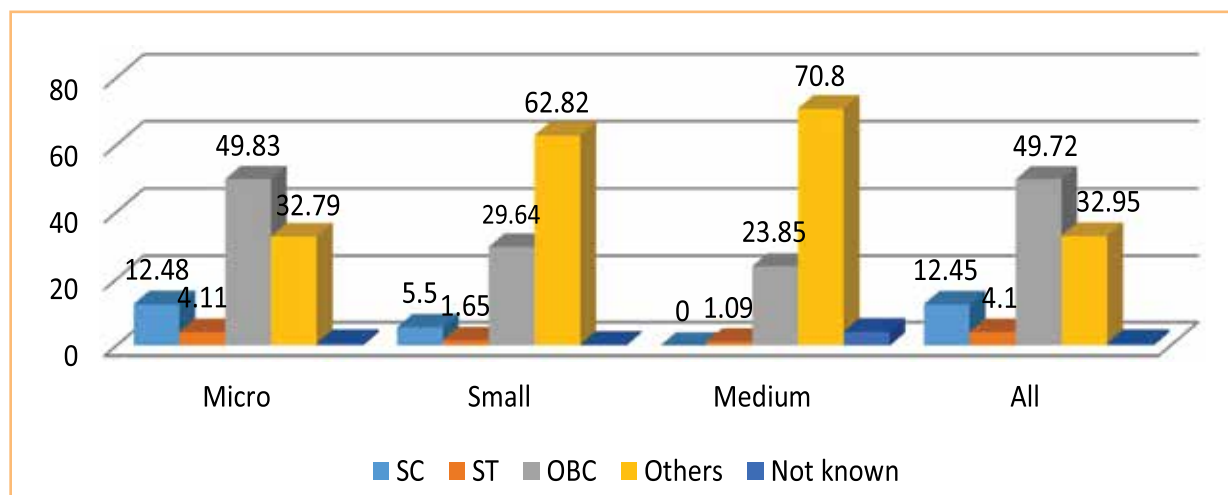


- 2.2.3.2 The analysis of enterprises owned by socially backward groups in each of the three segments of MSME sector reveals that micro sector had 66.42% of enterprises owned by socially backward group, whereas small and medium sectors had 36.80% and 24.94% of enterprises owned by socially backward groups,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

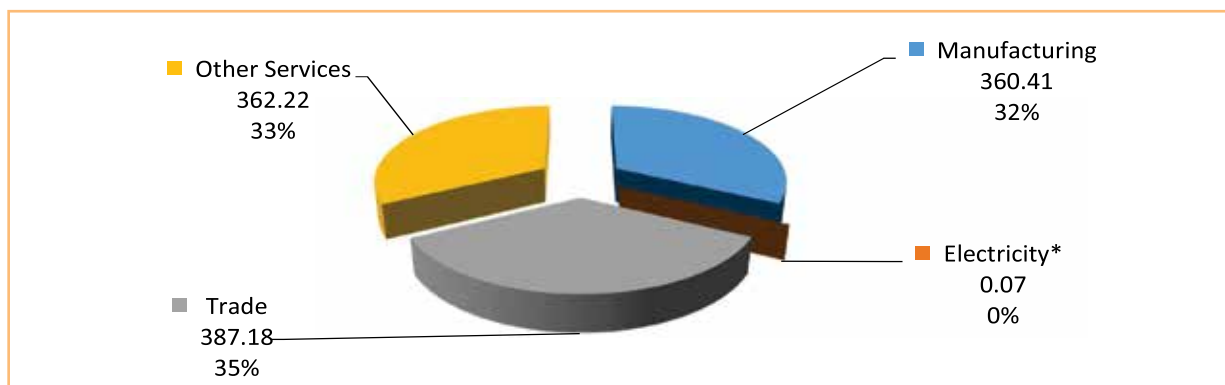
- 2.2.4.1 As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector created 11.10 crore jobs (360.41 lakh in Manufacturing, 0.07 lakh in Non-Captive Electricity Generation and Transmission, 387.18 lakh in Trade and 362.82 lakh in Other Services) in the rural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



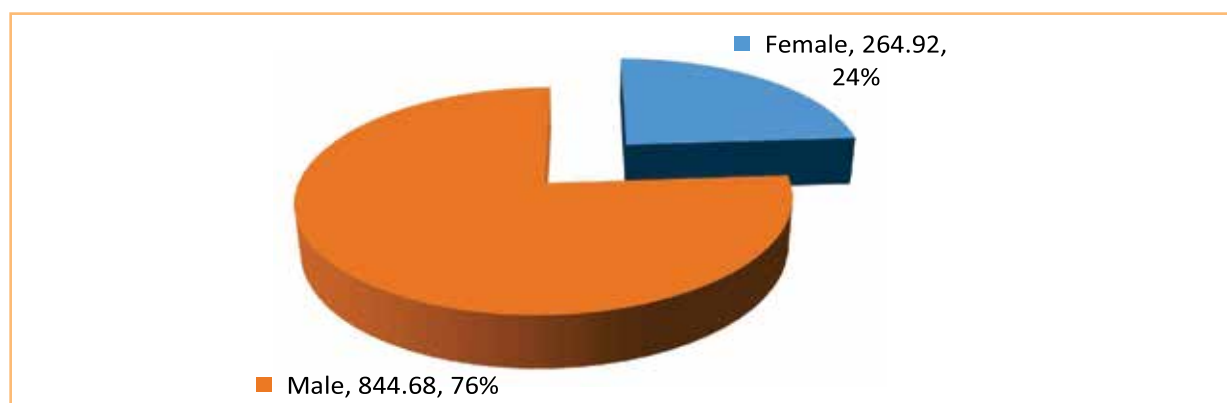
2.2.4.3 Out of 1109.89 lakh employees in MSME sector, 844.68 (76%) are male employees and remaining 264.92 lakh (24%) are females. The Statement No. 2.9 and Figure 2.7 show the sectoral distribution of workers in male and female category.

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



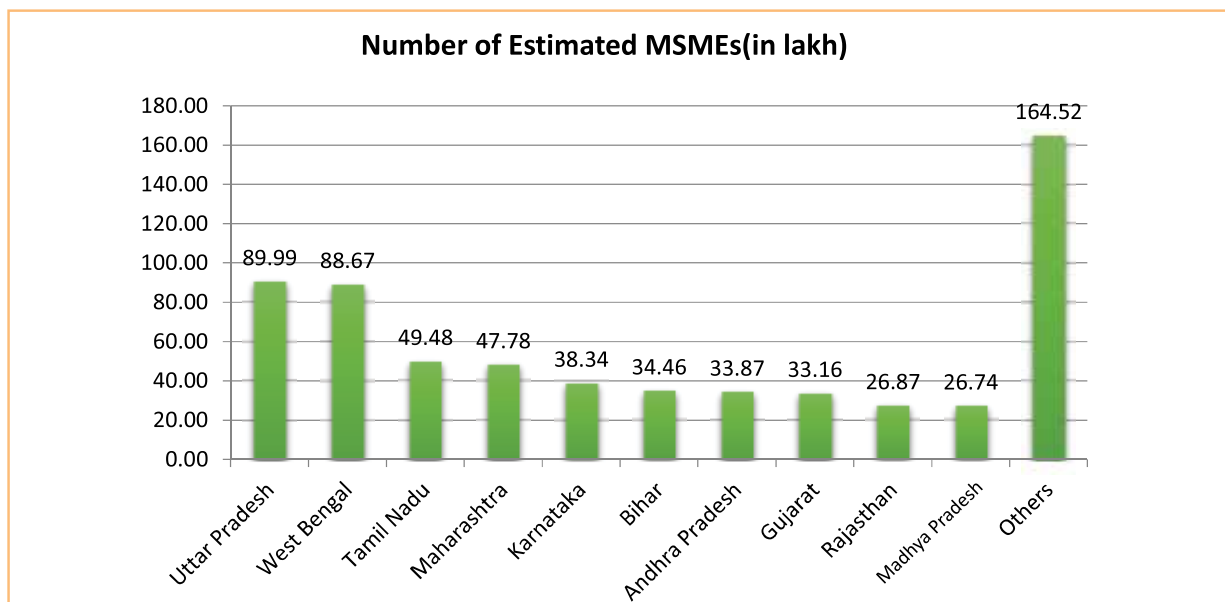
2.2.5 State-wise Distribution of estimated MSME

- 2.2.5.1 State of Uttar Pradesh had the largest number of estimated MSME with a share of 14.20% of MSME in the country. Top 10 States accounted for a share of 74.05% of the total estimated number of MSME 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 MSME	
		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

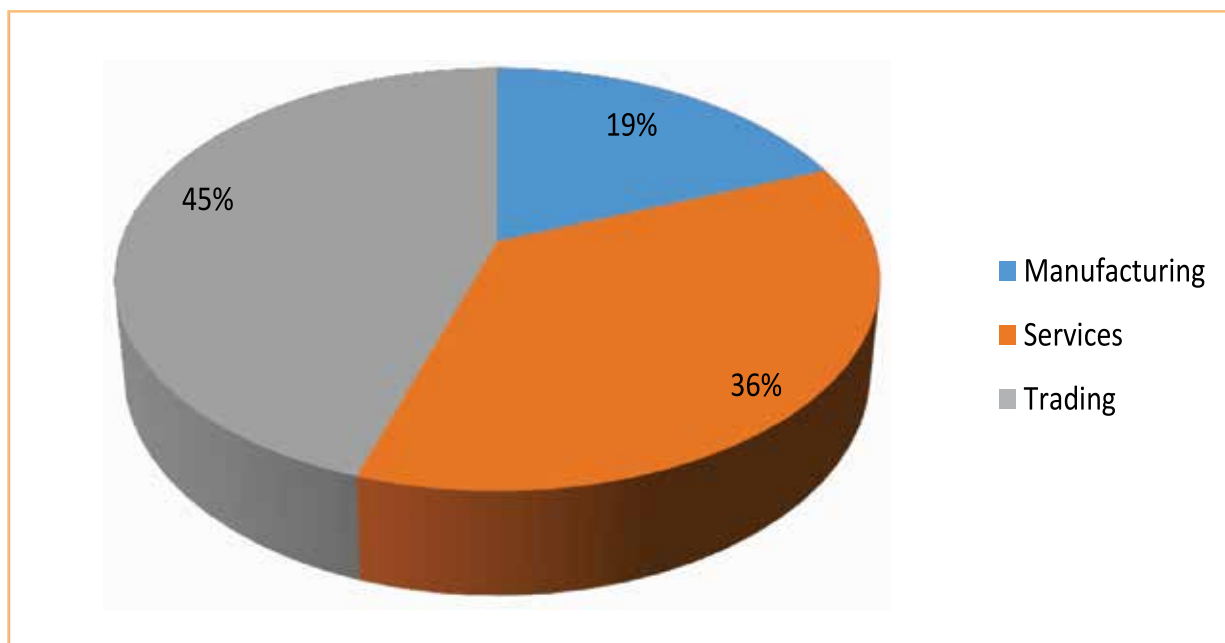
Figure 2.8: Distribution of MSME in Top Ten States



2.3 Registration of New MSME

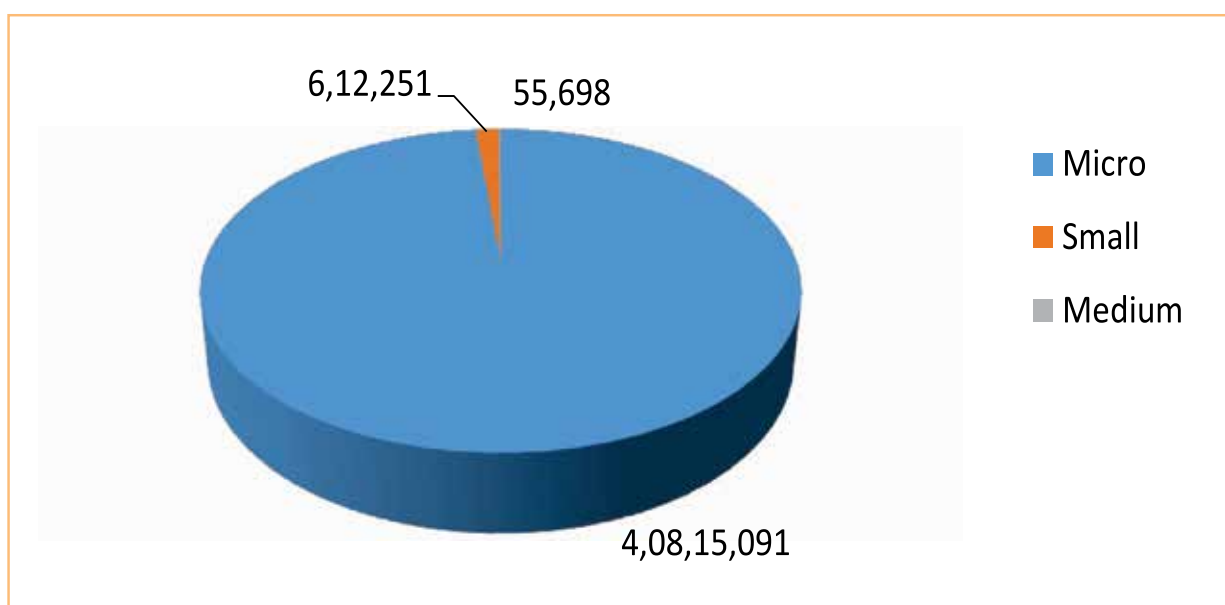
- 2.3.1** One of the critical indicators to assess the successful development of MSME Sector in an economy is the data on opening of new MSME; it depicts the conducive environment for opening and growth of such units in an economy as well as shows the confidence of entrepreneurs in the macroeconomics of the country. Before the MSMED Act, 2006, there was a system of registration by small scale industrial units to the DIC. Subsequently, as per the provisions of the MSMED Act, 2006, MSME used to file Entrepreneurs Memorandum (Part-I) at District Industries Centres (DIC) before starting an enterprise. After commencement of production, the entrepreneur concerned used to file Entrepreneurs Memorandum (Part-II) / [EM-II].
- 2.3.2** The Ministry has replaced the erstwhile process of filing of Udyog Aadhaar Memorandum, by 'Udyam' registration on a portal based on composite criteria of classification of MSME, notified vide Notification dated 26.06.2020. Now the existing and prospective enterprises may obtain 'Udyam' Registration online on portal: <https://udyamregistration.gov.in>. In addition to this, the M/o MSME in association with SIDBI has launched Formalization project for informal Micro Enterprises (IME) on 11.01.2023. Under this initiative, IME are being on-boarded on the Udyam Assist Platform (UAP) to formalize the enterprises which do not have PAN.
- 2.3.3** The analysis of Udyam Registration, including IME registered on UAP provides a break-up of Manufacturing, Services and Trading MSME. It may be noted that MSME in Trading and Service Sector comprises a larger proportion of Udyam Registration as compared to the MSME in Manufacturing Sector. The break-up is provided in Figure 2.10.

Figure 2.10: Share of Udyam Registration including Informal Micro Enterprises on UAP: Manufacturing, Services and Trading as on 31st March, 2024.



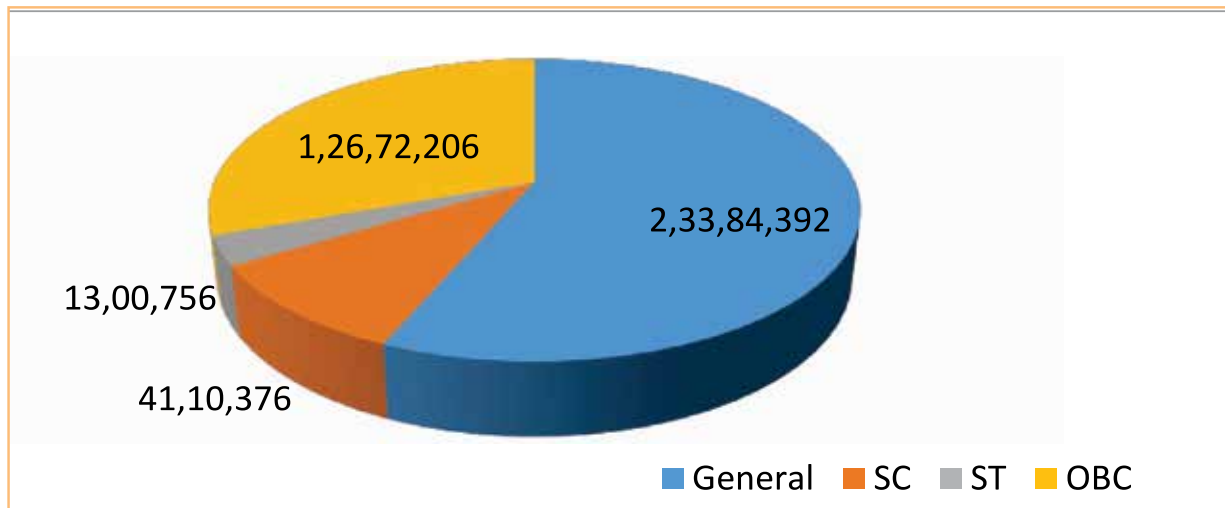
2.3.4 Figure 2.11 shows the distribution of Udyam Registration, including IME on UAP as on 31st March, 2024. As can be seen, Micro Enterprises constitute the vast majority of the enterprises followed by Small and the Medium Enterprises in the total of Udyam Registration.

Figure 2.11: Distribution of Micro, Small & Medium Enterprises as per Udyam Registration (including Informal Micro Enterprises on UAP)



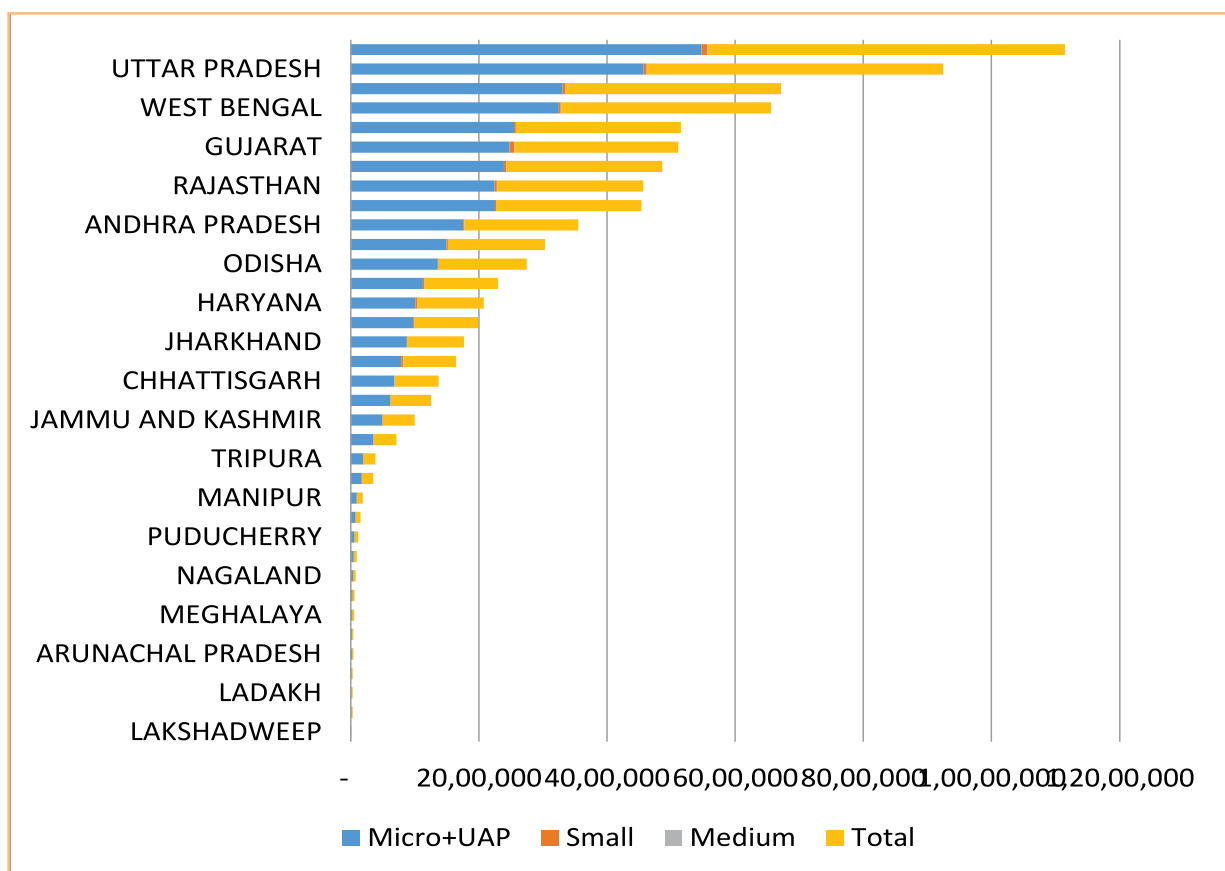
2.3.5 Udyam Registration also collects information regarding social category of owners of enterprises. Figure 2.12 shows the distribution of SC, ST, OBC and General as per Udyam Registration as on 31st March, 2024.

Figure 2.12: Distribution of SC/ ST/ OBC owned enterprises/General enterprises as per Udyam Registration (including Informal Micro Enterprises on UAP) as on 31st March, 2024



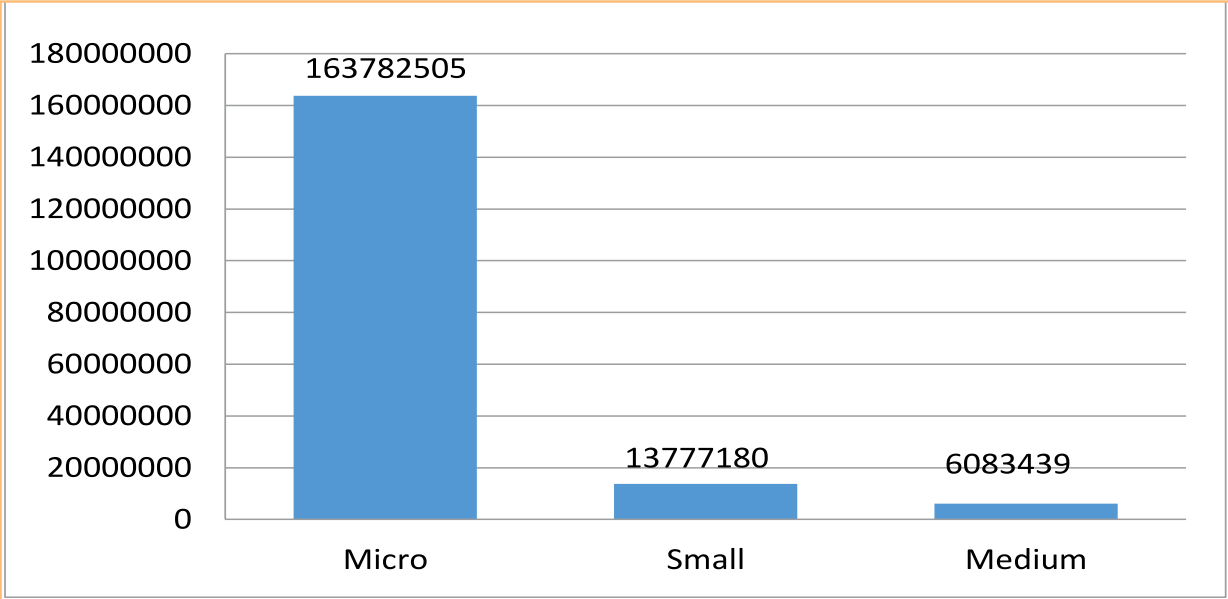
2.3.6 An analysis of the MSME registration shows that the major registrations are concentrated in a few states. Figure 2.13 shows the distribution of Registration across all Major States and UTs as on 31st March, 2024.

Figure 2.13: State-wise Distribution of Udyam Registration including Informal Micro Enterprises on UAP as on 31st March, 2024



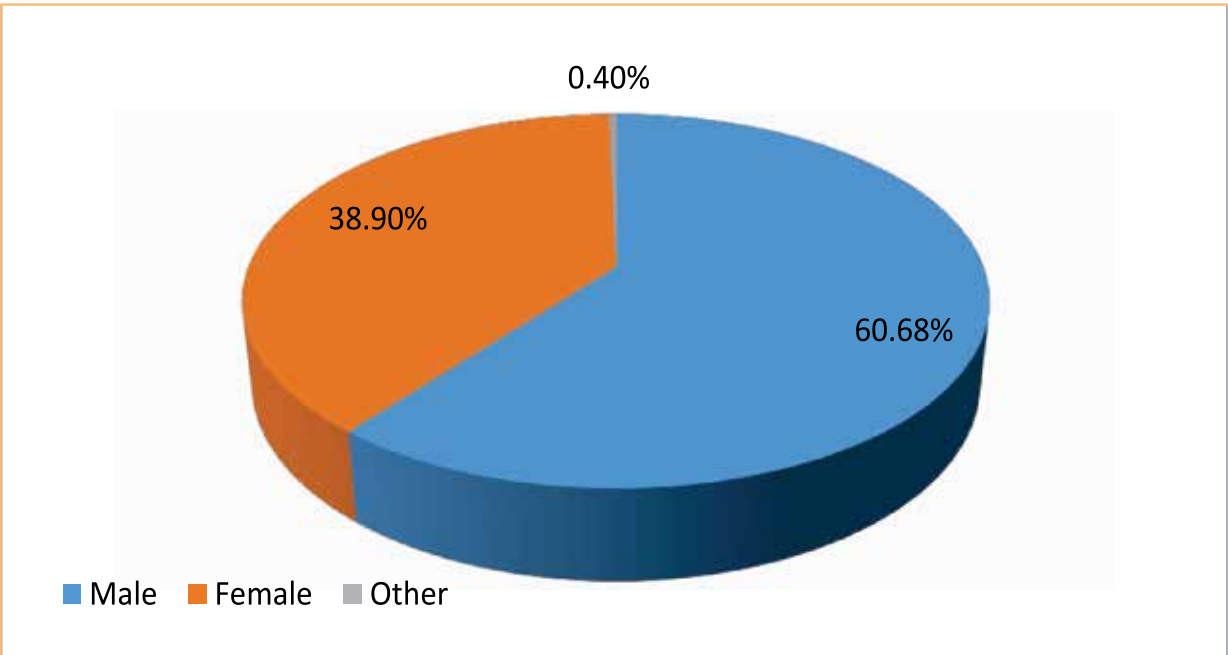
2.3.7 Udyam Registration, including IME on UAP, also captures employment data declared by the Micro, Small and Medium Enterprises. Figure 2.14 shows the distribution of employment provided by Micro, Small and Medium Enterprises as on 31st March, 2024.

Figure 2.14: Distribution of employment provided by Micro, Small and Medium Enterprises



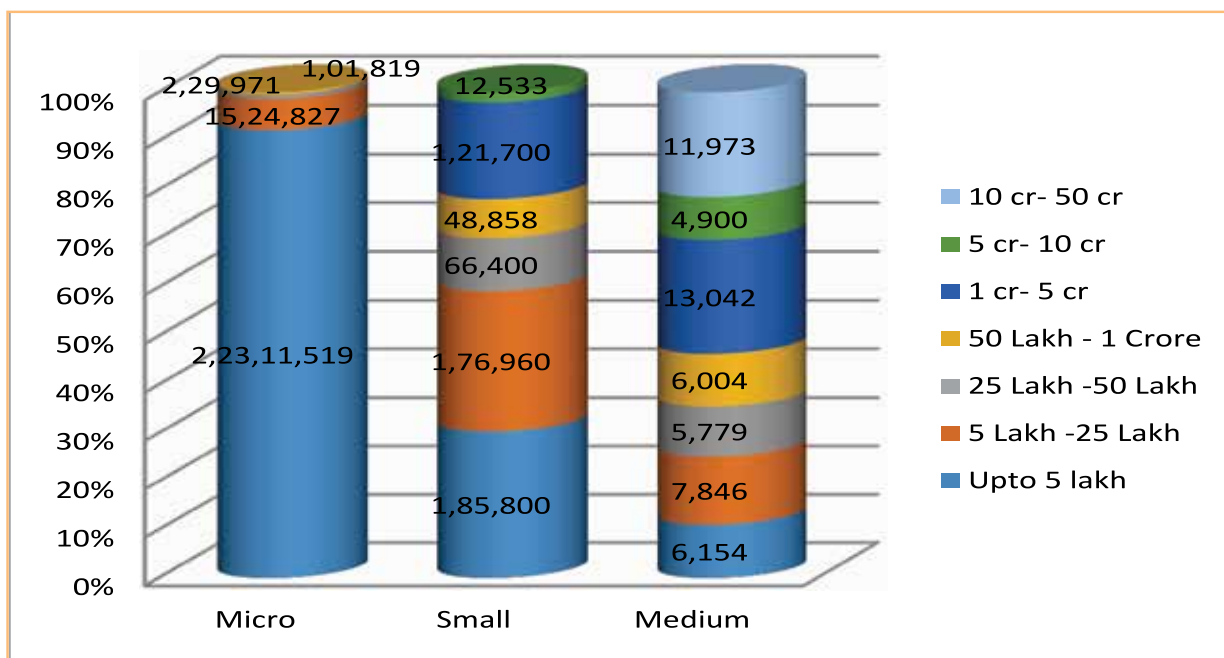
2.3.8 Udyam Registration, including IME on UAP, also provides gender wise distribution of enterprises; Figure 2.15 shows the gender wise distribution of Udyam Registration as on 31st March, 2024.

Figure 2.15: Gender wise distribution of Udyam Registration (including Informal Micro Enterprises on UAP) as on 31st March, 2024.



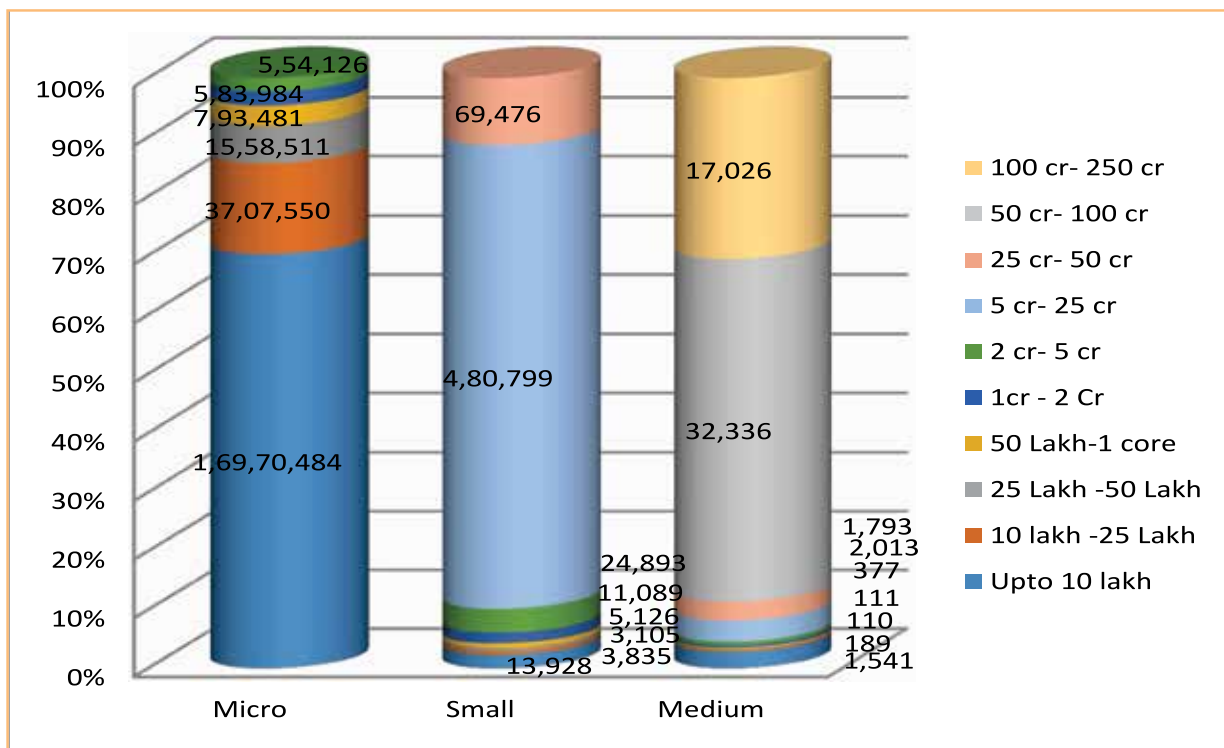
2.3.9 Udyam Registration also provides information on investment range of MSME as per new definition of MSME.

Figure 2.16: Investment range of MSME as per Udyam



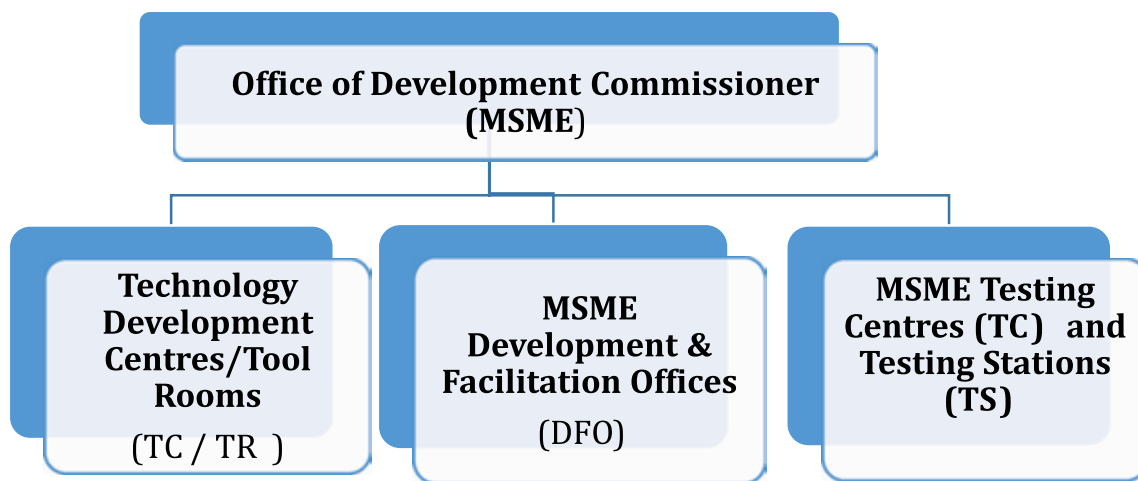
2.3.10 Udyam Registration also provide information on turnover range of MSME as per new definition of MSME.

Figure 2.17: Turnover range of MSME as per Udyam as on 31st March, 2024.



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

3.1 Office of Development Commissioner (MSME)



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

The Development Commissioner (MSME) have a vast network of field organizations and institutions across the country which includes 33 MSME DFO, 28 Br. MSME DFO, 4 MSME-Testing Centres (MSME-TC), 7 MSME-Testing Stations (MSME-TS), 30 Autonomous bodies registered as Societies under the Societies Registration Act known as Technology Centre to provide technological supports to MSME and Industries in the sectors viz general engineering, auto parts, leather & footwear, forging & foundry, electronics, electrical measuring instruments, etc. and also impart training to the youths for industry ready manpower.

3.1.1 Functions

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

- Advising the government in policy formulation for the promotion and development of MSME.

- Providing techno-economic and managerial consultancy, common facilities and extension services to MSME.
- Providing facilities for technology upgradation, modernization, quality improvement and infrastructure.
- Developing Human Resources through training and skill upgradation.
- Facilitating cluster development as a vehicle for MSME Ecosystem development.
- Providing economic information services.
- Maintaining a close liaison with the Central Ministries, NITI Aayog, State Governments, Financial Institutions and other Organizations concerned with development of MSME.
- Evolving and coordinating Policies and Programmes for development of MSME as ancillaries to large industries including CPSU.
- Enhancing trade competitiveness to ensure increase in share of export basket.
- Increasing access to credit and other means of finance.

3.1.2 Tool Rooms & Technical Institutions (TR & TI) (Also known as Technology Centres)

3.1.2.1 The Tool Rooms & Technical Institutions set up by the M/o MSME play a crucial role in providing practical skill development training to unemployed youth and industry workforce per year. In the year 2022-23, 18 Tool Rooms & Technical Institutions set up across the country have provided training to 1,76,378 trainees, supported 33,501 units and earned revenue of Rs. 254.15 Crore. These TR & TI have been set up as Autonomous Bodies of the Ministry and work on self-sustainable basis for meeting their operating expenses.

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

15. Process & Product Development Centre (PPDC), Agra.
16. Process cum Product Development Centre (PPDC), Meerut.
17. Central Footwear Training Institute (CFTI), Agra
18. Central Footwear Training Institute (CFTI), Chennai

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

3.1.2.3 There are eight TR & TI for product specific support to MSME 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 TC apart from extending design, development & manufacturing support to MSME for complex tools, parts and components have also supported the strategic sectors such as defence, aerospace, etc. towards their product development.

3.1.2.4 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, robotics, etc. These TC are concentrating on integrated development of the related segments of industries by providing quality tools, trained personnel and consultancy in tooling and related areas. A number of passed out trainees have also established their own enterprises thereby contributing to the social and economic development of the country.



Training to meet emerging needs of industry

3.1.2.5 Various NSQF courses have been developed in compliance with National Skill Qualification

Framework (NSQF). Students of 18 TR & TI are regularly participating in various Skill Competition programmes both at National & International level through these TR & TI. Post Covid-19 Pandemic, TR & TI have started offline training programmes.

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

3.1.2.7 The physical performance of TR & TI for 2023-24 is as under:

Trainees trained

Year	Trainees trained (in nos.)	Unit assisted (in nos.)	Opted for placement	Total placed (wage & self-employment)
2023-24	2,03,569	41,446	17,173	11,705

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

(A) Significant work done for industry, strategic sector, etc. along with Design & developed precision components for Import Substitute & Atmanirbhar Bharat Initiatives:-

- (i) Tool Rooms & Technical Institutions (TR & TI) contribution in the successful mission of Chandrayaan 3:
 - Central Tool Room & Training Centre (CTTC), Bhubaneswar developed 437 types of precision components and manufactured around 54000 such components.



- ii) IDTR Jamshedpur has:
- (a) Manufactured two Hot sub entry nozzle (HSEN) Trolley (being imported from Japan) for M/s. TRL Krosaki, Odisha. This trolley is used in Steel Plant for shifting Nozzle (HSEN) at 1000 - 1100°C from heating station to Tundish.



Refractory SEN Handling Trolley

- (b) Designed a new mould (being imported from Japan) for black refractory (new concept with added advantages over conventional refractory) having complex shape & high precision assembly. This would bring about 25% reduction in cost & 50% reduction in lead time for sourcing of mould. The pipe produced using this mould is used in transferring the molten material from tundish to the casting mould.



Mould for black refractory

- c) Designed and manufactured press tools for producing vane components (being imported from Germany) with quality improvement for Ordnance Factory, Dumdum. Vane Components being used in tail part of mortar ammunition for stabilizing the target trajectory after firing.



Press tools for producing vane components

- (ii) Indo German Tool Room (IGTR), Aurangabad:
- Developed 40 Bore Piston Shock Absorber for Bike (originally being imported from Germany) by 3D Printing direct metal laser sintering (DMLS) Technology for M/s Endurance Technology Ltd, Aurangabad, Maharashtra.



Bore Piston Shock Absorber

- Designed and developed progressive tool (being imported from Germany/China) used for Fold Over Layer Gasket manufacturing as per order from M/s Elring Klinger Automotive Components (India) Pvt. Ltd. Pune, Maharashtra.



Progressive Tool

- (iv) CTTC Kolkata has designed and manufactured guide track (originally being imported from United Kingdom) and Spadder assemble (originally being imported from Europe & China) used in Jute Industries.



Guide track and Spadder assemble

3.1.2.9 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 (TC) and 100 Extension Centres (EC) at a cost of Rs 3500 Cr to enhance outreach of TC/EC of Ministry of Micro, Small and Medium Enterprises throughout the country. These TC/ EC provide various services like technology support, skilling, incubation and consultancy to MSME and skill seekers leading to enhancement in employability of the skill seekers, competitiveness of MSME and creation of new MSME in the Country.

It is expected that the network of TC/EC 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 Centres and 100 Extension Centres are being established under Hub and Spoke model wherein a few Extension Centres (a smaller form of TC as Spoke) would be established under a common Technology Centre (Hub) for their mentoring, monitoring, administration and control so as to cover maximum part of the Country including aspirational districts, NER, etc. depending upon the need of the MSME and skill seekers of the catchment area. An investment of approximately Rs. 125.00 Cr per Technology Centre and Rs 10.00 Cr per Extension Centre is proposed to be incurred under the scheme.

These TC/EC 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 MSME through various value added services including skilling, and, inculcate innovation as an integral part of their work/output.

3.1.2.10 The Status of establishment of Technology Centres

- Locations for 20 Technology Centres finalised.
- Land finalised at 16 locations. Land at 11 locations in possession of the office. Land at 2 locations is at lease deed stage, and at 3 locations, land is in process of transfer. For 4 locations the land identification / finalization is in process.

3.1.2.11 The Status of establishment of Extension Centres

- Out of 40 approved locations for Extension Centres, 26 Extension Centres are in the process of establishment after approval of their DPRs.
- 21 out of these have started conducting training programmes and assisting MSME.

- During the year 2023-24, 22242 trainees have been trained and 339 MSME have availed services.

From FY-2021-22- to FY- 2023-24 total trainees trained 56670 Nos and availed services 2124 Nos.

3.1.2.12 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, M/o MSME launched the Technology Centre Systems Programme (TCSP) at an estimated Projected cost of Rs 2200 Crore to establish 15 new Technology Centres (TC) and upgrade existing TC across the country. This Programme is envisioned to upgrade and expand the network of Technology Centres (TC) that focus on improving the competitiveness of MSME in key manufacturing industries across India. TCSP has been conceptualised to create innovative eco-system for the MSME in the country. The 15 new Technology Centres being established in the following States/UTs are as below:

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

Training by New TC

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

	FY 2022-23	FY 2023-24
Trainees trained by new Technology Centres	9669	13071

Special Achievement

1. TC Vizag:-

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

2. TC Bhiwadi:-

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

3.1.3 Micro, Small and Medium Enterprises Development & Facilitation Offices (MSME-DFO)

3.1.3.1 MSME- Development & Facilitation Office

MSME-DFO are the field offices of Development Commissioner (DC MSME), M/o MSME, Government of India, New Delhi, that provide a wide spectrum of services to the Micro, Small and Medium Enterprises in the State. Presently, there are 33 MSME-DFO and 28 Branch MSME-DFO across the country.

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

3.1.3.2 Consultancy and Technical support

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

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

3.1.3.3 Market Research

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

- Identification of products for setting up of new MSME Units
- Preparation of Industry prospect
- Industrial potential survey
- Appraisal of projects for their techno economic viability
- Market survey and feasibility report
- Creating Awareness besides regular development activities

3.1.3.4 Coordination and Implementation

The MSME-DFO also play major role in:

- Implementation of Schemes and Services pertaining to MSME sector of Govt. of India.

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

3.1.3.5 Cluster Development Activity

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

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

3.1.3.6 Project Profiles

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

3.1.3.7 District Industrial Potential Survey Reports

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

3.1.3.8 Assistance to MSME in seeking financial support

- MSME-DFO are members in the State Level Bankers Committee (SLBC) and regularly attend the meetings. SLBC regularly monitor the credit flow to MSME sector by inviting all LDM of Nationalized Banks.
- MSME-DFO through the State level RBI Empowered Committee reviews the credit flow

to MSME and takes up various credit related issues of MSME through the Empowered Committee for their further directions to the Banks.

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

3.1.4 MSME Testing Centres and Testing Stations

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

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

3.1.4.1 MSME Testing Centres- Features

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

MAJOR TESTING CENTRES/TESTING STATIONS:



CHEMICAL LAB – MSME-TC CHENNAI



TESTING AT MSME-TC MUMBAI



TESTING AT MSME - KOLKATA



UNIVERSAL TENSILE TESTING 1000KN
AT MSME-TS HYDERABAD



TESTING AT MSME-TS PUDUCHERRY



METALLURGICAL MICRO STRUCTURE
TESTING AT MSME-TS HYDERABAD

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

3.1.4.2 Major Activities

Use of Bharatkosh portal for online collection of testing Charges.

- MSME- Testing Centres and Testing Stations have implemented uniform test charges across the country on the lines of one rate one testing charges in all Testing Centres/ Testing stations. The rates are rationalized and discount is given to MSME. MSME Testing Centres and testing stations are providing subsidy in test charges for Micro Units (25%) and Small units (10%).
- New Testing facilities for testing of complete Leather & leather products have been developed at Testing Centre, Chennai.
- The revenue generated by MSME- Testing Centres & Testing Stations for the year 2023-24 is Rs 13.05 crore and total 10,831 MSME benefited by availing test facilities.

The detail regarding the Testing Centre can be seen on the following link (<http://dcmsme.gov.in/MSME-TESTING-CENTRE.pdf>) for wider dissemination of information about the testing facilities available in these centres for MSME sector.

3.1.4.3 Inauguration of Technology Centre & Launch of Special Scheme for informal Micro Enterprises

Hon'ble Union Minister for MSME inaugurated four MSME Technology Centres at (i) Greater NOIDA; (ii) Kanpur (Uttar Pradesh); (iii) Baddi (Himachal Pradesh) and (iv) Imphal (Manipur) along with 2 Extension Centres at Karimnagar (Telangana) and Bhavanipatna (Odisha) on 14.02.2024 at Greater Noida. The Technology Centres provide state of the art facilities for manufacturing and production, including support through high-end machinery, technology and consultancy. Development and Facilitation Office at Dehradun (Uttarakhand) and Development and Facilitation Office (Nucleus Centre) at Ladakh were also inaugurated on this occasion.

A special Scheme for Informal Micro Enterprises by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for extending loans upto Rs. 20 lakhs was also launched. This Scheme will provide support and opportunity for micro enterprises and is aimed at moderating the credit risk perception and prompting the lending institutions to lend to IME. As this initiative unfolds, it is expected to not only empower individual entrepreneurs but also create an inclusive, dynamic, and resilient economic ecosystem.

MoU with India EXIM Bank was signed by the Ministry for development of a unified online portal, for providing actionable market intelligence to MSME in import-export.

3.2 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 M/o 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.

3.2.1 Main Objectives

The main objectives of KVIC include:-

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

3.2.2 Functions

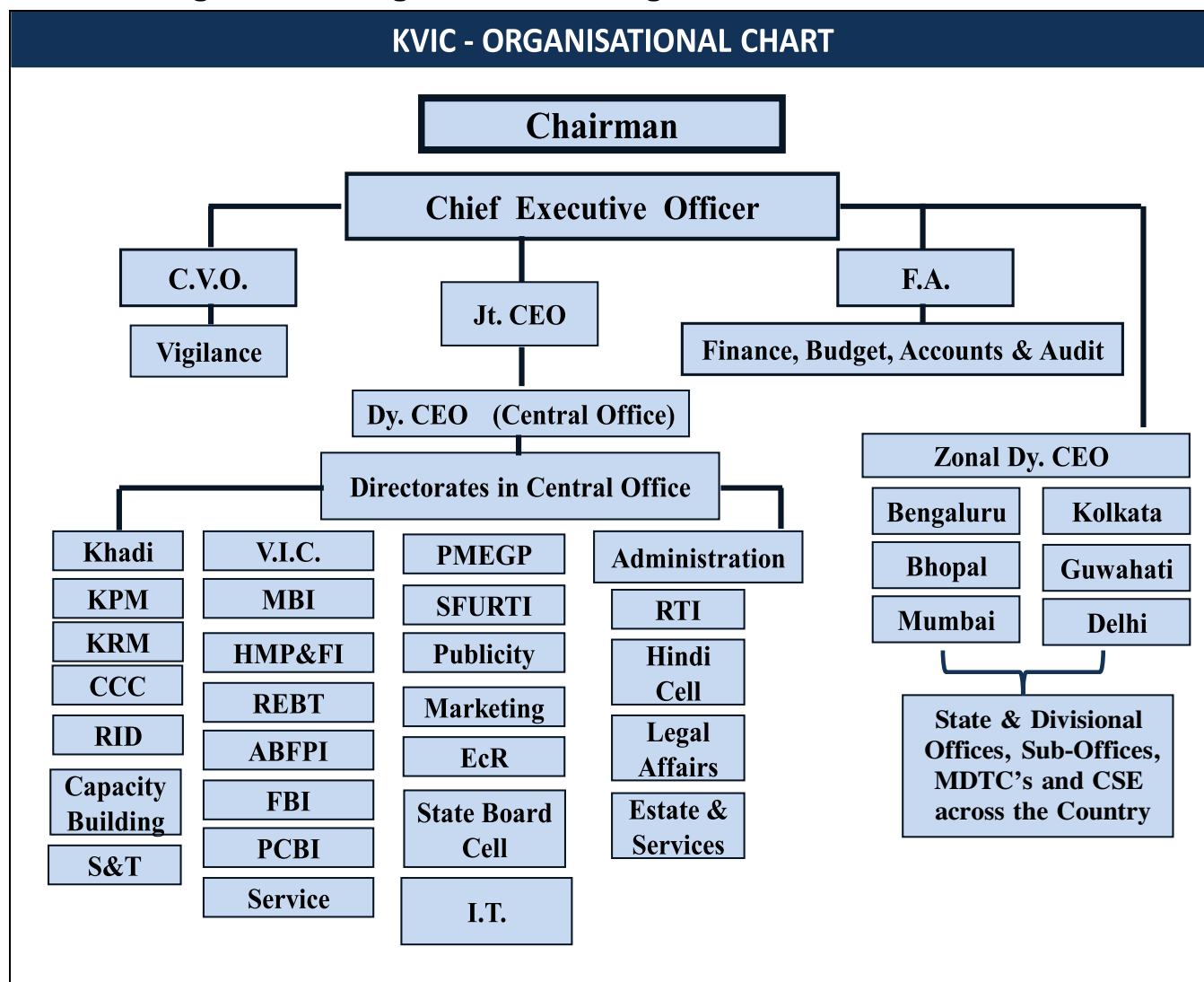
The functions of KVIC as prescribed under the KVIC Act, 1956 (61 of 1956) and Rules made thereunder, include: -

- (i) to plan and organize training of persons employed or desirous of seeking employment in Khadi and Village Industries;
- (ii) to build up directly or through specified agencies reserves of raw materials and implements and supply them or arrange supply of raw materials and implements to persons engaged or likely to be engaged in production of handspun yarn or Khadi or Village Industries at such rates as the Commission may decide;
- (iii) to encourage and assist in the creation of common service facilities for the processing of raw materials or semi-finished goods and otherwise facilitate production and marketing of Khadi or products of Village Industries;
- (iv) to promote the sale and marketing of Khadi or products of Village Industries or handicrafts and for this purpose forge links with established marketing agencies wherever necessary and feasible;
- (v) to encourage and promote research in the technology used in Khadi and Village Industries, including the use of non-conventional energy and electric power with a view to increasing productivity, eliminating drudgery and otherwise enhancing their competitive capacity and to arrange for dissemination of salient results obtained from such research;
- (vi) to undertake directly or through other agencies, studies of the problems of Khadi or Village Industries;
- (vii) to provide financial assistance directly or through specified agencies to Institutions or persons engaged in the development and operation of Khadi or Village Industries and guide them through supply of designs, prototypes and other technical information, for the purpose of producing goods and services for which there is effective demand in the opinion of the Commission;
- (viii) to undertake directly or through specified agencies, experiments or pilot projects which in the opinion of the Commission, are necessary for the development of Khadi and Village Industries;
- (ix) to establish and maintain separate organizations for the purpose of carrying out any or all of the above matters;
- (x) to promote and encourage co-operative efforts among the manufacturers of Khadi or persons engaged in Village Industries;
- (xi) to ensure genuineness and to set up standards of quality and ensure that products of Khadi and Village Industries do conform to the said standards, including issue of certificates or letters of recognition to the concerned persons; and
- (xii) to carry out any other activity incidental to the above

3.2.3 Organization

3.2.3.1. The Commission functions with its Head Office at Mumbai and six Zonal Offices located at New Delhi, Bhopal, Bengaluru, Kolkata, Mumbai and Guwahati and 40 State/Divisional/ Sub Offices, spread all over the Country.

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



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



3.2.3.4. Khadi and Village Industries (KVI) programmes are implemented in all States / UTs through KVIC field offices, Khadi and Village Industries Boards (KVIB) and Registered KVI Institutions. The Khadi programmes are implemented through Institutions registered either with KVIC or State / UT KVIB.

3.2.4 Khadi Sector in India

3.2.4.1. 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.

3.2.4.2. KVIC is a Statutory Organization tasked with the role of promoting the production and sale of Khadi. Over 2946 Khadi Institutions form the vast network are implementing the programmes of KVIC in India. Over 4.98 Lakh people are engaged in this activity. Out of which, over 80 percent are women Artisans.



3.2.4.3. 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. Further assistance is also provided for strengthening of Khadi Institution infrastructure as well as providing congenial workspace to the artisans.

3.2.4.4. Khadi sector production and sales have increased during previous year. Production and sale of Khadi sector during last 5 years and financial year 2023-24 are given below: -

Khadi Sector: Production & Sales

(Rs. in Crore)

Year	Production	Sales
2018 - 19 #	1963.30	3215.13
2019 - 20 #	2324.24	4211.26
2020 - 21#	1904.49	3527.71
2021 - 22#	2558.31	5051.72
2022 - 23 #	2915.83	5942.93
2023 - 24 #	3206.00	6496.00

Including Polyvastra & Solarvastra

3.2.4.5. Khadi sector's employment during last 5 years and financial year 2023-24 are given below:-

Khadi Sector : Employment

(Artisan in Lakh)

Year	Employment
2018 - 19 #	4.96
2019 - 20 #	4.97
2020 - 21 #	4.97
2021 - 22 #	4.97
2022 - 23#	4.98
2023 - 24 #	4.98

Including Polyvastra & Solarvastra

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

Sl. No.	Industry Vertical	Activities
1	Agro Based and Food Processing Industry (ABFPI)	<ul style="list-style-type: none"> Village Oil Industry Honey & Beekeeping Palm Gur and other Palm Products Fruit & Vegetable Processing Industry

Sl. No.	Industry Vertical	Activities
		<ul style="list-style-type: none"> • Pulses & Cereals Processing Industry • Spices & Condiments Processing Industry • 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
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	Handmade Paper, Leather and Plastic Industry (HPL&PI)	<ul style="list-style-type: none"> • Hand Made Paper and Paper Products Industry • Paper Conversion Industry • Leather 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, Industry • Carpentry Industry • Electric & Electronic Products Industry
6	Service Industry	<ul style="list-style-type: none"> • Maintenance and Servicing of Electrical and Electronic Goods • Plumbing • New Services such as AC repairing and maintenance, Mobile repairing and Sewing machine operation

3.2.4.7. Village Industries have shown growth over the previous years. Production and sales of Village Industries Products during last 5 years and current year 2023-24 given below: -

Village Industries: Production & Sales

Rs. in Crore)

YEAR	PRODUCTION	SALES
2018 - 19	56167.04	71076.96
2019 - 20	65343.07	84664.28
2020 - 21	70330.66	92213.65
2021 - 22	81731.62	110363.51
2022 - 23	93040.84	128686.56
2023 - 24	105091.68	149177.12

3.1.4.8 Village Industries including micro units setup under PMEGP scheme, employment during last 5 years and financial year 2023-24 are given below: -

Village Industries : Employment

(Artisan in Lakh)

YEAR	EMPLOYMENT
2018 - 19	142.03
2019 - 20	147.76
2020 - 21	154.09
2021 - 22	162.64
2022 - 23	172.14
2023 - 24	182.31

3.2.5 Strategic Initiatives by KVIC to Promote Khadi and Village Industries

Various strategic initiatives have been taken by KVIC to promote Khadi & Village Industries in the Country. Some of the initiatives are :

- An online portal KIMIS 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 and benefits are transferred through DBT mode.

- KVIC has started registration of new Institutions online through Khadi Institutions Registration and Certification Seva (KIRCS), for under taking Khadi activities by the new entities.
- A separate module for “PMEGP Second Loan” has been designed, developed and implemented.
- A new software application has been designed and developed for the benefit of Central Sliver Plants (CSP) to record their supply of raw material (sliver/roving) to the Khadi Institutions (KI).
- 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.
- KVIC celebrated “Khadi Mahotsav” with the tag line of “Khadi for Nation and Khadi for fashion” from 2nd October, 2023 to 31st October, 2023. Various online competition have been hosted at MyGov platform for participation of students, youths and general public across the nation have participated in various events such as Quiz Contest, Essay Writing, Elocution Contest, Slogan Contest, Street Play Competition, Jingle Contest and Short Film Contest, etc.
- In order to increase earnings of artisans, KVIC has increased the spinning wages from Rs. 7.50/- per hank to Rs. 10.00/- per hank and 10% increase in the weaving wages for Cotton Khadi, Woollen Khadi and Polyvastra.
- KVIC has taken various initiatives for protection of Khadi as a Brand in India and internationally and are the registered owners of over a hundred trademark registrations in India and Other Countries like Russia, China, Germany, Australia, USA, Japan, Gulf Countries, Bhutan, UK, and so on.
- Khadi and Village Industries Commission (KVIC) & NBCC (India) Ltd. have executed a MoU for execution of civil construction, repair, renovation & maintenance works for KVICs infrastructure under jurisdiction of concerned field offices PAN India.
- MoU was signed between KVIC and Prasar Bharati for showcasing brand “Khadi India” alongside India Public Service Broadcaster to facilitating perception building of KVIC and upgradation of the overall look & feel of DD News and DD India Channels.
- MoU has been executed between Khadi and Village Industries Commission and Quality Council of India on 3rd January, 2024 with the objectives to implement strategic quality interventions for the enhancement of Khadi products to establish a quality-centric ecosystem for Khadi.

- KVIC has taken new initiatives for inclusion of some more activities such as Air conditioner (AC) repairing and maintenance, Mobile repairing, and Sewing machine operator, etc. under the vertical of service industry component.

3.2.6 Swachh Bharat Abhiyan

- KVIC actively participated in Centre's flagship programme Swachh Bharat Abhiyan by implementing activities like office premises cleaning by brooming and dusting, sanitization, record digitalization, shredding of waste materials, weeding out of old records/files, etc.
- KVIC has also taken up the task of regular sanitization of the office premises and staff quarters across India.
- Under Special Campaign 3.0, 43 nos. of cleanliness drives have been organized under Swachh Bharat Abhiyan in various field offices across the country.

3.2.7 Implementation of Major Schemes

MAJOR SCHEMES BEING IMPLEMENTED BY KVIC

Sl. No.	SCHEME	KVIC ACTIVITIES
1	Prime Minister's Employment Generation Programme (PMEGP)	<p>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.</p> <p>KVIC is the single Nodal Agency at the National level to implement the scheme across the country, and at the State level, the scheme is implemented through State offices of KVIC, State Khadi and Village Industries Boards (KVIB), District Industries Centres (DIC), Coir Board (for coir related activities) and Banks.</p> <p>Under the scheme, General Category beneficiaries can avail of Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes, Scheduled Tribes, OBC, Minorities, Women, Ex-servicemen, Physically Handicapped, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>25% in urban areas. Maximum cost of the project under the scheme in Manufacturing Sector is Rs. 50.00 Lakh and in Service Sector, it is Rs. 20.00 Lakh. Margin Money subsidy varies from 15% to 35% for different categories.</p> <p>Also, own contribution of beneficiaries under Special Category, including women, is 05%. It is 10% for General Category beneficiaries.</p> <p>Since 2018-19, existing PMEGP, REGP and MUDRA enterprises are also supported based on past good performances with 2nd loan for upgradation and expansion. Under 2nd Loan, maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is Rs. 1.00 crore and for Service sector is Rs. 25 Lakhs. Eligible subsidy on 2nd loan for all categories is 15% of project cost (20% for NER & Hill States).</p> <p>Since inception in 2008-09 and up to 31.03.2024, a total of about 9.58 lakh micro enterprises have been assisted with a margin money subsidy of Rs. 24,964 Crore and provided estimated employment to about 78.24 Lakh persons.</p> <p>During the year 2023-24, a target was fixed for setting up of 80,120 PMEGP units, involving Rs. 2650 Crore as Margin Money subsidy and generating estimated employment opportunities for 6.40 Lakh persons.</p> <p>During FY 2023-24, a total of about 89,118 micro enterprises have been assisted with a margin money subsidy of Rs. 3093.88 Crore and provided estimated employment to about 7.13 Lakh persons. Out of the total assisted units, 531 units upgraded via 2nd loan under PMEGP with a total margin money subsidy of Rs. 38.12 Cr.</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. 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>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>Modified Market Development Assistance (MMDA) for Cotton/ Muslin, Wool and Polyvastra is calculated @ 35% on Prime Cost and for Silk Khadi @ 20% on Prime Cost which includes cost of raw material plus conversion charges upto grey cloth plus processing charges without margins.</p> <p>During the year 2023 - 24, the disbursement under MMDA to Khadi and Polyvastra is Rs. 265.59 Crore to 1088 Khadi Institutions benefitting 1,49,045 artisans.</p>
3	Interest Subsidy Eligibility Certificate (ISEC) Scheme	<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 the year 2023- 24, Rs. 38.43 Crore has been disbursed to 1097 Khadi Institutions under ISEC to Khadi & Polyvastra.</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>The benefits of the scheme would be made available only to those Khadi artisans who work at least 100 days in a year, and possess own land. Under the scheme, financial assistance up to Rs.1, 20,000/- for construction of Individual Work shed and up to Rs. 80,000/- per artisans for Group workshed is provided.</p> <p>Since inception, up to 31 - 03 - 2024, a total of 47612 Khadi Artisans were benefitted under this Work-shed Scheme.</p> <p>During the year 2023- 24, a total of 87 Khadi Artisans were benefitted under this Work-shed Scheme.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
5	Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure	<p>The scheme is a combination of two sub schemes namely “Strengthening of Infrastructure of Existing Weak Khadi Institutions” and “Assistance for Marketing Infrastructure”.</p> <p>Under the scheme, Strengthening of Infrastructure of Existing Weak Khadi Institutions; assistance up to Rs. 15 Lakh is provided to Weak / Problematic Khadi Institutions to bring back their activities to normalcy.</p> <p>Assistance up to Rs. 25.00 Lakh is provided for developing marketing infrastructure, viz., common logo, signage, visual merchandising, and 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 KVIB and Departmental Sales Outlets.</p> <p>During the year 2023- 24, a total of 40 Khadi Institutions were strengthened under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, 148 sales outlets of Khadi Institutions were renovated under Assistance for Marketing Infrastructure.</p>
6	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 recognize the talent, creativity, enterprise of hard work of rural Artisan in a variety of fields, ranging from food products to handicraft; leather products, to ayurvedic medicines and to make the Traditional Industries more productive, profitable and capable for generating sustained employment for traditional industry Artisans and subsequently empower and convert them as self-governing entrepreneurs. It is a Cluster-based scheme of Government of India.</p> <p>During the year 2023- 24, total number of 12 clusters under KVIC became functional.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
7	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 the year 2023 - 24, Village Industries including micro units setup under PMEGP, production was Rs. 105091.68 crore and sales was Rs. 149177.12 Crore Further, 182.31 Lakh person (cumulative) employment were provided under Village Industries.</p>
8	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, KVIC under the aegis of M/o MSME is implementing Honey Mission from 2017-18.</p> <p>Since inception, up to 31 - 03 - 2024, a total of 2,03,989 Bee Hives (Boxes) with Bee Colonies were distributed to 20,518 Beekeepers under Honey Mission programme.</p> <p>During the year 2023 - 24, 17950 Bee Hives (Boxes) with Bee Colonies were distributed to 1795 Beekeepers under Honey Mission programme.</p>
9	Kumbhar Shashaktikaran Programme	<p>Khadi and Village Industries Commission launched the programme "Kumbhar Shashaktikaran Programme" to uplift the rural pottery traditional artisan's livelihood by enhancing their income. Under this programme, Electric Potter Wheel and skill up-gradation training of 10 days is provided.</p> <p>Under Mineral Based Industry, Khadi & Village Industries Commission (KVIC) distributed Electric Pottery Wheels along-with other tools & equipments to the Pottery artisans to enhance the livelihood of Potter families engaged in Pottery activities.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES									
		<p>Since inception, up to 31-03-2024, a total of 30,917 Electric Pottery Wheels and other equipments were distributed to 30,971 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 1,23,884 pottery artisans were benefitted.</p> <p>During the year 2023-24, 6,151 Electric Pottery Wheels were distributed to 6,151 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 24,604 pottery artisans were benefitted.</p>									
10	Science & Technology (S&T)	<p>Khadi and Village Industries Commission has been functioning with the vision of boosting and injecting innovation, quality and productivity to make the Khadi and Village Industries products globally competitive and also to enable rural industries get its due to market demand.</p> <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 explored and implemented in the area of technology by providing scientific input to needy Institutions with an objective to increase the productivity and quality of the product through reputed Scientific Institutions.</p> <p>During the year 2023 – 24, four projects under Khadi and nine projects under Village Industries were sanctioned.</p> <p>Various Research and Development initiatives taken under Science & Technology (Khadi):</p> <table> <tr> <th>Sr. No</th><th>Project</th><th>Name of the Project</th></tr> <tr> <td>1</td><td>IIM, Mumbai</td><td>Assessing and Enhancing the Business Productivity, Marketing and Visibility of Khadi</td></tr> <tr> <td>2</td><td>IIM, Mumbai</td><td>Optimizing Cost-Effective Supply Chain Management for Indian National Flag Production at KVIC</td></tr> </table>	Sr. No	Project	Name of the Project	1	IIM, Mumbai	Assessing and Enhancing the Business Productivity, Marketing and Visibility of Khadi	2	IIM, Mumbai	Optimizing Cost-Effective Supply Chain Management for Indian National Flag Production at KVIC
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Sl. No.	SCHEME	KVIC ACTIVITIES		
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		6	CTTC, Bhubaneswar	Redesigning of Equipment / Paper Conversion machinery - CTTC, Bhubaneswar
		7	Shri Govind Gramin Wa Shahari Vikas Sanstha, Wardha	Dissemination & Demonstration of Eco friendly Gas fired Kiln for Qualitative Cost-effective Production of Pottery Products-Shri Govind Gramin Wa Shahari Vikas Sanstha, Wardha
		8	University of Petroleum and Energy Studies, Dehradun	Design and development of a portable KVIC type biogas for colder region-University of Petroleum and Energy Studies, Dehradun
		9	FFDC, Kannauj	Development of Standards and Testing Methodology of Agarbatti-FFDC, Kannauj
11	Capacity Building	<p>Khadi and Village Industries Commission conduct training programmes through 35 Departmental and Non-Departmental Training Centres. These Training Centres imparts need base training under various disciplines, viz., Soap and Detergent Making, Food Items, Bakery Products, Ready Made Garments Making, Beekeeping, Agarbatti Making, Candle making, Motor Repairing, Binding and also organizing entrepreneurship awareness programmes, etc.</p> <p>During 2023-24, 90,152 trainees undergone skill development training as well as participated in entrepreneurship awareness programmes through these training centres.</p>		

3.2.8 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 2022 - 23 & 2023 - 24 (Provisional) is given in the following table and shows a robust growth: -

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

Sl. No.	Particulars	2022 - 23	2023 - 24 (Provisional)
I	PRODUCTION		
A.	Khadi	2503.31	2559.20
B.	Polyvastra	405.42	639.80
C.	Solarvastra	7.10	7.00
	Total Khadi, Polyvastra & Solarvastra	2915.83	3206.00
D	Village Industries including micro units set up under PMEGP	93040.84	105091.68
	Total KVI Production	95956.67	108297.68
II	SALES		
A.	Khadi	5110.92	5255.28
B.	Polyvastra	824.05	1232.72
C.	Solarvastra	7.96	8.00
	Total Khadi, Polyvastra & Solarvastra	5942.93	6496.00
D.	Village Industries including micro units set up under PMEGP	128686.56	149177.12
	TOTAL KVI SALES	134629.49	155673.12
III	EMPLOYMENT		
A.	Khadi	4.62	4.62
B.	Polyvastra	0.30	0.30
C.	Solarvastra	0.06	0.06
	Total : Khadi, Polyvastra & Solarvastra	4.98	4.98
D.	Village Industries including micro units set up under PMEGP	172.14	182.31
	Total KVI Employment	177.12	187.29

3.2.9 Budgetary Support to KVIC

3.2.9.1. Government of India allocates budget outlays for carrying out the Khadi and Village Industries programme in the form of “Khadi Gramodyog Vikas Yojana Grants”. The budgetary allocations under “Khadi Vikas Yojana Grant” are meant for various activities such as Modified Market Development Assistance (MMDA), Interest Subsidy Eligibility Certificate (ISEC) Scheme, Work-shed Scheme for Khadi Artisans, Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure, Quality

Assurance for Khadi products, Design House for Khadi, Capacity Building (Training to Khadi artisans), Science & Technology (Khadi), Survey & Studies, Marketing support for KVI programme, etc.

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

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

3.2.9.2. The details of funds provided from Budgetary Sources (Khadi Gramodyog Vikas Yojana & Other Grant and Khadi Grant Administration & Book Adjustment head) during the last two years and those earmarked in the Budget Estimate 2023-24 are given in the following Table:-

BUDGETARY SUPPORT TO KVIC

(Rs. in Crore)

YEAR	REVISED ESTIMATE (RE)		FUND RECEIVED FROM MINISTRY	
	KGVY & Other Grant	Khadi Grant (Adm.)	KGVY & Other Grant	Khadi Grant (Adm.)
2022 - 23	3083.72	335.00	3077.39	332.80
2023-24	3481.16	287.57	3479.84	287.56

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, NGO, manufacturers and exporters. This is the best example of producing beautiful artifacts, handicrafts and utility products from coconut husks which is

otherwise a waste. The coir industry employs about 7.40 lakh persons of whom majority are from rural areas belonging to the economically weaker sections of the society. Nearly 80% of the coir workers in the fibre extraction and spinning sectors are women. The Board is tasked with promoting the overall development of the coir industry and improvement of the living conditions of the workers engaged in this traditional industry.

3.3.3 Functions

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

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

3.3.4 Organisation

3.3.4.1 Constitution of the Board

Govt. of India had set up Coir Board under an Act of Parliament viz. Coir Industry Act,

1953 (45 of 1953) for the development of coir industry and for promotion of domestic as well as export market of coir and coir products. Section (4) of the Coir Industry Act, 1953 empowers Central Govt. to constitute Coir Board. The Board shall consist of a Chairman and such number of other members not exceeding forty as the Central Government may think expedient, to be appointed by that Government by notification in the Official Gazette from among persons representing various categories. The Rule 4 of the Coir Industry Rules, 1954 provides the number of persons to be appointed as members from each of the categories specified in sub section (3) of Section 4 of the Act as follows:

- (a) Growers of coconut and producers of husks and coir yarn – 3
- (b) Persons engaged in the production of husks, coir and coir yarn and in the manufacture of coir products – 3
- (c) Manufacturers of coir products – 3
- (d) Dealers in coir, coir yarn and coir products including both exporters and internal traders – 3
- (e) Parliament - 2 members to be elected by the Lok Sabha and one to be elected by the Rajya Sabha – 3
- (f) The Governments of principal coconut growing States – 5
- (g) Such other persons or class of persons who in the opinion of Central Govt. ought to be represented on the Board – 19.

3.3.4.2 Head Quarter of the Board

Chairman

Shri Kuppuramu Duraipandi has been appointed as Chairman, Coir Board for the period of three years and has taken charge on 14.07.2021.

Secretary

In pursuance of Ministry order and as per Coir Board Order No. A-46/ 1/ 2022-Adm (Personnel) dated 27.09.2022, Shri. Jitendra Kumar Shukla, Zonal Director Gr.I has been appointed as Secretary, Coir Board additional charge w.e.f. 27.09.2022 and is continuing.

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 246 employees under the Board.

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, Odisha, 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)
2018-19	964,046	272804.59
2019-20	988,996	275790.13
2020-21	1163213	377897.91
2021-22	1234855	434005.00
2022-23	1264784	399217.92
2023-24	1179396	338805.09

3.3.5.2 The top 5 coir importing countries from India during the year 2023-24 is provided below:

Sl. No.	Country	Quantity (Tonnes)	Percentage (%)	Value (Rs. in Lakhs)	Percentage (%)
1	USA	136786	11.59	85182	21.90
2	Republic of China	498403	42.25	77374	19.90
3	Netherlands	87712	7.43	23544	6.05
4	UK	42720	3.62	17526	4.5
5	Spain	54402	4.61	14557	3.74

3.3.5.3. The production of coir and coir products during the last three years and the current year are given below (Provisional);

Item	2020-21 (Qty in MT)	2021-22 (Qty in MT)	2022-23 (Qty in MT)	2023-24 (Qty in MT)
Coir fibre	758000	767000	791000	796300
Coir yarn	456000	461500	474600	477780
Coir products	300800	304500	313236	315335
Coir Rope	91200	92300	94920	95556
Curled Coir	90800	92000	94920	95556
Rubberized coir	110400	111800	118650	119445

3.3.6 Schemes implemented by Coir Board

3.3.6.1 Coir Vikas Yojana (CVY)

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

(i) Science & Technology (S & T)

Coir Board is implementing various Plan, Schemes and Programmes for overall and sustainable development of Coir Industry. The Science and Technology Schemes under the Umbrella Schemes of CVY are pursued with a view of Modernize the traditional industry. The Modernization will bring improvement in productivity enhancement in quality, diversification of products and also elimination of drudgery. The Research & Development Activities of the Board concentrate in the following areas..

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

1. MODERNIZATION OF PRODUCTION PROCESSES.

(a) Development of waterproof Coir Umbrella:

Developed a waterproof Coir Umbrella with metallic support for 4 ft size to meet the requirements of the trade.



(b) Mosquito Repellent from Coir pith

Developed the technology on the potential application of Coir pith with a combination of coffee powder, clove & lemon grass for mosquito repellent action & standardized and optimized the process parameters.



2. DEVELOPMENT OF MACHINERY & EQUIPMENTS

(a) Development of coir yarn spinning machine using drafting technology:

New coir yarn spinning machine has been developed using drafting technology. Yarn hairiness is decreased and evenness and production capacity are increased.



- (b) Development of low cost garden article pot making machine for household units

State-of-art manufactured machine is a manually operated hydraulic supported economical machine for household and small scale units. The pots and garden articles can be used in home gardening, agriculture and horticulture.



- (c) Development of rapier loom for weaving coir matting/coir geo-textile

Design and line diagram of the machine is completed. Trial and Design optimization is under progress and it is expected to be completed during FY 2024-25.

- (d) Design, analysis and development of advanced machineries for Coir based product development under Center of Excellence (CoE) with Indian Institute of Technology Madras

This project involve the development of three advanced types of machinery to manufacture coir- based products following the professional design approaches and delivering each machinery every year with a team of trained project staff. The objective of the project for the 1st year is to design and develop a power loom with reduced power consumption to manufacture a 2m wide coir geo textiles.

3. PRODUCT DEVELOPMENT & DIVERSIFICATION

- (a) Tool for making coir button

Fabricated this tool on a damaged or used drill bit with hole saw cutter. Trial cutting was done on a pillar type drilling machine and the tool is combining of three processes in button making i.e., Cutting of desired shape and size, grooving insides of the button and Creating outer rim. Edge finish and hole drill are done separately as end process. This tool is handy and can be used by everyone.



- (b) Design development of coir umbrella

Coir Umbrella was developed using sheet of transparent silpaulin (Water resistant/Proof) and over we required densely structured thatch and this design consists of two lanes of fiber bunches with lengths approximately 6-7 inches, depending on the bristle fiber length.



- (c) Design Modification Of Coco Green Tile

Developed COCO GREEN TILE and trial was conducted with some modification in design.



- (d) Coir balls for packaging



In the packaging industry, handling and transshipment of fragile materials or products expanded thermocol balls and polystyrene balls are used. Coir as a packaging material can be a replacement of thermocol balls and polystyrene balls.

(e) Coir thatch (With Brush Technique)

The Thatched roofing is a traditional method that used with dry fibers such as straw, reeds, palm trees, and other natural fibers to create a roof covering. Hopefully, the coir thatch will be the first fruit-based fiber thatch globally.

(f) COCO GREEN RESTORATION TILES

Developed COCO GREEN RESTORATION TILES in order to avoid the tedious job of layering the slope with good earthsoil and manure before laying coir geotextiles.



(g) CUTOOUT LENO CURTAINS

Institute has developed a curtain fabric using 2/17s Cotton yarn as warp and thin coir yarn as weft with cutout leno by leno and plain weaving simultaneously. In this curtain we have not used bamboo strips or broom sticks for straightening of the cloth



(h) COIR FLOW AROMA DIFFUSERS

Reed diffusers are popular home fragrance products that allow to continuously diffusing into the air throughout in the entire room. One such innovation lies in the utilization of coir fibre as a replacement for traditional perfume reed diffusers. Coir, derived from the husk of coconuts, offers a multitude of benefits, particularly through its hydrophilic character and remarkable capillary action.



4. DEVELOPMENT OF ENVIRONMENT FRIENDLY TECHNOLOGIES

(a) Production of Rail Wheel Axle cups from Coir

The Rail Wheel Factory(RWF), Ministry of Railways, Bangalore has evinced keen interest for development of an eco-friendly alternative packaging materials for Rail Wheel Axles in lieu of the existing HDPE plastic packaging materials. The Rail Wheel Axle cups from Coir have been developed and submitted for its performance assessment and feedback from RWF. For the production trials and commercial production CCRI is associating with Private entrepreneurs.



(b) R&D trials have been initiated for the development of coir based eco friendly packaging materials to substitute the styrofoam material which were used for the transportation

of glass sheets. The trials have been initiated based on the request from a private entrepreneur M/s Devika Construction Company. The developed samples have been submitted for its performance evaluation and feed back for further modifications if required.



5. TECHNOLOGY TRANSFER, INCUBATION, TESTING & SERVICE FACILITIES

(a) Testing of coir and coir products

ITEM	PRODUCTION	SALE	USED FOR EXPT/ DEMO	Value (Rs.)
BIOCHEM	20 Ltr.	0	20 Ltr.	0.00
PITHPLUS	724.4 Kgs	280.80 Kgs	0	36,793.00
TESTING	407 Nos.			21,54,734.00
HRD	10 Nos. of MSc. Project Students for 3 months Dissertation @ Rs.10000/- + 18% GST 2 Nos. of MSc students for 2 weeks Internship@ Rs.2000/- + 18% GST			1,22,000.00
TOTAL REVENUE REALIZED				23,13,527.00

(b) Transfer of technology:20

(c) Field demonstrations of technology-1077

(ii) Skill Upgradation Programmes & Mahila Coir Yojana

Skill Upgradation

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

During the period under report, the Board has imparted various skill training like training in spinning of Coir Yarn, manufacturing of Value Added Products, etc. to 4197 Coir Artisans

and have conducted 122 promotional programmes in different States upto March, 2024. Most of the training programs are stipendiary in nature.

Mahila Coir Yojana (MCY)

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

During the period under report, the Board has imparted training in Spinning coir yarn under MCY to 1967 nos. of coir Artisans upto March, 2024.

Entrepreneurship Development Programme (EDP)

The EDP are conducted for the benefits of entrepreneurs in Coir sector either directly by the Regional Offices or Sub Regional Offices or by engaging Professional agency, which has expertise in the field of coir activities. EDP enable the Entrepreneurs to run their establishment in smooth and effective manner by monitoring the key aspects like Resource Management, Financial Discipline, Productivity and profitability. A field visit to a nearby coir processing centre will be organized at the end of the EDP funded with 50% assistance on travelling expenses.

During the period under report, the Board has conducted 40 Nos. of EDP through Regional and Sub Regional Offices under the Board upto March, 2024. Further, 47 Awareness Programmes, 10 Exposure Tours, 13 Workshops, 12 Regional Seminars were also organized by the Board upto March, 2024.

Regular Training Programmes

The Board has conducted two regular training programmes viz. Certificate Course of Coir Artisan in Coir Technology (six months' duration + one month internship) (NSQF Level 3) and Diploma Course in Coir Technology (one-year duration + three months' internship) (NSQF Level 4) under the Scheme through the following training institutes and Training Centres attached to two Regional Offices.

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

4. Regional Office, Rajahmundry, Andhra Pradesh

In total, 4197 beneficiaries were trained successfully by the Board upto March, 2024 through the different training programs.

Export Market Promotion

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

Achievements during the period under report:

1. One Hundred forty-three exporters were registered under Coir Board as exporter during the period and issued Registration Cum Membership Certificate (RCMC).
2. An amount of Rs 2,70,94,374/- has been disbursed to 64 Coir Entrepreneurs as Market Development Assistance under the International Co-operation Scheme.
3. Coir Board organized Six Management Development Programs (MDP) on "Export Management Skills for the Exporters" held:
 - Bangalore (8 – 10 August, 2023),
 - Hyderabad (23-25 August, 2023)
 - Thanjavur (12 -14 September, 2023)
 - Pollachi (28-29 December, 2023)
 - Bhubaneswar (15-16 February, 2024)
 - Erode (13-14 March, 2024)
4. Coir Board organized participation of Indian coir sector in the following fairs abroad:
 - Indian MSME Coir Expo, Bangkok, Thailand held during 15-16 July, 2023
 - Gardex, Tokyo, Japan, held during 11-13 October, 2023
 - IFTF (International Floriculture Trade Fair), Holland, Netherlands held during 8-10 November, 2023
 - Domoted International Trade Fair, Hannover, Germany held during 11-14 January,

2024

- IIPM Essen, Germany held during 23-26 January, 2024
- IECA Annual Conference & Expo, Spokane, WA, USA held during 25-28 February, 2024
- National Hardware Show, Las Vegas, USA held during 26-28 March, 2024.

5. Action has already been initiated for organizing participation of Indian coir sector in the following events:

- (i) Domotex International Trade Fair, Hannover, Germany held during 11-14 January, 2024
- (ii) IIPM Essen, Germany to be held during 23-to 26 January, 2024
- (iii) IECA Annual Conference & Expo, Spokane, WA, USA to be held during 25-28 February, 2024
- (iv) National Hardware Show, Las Vegas, USA to be held during 26-29 March, 2024

DOMESTIC MARKET PROMOTION

Promotion of sales of coir and coir products in India and elsewhere is one of the thrust areas of activities of Coir Board. The “Domestic Market Promotion” includes efforts for enhanced sale of coir products through Board’s Showrooms and sales outlets and also popularizing coir and coir products by way of organizing participation in exhibitions in different parts of the country, publicity through audio and visual media, sales campaign, distribution of brochures & pamphlets, erection of hoardings, etc.

I. Participation in Domestic Exhibitions

During the fiscal year 2023-24 Coir Board demonstrated its proactive engagement in the propagation of coir and coir products across the nation by actively participating in 94 exhibitions. This concerted effort, aimed at enhancing awareness and market present, involved an expenditure of Rs.10.30 crore. Coir Board takes pride in the comprehensive outreach, which encompassed diverse geographical locations, effectively disseminating the benefits and versatility of coir-based offerings. The accompanying Annexure-1 provides an insightful breakdown of these exhibitions on a state-wise basis, highlighting the extent of our reach. These exhibitions collectively served as impactful platforms for showcasing the spectrum of possibilities with the coir industry.

- G20 Summit- 4th EWG Meeting and Labour & Employment Minister’s Meeting.

Coir Board has participated through its Showroom & Sales Depot Indore in the exhibition G20 Summit- 4th EWG Meeting and Labour & Employment Minister’s Meeting held at Brilliant Convention Center, Indore during 19–21 July, 2023. All varieties of coir products including publicity materials were displayed and also distributed in the pavilion. In the exhibition visitors from various countries visited the stall. Board got good publicity and sales in the exhibition.

➤ “Eco Friendly Products”

The Board had participated in the event “ECO-FRIENDLY PRODUCTS”, organized by the Southern Railway on 22nd September 2023 at Ernakulam Junction Station, Kerala. The Coir Board’s stall was adorned with attractive Coir door mats, matting, garden articles, handicrafts, and Coir pith products. The majority of the items sold during the exhibition are handicrafts and Garden Articles.

➤ “Kanni 20 Perunnal”

The Board had participated in the “Kanni 20 Perunnal Expo” held at Mar ThomaCheriyapally, Kothamanagalam, from 25th September to 6th October, 2023. The programme was inaugurated by Shri N.S.K. Umesh, District Collector, Ernakulam and Shri Antony John, MLA, Kothamangalam.

3.3.6.2 Prime Minister’s Employment Generation Programme (PMEGP)

Further, from the year 2018-19, Coir Board has been designated as an agency for implementing Prime Minister’s Employment Generation Programme (PMEGP) scheme of the Ministry in Coir Sector for assisting aspirants to set up coir industry or units and also to generate more self-employment in coir industry.

During the financial year 2023-24, an amount of Rs. 427.53 lakhs has been released to establish 90 coir units up to 31st March 2024.

3.3.6.3 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 M/o MSME for implementation of this scheme. So far, 40 coir clusters were sanctioned with a total project cost of Rs.141.14 Crore, out of which Government of India grant is Rs.117.04 Crore

Out of the 40 coir clusters 31 clusters have become functional and started production. The implementation of remaining clusters is progressing at a faster pace and all the clusters are expected to be completed on or before 31st March 2024.

3.3.7 Budgetary support by M/o MSME to Coir Board

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

Budgetary support to the Coir Board

Year	Allocation (RE) (Rs. In crore)	Funds Released (Rs. In crore)
	Plan	Plan
2018-19	86.23	82.03
2019-20	75.70	73.00
2020-21	80.70	80.69
2021-22	80.00	79.81
2022-23	87.14	87.14
2023-24	92.15	92.15

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 M/o MSME. NSIC has been working to promote aid and foster the growth of micro, small and medium enterprises in the country.

3.4.2 Objective

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

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

3.4.3 Organization

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

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

3.4.4 Operating Performance:

a) Raw Material Distribution

Facilitating Raw Materials supply to MSME has been one of the important activities of NSIC. NSIC enters into MoU with bulk manufacturers and procure key raw materials like Iron & Steel, Aluminum, Copper, Polymer, Bitumen, Emulsion and Cement, etc. at competitive prices and in quantities as per MSME requirement. NSIC also facilitates MSME by opening of raw material distribution centres in industrial areas to enable MSME to get the raw materials at doorstep, bring down their inventory cost and help them to get material closer

to their works. MSME, specifically the micro & small enterprises, enjoy various advantages while availing raw material assistance. These advantages *inter-alia* include: Timely & steady availability of materials even in situations of scarcity.

1. Timely & steady availability of materials even in situations of scarcity.
2. Availability of material in small quantities as per MSME requirement.
3. Supply of materials at manufacturers' prices without intermediaries.
4. Extending the benefits of bulk quantity purchases.
5. These benefits made MSME to remain competitive in the prices to sustain the competition from the big players of the market.
6. NSIC serviced the raw material requirement of MSME through supply of Iron & steel from Steel Authority of India Limited (SAIL), Rashtriya Ispat Nigam Limited (RINL), Arcelor Mittal Nippon Steel India Ltd (AMNS), Aluminium from National Aluminium Company Limited (NALCO), Paraffin wax from Chennai Petroleum Corporation Limited (CPCL), Coal from Coal India Limited (CIL), Cement from ACC Limited, Dalmia Cement Bharat Limited and Ambuja Cement, Bitumen from Agarwal Industrial Corporation Limited (AICL), Stainless Steel from Jindal Stainless Steelway Ltd. (JSSL). To further facilitate MSME and ease their raw material constraints, NSIC entered into arrangements or MoUs with regional producers, local suppliers i.e. Steel Centre, Triveni Enterprises, Allied Recycling Ltd., JSW, Anjani Portland Cement Ltd., Sugna Metals, Meghalaya Cement Ltd., etc. & Shiva Ferric for the supply of raw materials to MSME. NSIC entered into a MoU with M/s. Ambuja Cement for the supply of Cement in the Northern Region.

During the financial year 2023-24 the quantity of raw material distributed is 365168 MTS amounting to ₹ 2774 crore.

b) Consortia and Tender Marketing

Micro & Small Enterprises (MSE) 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 MSE as suppliers and also to buyers. The Corporation applies for tenders on behalf of consortia of MSE and secures orders for bulk quantities. These orders are then distributed amongst MSE 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 2023-24, NSIC has participated in 584 nos. of tenders valuing ₹ 246.00 crore and executed tenders worth ₹ 56.63 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 MSME 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 MSME 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 supports, NSIC doesn't charge any fee from the unit.

During the financial year 2023-24, credit support worth ₹ 7307.82 crore (unaudited) under Raw Material Assistance (RMA) was given by NSIC to more than 2530 MSME and credit support of Rs. 514 crore to 168 MSME from Bank under credit facilitation scheme was provided.

Bill Discounting Scheme

The Scheme covers discounting of bills arising out of genuine trade transactions i.e. supplies made by Micro, Small and Medium Enterprises (MSME) to reputed Public Limited Companies and State & Central Govt. Departments, Undertakings and Private Limited Companies (not traders), engaged in manufacturing or service activities. For effectively managing the portfolio, a web application for the scheme has been developed by NSIC.

During the financial year 2023-24, total bills amounting ₹ 40.24 crore (unaudited) were discounted against Bank Guarantee.

d) Single Point Registration Scheme (SPRS)

NSIC operates single point registration for Government purchase to build the capacities of MSE 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 (MSE) Order, 2012.

During FY 2023-24, total 1839 nos. fresh units were added and 5554 nos. units were renewed.

e) NSIC Technical Services Centers

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

i) Skill development (Capacity Development)

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

During the financial year 2023-24, 66765 trainees were trained in the technical centres and ₹ 21.61 crore revenue were generated.

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

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

During the financial year 2023-24, 15891 of units were facilitated under common facility

services and revenue generated by Technical Centre is ₹ 12.39 crore.

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

g) E-Marketing/ Digital Services facilitation for MSME

NSIC also facilitates E-Marketing Service through MSME Global Mart Web Portal (www.msmemart.com). NSIC’s marketing portal provides e-marketing platform to MSME 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 financial year 2023-24, 10,340 members facilitated and ₹ 6.31 crore revenue were generated.

h) National Scheduled Caste and Scheduled Tribe Hub

National Scheduled Caste and Scheduled Tribe Hub (NSSH), a central sector scheme of the M/o MSME, Government of India was launched in 2016 by the Hon’ble Prime Minister. The scheme aims at capacity enhancement of SC-ST entrepreneurs and promoting "entrepreneurship culture" amongst the SC-ST population. NSSH scheme is empowering SC-ST population to participate in the public procurement process and fulfil the mandated target of 4% procurement from SC-ST enterprises under Public Procurement Policy by the Ministries, Departments and CPSE. It is being implemented by National Small Industries Corporation (NSIC), a CPSE under the M/o MSME.

Since inception of the scheme, several interventions or sub-schemes have been introduced under NSSH in consultation with various stakeholders for capacity building, financial assistance, technology upgradation, and market linkage of the SC-ST entrepreneurs as detailed below:

1. **Special Credit Linked Capital Subsidy Scheme:** 25% capital subsidy to SC-ST owned MSE for procurement of Plant & Machinery, Equipment through institutional finance (subsidy cap of Rs.25 Lacs) without any sector specific restrictions.
2. **Capacity Building Training Programs:** Fully sponsored NSQF-compliant training programs are conducted for SC-ST aspiring, existing entrepreneurs through various government, autonomous institutions across the country.

3. **Special Marketing Assistance Scheme (SMAS):** Marketing support is provided to the SC-ST enterprises for the enhancement of competitiveness and marketability of their products by way of facilitating their participation in 4 domestic and 2 international exhibitions or trade fairs in a financial year.
4. **Single Point Registration Scheme (SPRS):** There is 100% subsidy for registration under Single Point Registration Scheme of NSIC and the applicant unit is required to pay a token amount of Rs.100 plus GST.
5. **Reimbursement of Bank Loan Processing Fee:** 80% or Rs. 1,00,000/-, whichever is less, on Bank loan processing fee paid by SC-ST MSE.
6. **Reimbursement of Bank charges on Performance Bank Guarantee:** 80% or Rs. 1,00,000/ whichever is less, on Performance Bank Guarantee charges paid by SC-ST MSE.
7. **Reimbursement of Testing Fee:** 80% or Rs 1,00,000/- on testing charges, whichever is less for availing testing services from Government laboratories or NABL /BIS accredited laboratories & license or certification fee from BIS, in a financial year.
8. **Reimbursement of annual membership fee of Export Promotion Council:** 80% of the annual Membership fee of various Export Promotion Councils with ceiling of Rs. 20,000/-.
9. **Reimbursement of annual membership/subscription fee of Government promoted e-commerce portals:** 80% or maximum of Rs. 25,000/- whichever is less, on annual membership fee of Government promoted e-commerce portals such as GeM, e-khadi, TRIFED, Tribes India, MSME Mart, etc. to SC-ST MSE.
10. **Top 50 NIRF Ranked Management Institution's Short-Term Training Program Fee Reimbursement Scheme:** Reimbursement of 90% up to Rs 1,00,000/- for attending up to 2 short term training courses from top 50 NIRF ranked Management Institutes.

Further, to provide, mentoring and handholding support to SC/ST entrepreneurs across their business lifecycle, 15 National SC-ST Hub Offices (NSSHO) have been established by NSIC in various parts of the country (Ludhiana, Agra, Lucknow, Mumbai, Pune, Sindhudurg, Ranchi, Chennai, Bengaluru, Bhubaneswar, Guwahati, Kolkata, Surat, Hyderabad, and Jalaun). These offices provide handholding support to the SC-ST MSE by facilitating Udyam Registration, GeM enrolment, tender participation, organizing Awareness Programs, Special Vendor Development Programs, Conclaves, etc.

Additionally, the institutional network of the M/o MSME through organizations like KVIC, NSIC, Technology Centres, Development and Facilitation Offices (DFO), etc. is being leveraged for on ground support to the target beneficiaries.

The initiatives taken or activities done under NSSH: As on 31.03.2024, a total of 1,27,407 existing and aspiring SC-ST entrepreneurs have been benefited under various sub-schemes or components of National SC-ST Hub Scheme. Hon'ble Prime Minister had lauded the efforts of NSSH scheme on reaching the milestone of 1 lakh SC-ST beneficiaries through social media tweet on 01.05.2023.

With these sustained efforts, the NSSH scheme has made a positive impact among target beneficiaries which is evident from 14-fold increase in the procurement from SC/ST MSE (in terms of value) i.e., Rs. 99.37 Cr (0.07%) in 2015-16 to Rs. 1,406.57 Cr (0.67%) in 2023-24 as reported on the MSME SAMBANDH Portal.

Number of Conclaves organized by NSIC: To further increase the visibility of the scheme and reach out to last-mile beneficiary, National SC-ST Hub Conclaves are organized in SC-ST dominant areas of the country. These Conclaves are aimed at spreading awareness of the NSSH and other schemes of the M/o MSME. These conclaves provide an interactive platform for aspiring and existing SC-ST entrepreneurs to interact with CPSE, financial institutions, state government departments, etc. and sensitize the participants about participation in public procurement. As on 31.03.2024 28,965 aspiring and existing SC/ST entrepreneurs have participated in 57 Conclaves organized. The list of NSSH Conclaves organized during FY 2023-24 is given below:

S. No	Location	State
1.	Gumla	Jharkhand
2.	Jhabua	Madhya Pradesh
3.	Itanagar	Arunachal Pradesh
4.	Shillong	Meghalaya
5.	Jalaun	Uttar Pradesh

Additionally, a CPSE Conclave on Public Procurement Policy is organized in the fourth quarter of current FY 2023-24 in Delhi to sensitize, recognize, and felicitate the CPSE who have been endeavoring to achieve the targets of procurement mandated as per the Public Procurement Policy of the Government of India.

Major events organized and attended by NSIC

- NSIC, the implementing agency of NSSH scheme has signed MoU with National Scheduled Tribes Finance & Development Corporation (NSTFDC) and National Scheduled Castes Finance & Development Corporation (NSFDC) on 27th June 2023, in the presence of Hon'ble Union Minister, M/o MSME, on the occasion of International MSME Day with an objective to support the target beneficiaries through mutual collaboration. Some of the key activities to be undertaken under the MoU for convergence between the schemes, include sharing of scheme brochures, database of SC-ST beneficiaries and assist them in leveraging the benefits under various schemes implemented by NSIC and NSCFDC, organizing various

awareness & outreach activities in collaborative manner to create awareness of the schemes.

- Business Accelerator Program under National SC-ST Hub for the existing SC/ST entrepreneurs and their wards was commenced on 15th May 2023 at IIM-Jammu. The program provides opportunity to the SC-ST candidates to learn management concepts, financial understanding, business analytics, etc. and 6 months of mentoring & handholding support is also provided through CII/DICCI. Financial assistance of Rs. 1 lac per SC-ST candidate will be provided under NSSH after successful completion of the Program. So far, 47 SC-ST candidates have completed the Business Accelerator Program and mentoring & handholding support is being provided.

Going forward, other IIMs are expected to take-up such programs and the second batch of Business Accelerator Program was Singh commenced on 15th January 2024 at IIM, Jammu.

Mega Events (NSSH Conclaves) organized:

Gumla, Jharkhand - A Mega Event (National SC-ST Hub Conclave) was organized on 18th August 2023 at District Town Hall, Gumla, Jharkhand to promote entrepreneurship culture amongst the SC-ST population and spread awareness about the National SC-ST Hub and other schemes of the M/o MSME (M/o MSME), GoI in Jharkhand. The event was graced by the Hon'ble Union Minister of State of MSME along with Joint Secretary-SME, Ms. Mercy Epao; Secretary, Department of Industries, Govt. of Jharkhand, Shri Jitendra Kumar (I.A.S) and other dignitaries from Central & State Government, and Industry associations.



The event was attended by 748 aspiring and existing SC-ST participants from Gumla and

the surrounding region.

Jhabua, Madhya Pradesh – A Mega event (National SC-ST Hub Conclave) was organized at Amba Palace, Jhabua, Madhya Pradesh on 27th September, 2023 for the widespread reach of the NSSH Scheme. The Hon'ble Union Minister of State of MSME, graced the occasion with his presence along with Shri Guman Singh Damor, Hon'ble MP, Lok Sabha, Ratlam, Jhabua, Additional Development Commissioner, O/o DC-MSME Dr. Ishita Ganguli Tripathy, Jt. Secretary-SME, M/o MSME, GoI Ms. Mercy Epao, Additional Secretary, Cottage and Village Industries, Govt. of Madhya Pradesh Shri Lalit Dahima, and other senior dignitaries.



The event saw the participation of 625 aspiring and existing SC-ST entrepreneurs from Jhabua and the nearby areas.

Jalaun, Uttar Pradesh - National SC-ST Hub Conclave was organized on 22nd November 2023 at Government Medical College Auditorium, Jalaun, Uttar Pradesh for the widespread reach of NSSH Scheme. The Hon'ble Union Minister of State of MSME, graced the occasion with his presence along with Hon'ble Minister of State for Social Welfare, Scheduled Caste and Tribal Welfare, Government of Uttar Pradesh, Shri Sanjeev Kumar Gond; Hon'ble Member of Legislative Assembly, Orai, Shri Gauri Shankar; Jt. Secretary-SME, M/o MSME, GoI Ms. Mercy Epao; President, Dalit Indian Chamber of Commerce and Industry (DICCI), Shri Kunwar Shashank and other senior dignitaries.



The event saw the participation of 956 aspiring and existing SC-ST entrepreneurs from Jhabua and the nearby area.

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

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

3.5.1 Objectives

- 3.5.1.1 The primary objective of ni-msme is to be the Trainer of Master Trainers. Today, with the technological development and ever-changing market scenario, the organisation's involvement has undergone changes too. From being merely training, ni-msme has widened its scope of activities to consultancy, research, education, extension and information services.
- 3.5.1.2 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: Innovation & Incubation for start-up and growth, Entrepreneurship, Skill Development, Technology Up-gradation & Transfer, Policy Issues, NGO Networking, Environment Concerns, Cluster Development, Management Consultancy,

Quality Management Services, Digital Marketing Branding, Financial Services and Information Services.

3.5.1.3 Ni-msme's long-term mission is to excel at the following:

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

3.5.2 Functions

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

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

3.5.3 Organisation

3.5.3.1 The apex body of the institute is managed, administered, directed and controlled through Governing Council constituted by the Government of India. Hon'ble Union Minister of MSME is the President of the Society and Chairman of the Governing Council of ni-msme. Secretary, M/o MSME, 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.

3.5.3.2 Activities of the Institute are organized through its four Schools of Excellence (Enterprise Development; Enterprise Management; Entrepreneurship and Extension; and Enterprise Information and Communications) with each School consisting of theme-focused centres and cells. The Academic Council is the nucleus coordinating body which formulates academic

activities and programmes with quantitative and qualitative benchmarks by providing a framework for assessment and evaluation addressing contextual variations.

3.5.4 New Initiatives

- Inaugurated Compound Wall around ni-msme vacant land
- FinRISE: A Centre of Excellence for Financial Research and Innovation for Sustainable Enterprises
- Biochar Unit: To amplify the efforts towards environment concerns
- National Urban Livelihood Mission (NULM), Ministry of Housing and Urban Affairs, Govt. of India
- Women Hackathon 2.0
- Agri Entrepreneurship Development for Faculty & Students of Agriculture Universities
- Inaugurated a social enterprise on Note Book manufacturing under PMEGP scheme by a team of ni-msme library members at ni-msme campus.
- Supported an entrepreneur for production & marketing of value added Soy Bean products at ni-msme campus.

3.5.5 Major Activities and Achievements

3.5.5.1 The performance of the National and International Programmes conducted by the Institute during the year 2023-24 is given in the table below:

Performance of ni-msme during 2023-24

S. No.	Activity	FY 2023-24	
		Programmes	Participants
1	International Programmes	9	167
2	National Announced Programmes	40	968
3	Programmes Sponsored by other Ministries	181	5860
4	Entrepreneurship & Skill Development Programmes (ESDP)	176	5686
5	Collaborative Programmes	3	134
6	International Conferences	2	330
7	National Conferences	4	846
8	Seminars and Workshops	25	2343
9	Consultancy Activities	10	0
10	Research & Publications	5	0
	Total	455	16334

3.5.5.2 Self-Employment and Wage-Employment of beneficiaries trained under ATI Scheme.

The number of programmes conducted, the participants trained and the number of trainees who achieved self-employment or managed to find wage-employment from 2019-20 to 2023-24, are given in the following table.

Percentage of trainees with wage employment/self-employment 2019 to 2024.

Year	Program (in numbers)	Trainees (in numbers)	Achievement (Success rate)				
			Wage employed		Self employed		Overall
			No.	%	No.	%	%
2019-20	53	1590	40	6.36	24	3.81	10.17
2020-21	77	2310	22	5.08	12	2.77	7.85
2021-22	74	2220	515	23.19	32	1.44	24.63
2022-23	64	1920	248	24.89	94	4.89	29.79
2023-24	40	1200	20	1.66	15	1.25	2.91

3.6 Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)

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

3.6.2 Objective :

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

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

3.6.3 Functions:

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

- Rural Chemical Industries Division: The main focus of this division is to promote quality consciousness and consistency in the area of food processing, organic foods and other products of rural chemical industries. It also provides a comprehensive quality testing support and is working towards developing field worthy kits, techniques and technologies to facilitate the cottage and small-scale units in this area.

- ii. Khadi and Textile Division: The activities mainly carried out by this division are to improve the productivity, value addition and quality of products manufactured in khadi institutions by introducing new technologies and by providing quality assurance support. It also works towards facilitating eco-friendly products and methods.
- iii. Bio-processing and Herbal Division: This division of MGIRI prepared technology package and simple quality assurance methods to facilitate production and utilization of organic manures, bio-fertilizers and bio-pesticides to promote rural entrepreneurs. This section is also making efforts to develop new formulations using 'Panchagavya' and their quality assurance procedures and facilities.
- iv. Rural Energy and Infrastructure Division: This division has been mandated to develop user-friendly and cost-effective technologies utilizing commonly available renewable resources of energy to facilitate rural industries and also to carry out audit of traditional rural industries so as to make them energy efficient.
- v. Rural Crafts and Engineering Division: This division is to help upgrade the skills, creativity and productivity of rural artisans and encourage value- addition and improve the quality of their products.
- vi. Management & Systems Division: This division provides information and communication technology based solutions for rural industries with a view to enhance their global competitiveness.

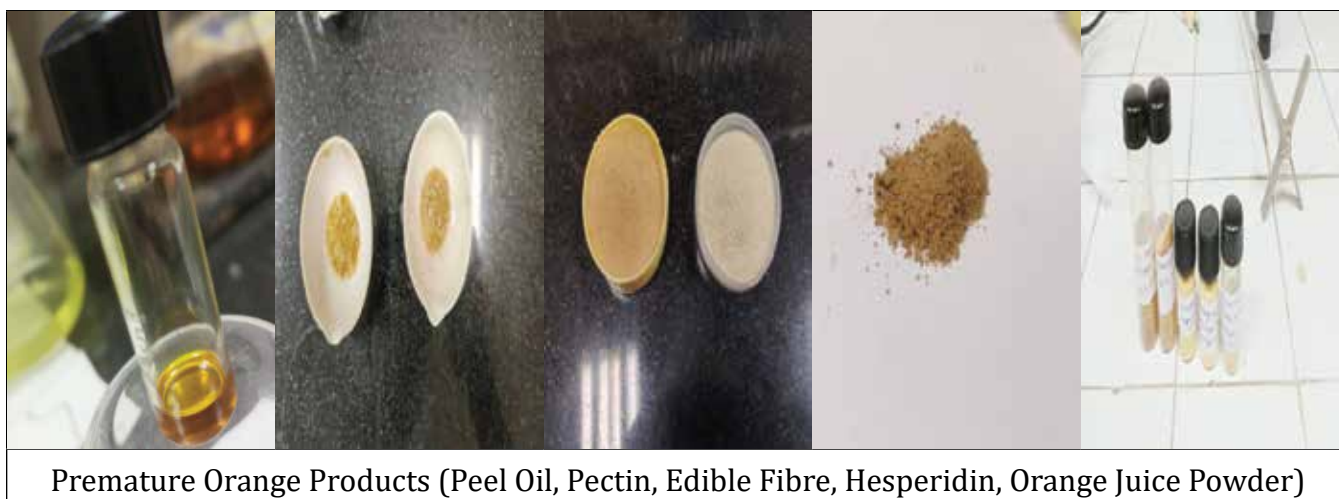
3.6.4 Organisation:

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

3.6.5 Major Activities and Achievements in 2023-24

- i. MGIRI has provided quality testing and guidance services to 45 agencies such as institutions, entrepreneurs, students, farmers, etc. for 49 different products, parameters samples to improve and maintain the quality of the products as per Indian standards and determination of nutrient contents in the products.
- ii. During last few years, MGIRI came up with a number of technologies and products namely, Panchgavya Ghrut based cream, Cow urine and oil-based tick repellent for animal husbandry, Herbal decongestant, Vanishing cream enriched with fruit pulp extract, Gel face-wash, Soya Okra based value-added products. Premature orange fruit products (Orange Peel Oil, Pectin, Edible Fibre, Hesperidin, Orange Juice Powder), Extraction of essential oils (Turmeric Leaf Oil, Eucalyptus Oil) Banana Fibre based papers sheets, Packaging materials, Fiber craft, development of innovative Honney Cubes and Soap Manufacturing using forest

seed oils, Colour extraction, mordanting and dyeing parameters are to be optimized, Optimization of Quality Parameters of Khadi Fabric: 179 No. of new products have been designed and developed on Terracotta craft and ceramic craft,





Banana Fibre based papers sheets, Packaging materials, Fiber craft, development of innovative Honey Cubes and Soap Manufacturing using forest seed oils



Essential Oil Extraction (Turmeric Leaf Oil, Eucalyptus leaf oil, Lemon Grass Oil, Citronella Grass oil)

- iii. Work on Machine, products and processes development for Rural Industries sector namely, Dry Fruit and Vegetable Products by FMD Technology, Fabrication of modified Gas kiln and Wax Thread Extruder Machine for Dhokra craft has completed. Fabrication of low heighted spin wheel for pottery. 'Panchamrut' based moisturising cream, Panchgavya based poly-herbal mouth-wash and Millets based products, Bamboo Chipper/ Pellet Machine, Rice Husk Burner, Banana paper pulp machine, Chilly cutting / flex Machine, Cone mixing Machine, Solar operated Charoli Decorticating Machine, Combo Solar dryer (Air forced & tunnel Dryer), Computer based interface system for online testing of parameter like temperature and humidity for solar Driers. Optimized method of dyeing Cotton Khadi fabric with colour extracted from Sappan wood is underway.



Wax Thread Extruder Machine for Dhokra Craft



Gas Kiln for Dhokra Craft



Hand operated Potter Wheel



Banana paper pulp machine



Rice Husk Burner



Bamboo Chipper Machine



Solar operated charoli decorticating machine



Buffing Machine



Combo Solar dryer (Air forced & tunnel Dryer)



Computer based interface system for online testing of parameter like temperature and humidity for solar Driers

iv. Externally Funded projects: -

- i. Twelve field dissemination workshops were conducted at 101 Khadi institutes from all six zones of the KVIC. Optimized method of dyeing Cotton Khadi fabric with selected natural dyes was demonstrated and the Shade Card of Natural dyes were distributed to all these 101 institutes. during the project period concluded this year.
- ii. The project namely “Scheme on studies for Promotion and Strengthening of Black Pottery at Larnai and Tyrshang village, West Jaintia Hills district, Meghalaya” funded by Directorate of Commerce & Industries (DCI), Shillong, Govt. of Meghalaya is executed by RC&E division. As a part of Phase II activities of the project “Scheme on Studies for Promotion & Strengthening of Black Pottery at Tyrshang and Larnai, West Jaintia Hills District, Meghalaya” a Training of Trainers (TOT) on Black Pottery has been organized by RC&E division at MGIRI, Wardha from 16th Oct. to 4th Nov. 2023 for 14 craftsmen from Larnai&Tyrshang village, West Jaintia hills dist. Meghalaya.
- iii. Skill development training programme funded by Sant Ravidas Madhya Pradesh Hasth Shilp evam Hath Kargha Vikas Nigam Ltd., Bhopal (MP) for 24 youth, on Zari Zardozi craft for 13 people, Jute craft for 5 people and Woodcraft for 6 people from Madhya Pradesh was organized by RC&E division from 17th August 2023 to 30th Sept. 2023 for 45 days.



Participants learning skills on Jute craft



Participants practicing on Zari Zardozi craft



Participant practicing on Wood craft



Participants practicing dyeing with Natural colours.

- iv. “Skill Development Training Programme” has been sanctioned to B&H div. by Directorate of Rural Engineering & New Technology Industry (RENTI), KVIC under Gramodayog Vikas Yojna with financial assistance of Rs. 26.40 Lakh for providing training on Panchgavya products to 200 artisans.
- v. A total of 4 patents for Herbal Products have been granted to MGIRI by Govt. of India.



vi. Meeting with Dignitaries:-

- i. Hon’ble Union Minister of MSME inaugurated new website of MGIRI in review meeting organized on 27th July, 2023 at Udyog Bhavan, New Delhi.
- ii. 18th Executive Council meeting of MGIRI held at M/o MSME, Udyog Bhawan, New Delhi, on May 29th, 2023. The meeting was chaired by Secretary, M/o MSME.
- iii. 10th General Council meeting of MGIRI held at M/o MSME, Udyog Bhawan, New Delhi, on October 25th, 2023. The meeting was chaired by Hon’ble Union Minister of MSME.
- iv. Hon’ble Union Minister of State visited MGIRI on 29.10.2023. During the visit, the Hon’ble Union Minister of State of MSME visited all the departments of MGIRI.



- v. Secretary, M/o MSME Shri Subhas Chandra Lal Das visited MGIRI for a review of functional revamping of MGIRI on 30.10.2023.

Other Activity

- i. MoU has been signed between MGIRI and Go-Vigyan Anusandhan Kendra (GVAK), Deolapar, Nagpur on 22.04.2023 for collaborative work in the field of Panchgavya and an amount of Rs. 2.25 Lakh has been deposited by GVAK in MGIRI account for various developmental activities at Deolapar.
- ii. The campaign programme for 'Har Ghar Tiranga' under the aegis of "Azadi Ka Amrit Mahotsav" at Gram Panchayat Ralegaon. Celebrated Har Ghar Tiranga Program at village Rotha, at Gram Panchayat Bhugaon, Vill- Bhugaon, Dist.-Wardha on 14th Aug. 2023.
- iii. The Vigilance PIDPI awareness seminar for SHG (women empowerment) organised at MGIRI, Wardha on 9th Nov 2023.
- iv. Plan of Revamping of MGIRI submitted to the M/o MSME on dated 30/05/2023. Further, this draft has been considered and approved by Hon'ble Union Minister of MSME.
- v. Swachhta Abhiyan campaign was carried out by MGIRI Team.
- vi. Total 27 new technologies or products were developed & lab tested. 14 technologies were sent for field trials and four patents were awarded for novelty innovations of MGIRI. 276 aspirant youth were trained under 47 EDP and 24 sole entrepreneurs were sponsored through MGIRI's efforts. Seven externally funded projects sponsored by KVIC, Govt. of Meghalaya & Govt. of Madhya Pradesh were executed by MGIRI.

Industry Survey Conducted

- i. Dy. Director, M&S and K&T division conducted survey on "Identification of problems in Weaving cluster at Hubli cluster in Karnataka and Kanchipuram, Tiruvannamalai and Chinnalapatti in Tamil Nadu".



- ii. Principal Scientific Officer, RC&E conducted survey on "Micro-level footwear industries their problems and their business status around Agra" and "Problem face by micro-level furniture industries in Saharanpur".



3.6.6 RADIO MGIRI 90.4 FM (A Community Radio run by MGIRI)

Radio MGIRI 90.4 FM offers diverse programs on entrepreneurship, agriculture, health, education, and culture, and promotion of MGIRI's technologies and development. With engaging content tailored for community empowerment, through outreach initiatives and special programs, Radio MGIRI remains a trusted voice, dedicated to promoting entrepreneurship, agriculture, health, education, culture and MGIRI's Technology and development.

3.6.7 Budgetary support to MGIRI

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

Year	Budget allocation (RE)	Funds released
2019-20	1000.00	1000.00
2020-21	1100.00	618.60
2021-22	1041.06	1041.06
2022-23	1106.61	1106.61
2023-24	1427.00	1275.72

4 Chapter

Major Schemes of the Ministry of MSME and its Attached Offices

4.1 The M/o MSME runs numerous schemes targeted at: -

- providing credit and financial assistances,
- skill development training,
- infrastructure development,
- marketing assistance,
- technological and quality upgradation and,
- Other Services for the MSME across the country.

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 and micro enterprises. Besides, the scheme also seeks to provide continuous and sustainable employment to all segments 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 offices of KVIC, State Khadi and Village Industries Boards (KVIB), District Industries Centres (DIC), Coir Board (for coir related activities) and Banks.</p> <p><i>The maximum cost of the project or unit admissible under manufacturing sector is Rs.50 lakh and under business or service sector is Rs.20 Lakh.</i></p>
Intended beneficiaries	<p>Any individual, above 18 years of age is eligible under the scheme. Since inception in 2008-09 till 31.03.2024, a total of about 9.58 lakh micro enterprises have been assisted with a Margin Money subsidy of Rs. 24,964 Crore and provided employment to about 78.24 Lakh persons. Out of the total units set up under PMEGP, around 80% are in rural areas and around 20% are in urban areas. More than 50% units belong to women, SC and ST. Around 15% units are setup in Aspirational Districts.</p>

I. Prime Minister's Employment Generation Programme (PMEGP)				
Recent Development	<p>The Maximum project cost admissible for setting up of new project has been enhanced from Rs.25 Lakhs to Rs.50 Lakhs in Manufacturing Sector and from Rs.10 Lakhs to Rs.20 Lakhs in Service Sector Units in Aspirational Districts and Transgender have been included in the Special Category for higher subsidy Geo-tagging of the PMEGP units have been initiated for capturing the details of the products and services offered by the units and to create market linkages for them.</p> <p>Free 2-day Entrepreneurship Development Programme (EDP) training is being provided to prospective entrepreneurs.</p> <p>All new units setup under PMEGP will be mandatorily registered under Udyam Portal before Physical Verification of the Unit and the adjustment of the Margin Money in the PMEGP beneficiary loan account.</p> <p>Exemption of COVID years viz. FY 2020-21 & FY 2021-22 while considering last 03 years profitability of existing PMEGP, REGP and MUDRA units applying for 2nd loan under PMEGP.</p>			
PMEGP Performance during last three years and current year	Year	Margin Money Disbursed (Rs.Crore)	Micro Units Assisted (Number)	Estimated Employment Generated (Number)
	2020-21	2,188.80	74,415	5,95,320
	2021-22	2,977.66	1,03,219	8,25,752
	2022-23	2,722.17	85,167	6,81,336
	2023-24	3,093.88	89,118	7,12,944
	<p>Since inception in 2008-09 and up to 31.03.2024, a total of about 9.58 lakh micro enterprises have been assisted with a margin money subsidy of Rs. 24,964 Crore and provided estimated employment to about 78.24 Lakh persons.</p>			
Funds Allocated During FY 2023-24	Rs. 2700.00 Core (BE)			
Expenditure Incurred (up to 31.03.2024)	Rs. 3,106.33 Crore			

II. 2nd Loan for up-gradation of the existing PMEGP, REGP and MUDRA Units

M/o MSME has also introduced the further financial assistance scheme for expansion or upgrade the existing PMEGP, REGP and MUDRA units for manufacturing and Service or Trading units from the year 2018 - 19. The maximum cost of the project under manufacturing sector for up-gradation is Rs. 1.00 Crore and Rs. 25.00 Lakh under Service or Trading sector.

Maximum subsidy would be 15% of the project cost (20% for NER and Hill States) i.e., Rs. 15.00 Lakh in Non-NER and Rs. 20.00 Lakh for NER and Hill States. The balance amount of the total project cost will be provided by Banks as Term Loan.

CATEGORIES OF BENEFICIARIES UNDER PMEGP	BENEFICIARY'S CONTRIBUTION	RATE OF SUBSIDY
For up-gradation of existing PMEGP, REGP and MUDRA units under the Manufacturing and Service or Trading Sector	10% of Project cost	15% of Project cost (20% in NER and Hill States)

Strategic Initiatives to Promote PMEGP:

- For the benefit of potential beneficiaries, 1056 Model Projects of different KVI activities have been placed on PMEGP e-portal. Moreover various model Village Industries projects are also available on <https://www.udyami.org.in/project-reports>.
- For the guidance of the beneficiaries, displayed the flow chart on process of PMEGP, at the offices of the all implementing agencies.
- Mobile App for inspection of PMEGP units has also been developed enabling to Geo-tag the units on Geo-portal; to identify the PMEGP units at their geographical location, including the other details of the units.
- Technical Experts and Retired/Ex-Bank Officials engaged at field level to provide handholding support to the new and old PMEGP beneficiaries, guide prospective entrepreneurs to establish viable projects, and guide modern technology process and management practices regular monitoring of progress.
- Introduced Call Center for PMEGP applicants linking with the online EDP portal. The Call Centre also facilitates the beneficiaries to redress the grievances related to quires regarding PMEGP scheme.

III. CREDIT GUARANTEE FUND TRUST FOR MSE (CGTMSE) - Provision of Collateral Free Credit for MSME	
Description	Guarantees are provided for extending collateral free loans 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 micro and small enterprises up to Rs. 5 crore (w.e.f. 01.04.2023) per borrowing unit. The guarantee cover provided under this scheme is upto 85 % depending upon the quantum of loan and type of beneficiary. A nominal amount towards an Annual Guarantee Fee for the credit facility sanctioned is charged on the outstanding loan amount.

	<p>STATUS: As on 31 March 2024, since inception cumulatively 87.96 lakh proposals have been approved for guarantee cover of Rs. 6.29 lakh crore.</p> <p>In order to facilitate additional credit of 2 lakh crore for Micro and Small Enterprises, Credit Guarantee Scheme for Micro and Small Enterprises was revamped and subsequent to the Budget announcement 2023-24, Rs. 9,000 crore has been infused in the corpus of CGTMSE,</p> <p>In view of the infusion of the funds in the corpus the following major steps have been taken under revamped CGTMSE:</p> <ol style="list-style-type: none"> I. Enhancement of ceiling limit of Guarantee coverage for the existing limit of Rs. 2.00 crore to Rs. 5.00 crore. II. The cost of the credit has been reduced by reducing Annual Guarantee Fee (AGF). III. Increase in the threshold limit from Rs.5.00 Lakh to Rs. 10. 00 lakh for waiver of Legal Action.
Impact of Scheme	<p>This Scheme has covered more than 87 lakh beneficiaries in the last 23 years. The beneficiaries have experienced a boost in their turnover as well as employment generation in the years subsequent to CGTMSE funding. This has had a positive impact on major areas in the MSE sector, viz. technology upgradation, skill upgradation, market development, economic impact, and social impact. The Scheme has been expanding 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 MSE are operating. The beneficiaries are not just limited to major industrial hubs but are spread even in tier 3 towns. CGTMSE has been highly effective in settling the claims. The 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 Micro and Small Enterprises (MSE).
Fund Allocation (2023-24)	Rs. 9,000 crore as approved corpus.
Expenditure incurred (upto March ,2024)	Rs. 9,000 Crore

B. Schemes for Skill Development and Training

i. A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)	
Description	<p>ASPIRE scheme was approved for continuation from 2021-22 to 2025-26 with a budget outlay of Rs.194.87 cr. The TBI component was withdrawn owing to similarities with the Incubation scheme of the Ministry. The revised guidelines were issued on 28.01.2022 with the following objectives and interventions:</p>

	<p>Objectives of the Scheme:</p> <ul style="list-style-type: none"> (i) Create jobs and reduce un-employment, (ii) Promote entrepreneurship culture in India, (iii) Promote innovation to strengthen the competitiveness of MSME sector. <p>Component under the scheme:</p> <ul style="list-style-type: none"> (i) Livelihood Business Incubator (LBI): is an entity setup for imparting skill development and incubation programs for promoting entrepreneurship and employment generation in agro-rural sector with special focus on rural and underserved areas. (ii) ASPIRE FOF managed by SIDBI: was created with a focus to invest through Alternate Investment Funds (AIF), in early-stage start-ups in need of support and nurturing to succeed in developing technology & business enterprise in the areas of innovation, entrepreneurship, developing forward and backward linkages with multiple value chain of manufacturing & service delivery in the agro-based sector. The total corpus of SIDBI FoF is Rs 310 cr. <p>The objectives of LBIs are:</p> <ul style="list-style-type: none"> • To generate employment opportunity by facilitating formal, scalable micro-enterprise creation. • To skill, up-skill, re-skill unemployed, existing self-employed and wage earners in new technologies • To provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector. • Any agency or institution of Government of India, State government or existing training centres under Ministries/Departments of Government of India, State Government, Industry Associations, Academic Institutions. Assistance of upto Rs.100 Lakhs to eligible agencies for procurement of plant and machinery only and upto Rs.100 Lakhs as operational expenditure support. • Any not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs may be eligible to set up an LBI. Assistance of upto Rs.75 Lakhs to eligible agencies for procurement of plant and machinery only and upto Rs.100 Lakhs as operational expenditure support.
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	<p>Status:</p> <p>Till 31.03.2024, 109 Livelihood Business Incubators (LBI) and 22 Technology Business Incubators (TBI) have been approved.</p> <ul style="list-style-type: none"> • 77 LBI and 14 TBI have already become functional. • A total of 1,01,012 beneficiaries have been trained in the 77 functional LBI, of which 18,044 trainees got self-employed and 12,381 trainees got employed in agro rural sector. Additionally, 451 micro enterprises have been supported or established till date. • 11 AIF have been committed a total of Rs. 217.5 cr out of the total corpus Rs. 310 cr under ASPIRE FoF. • 03 LBI were approved in 2023-24
Eligible Implementing Institutions	Any agency or institution of Government of India or State government or existing training centres under Ministries/Departments of Government of India or State Government, Industry Associations, Academic Institutions and not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs.
Funds Allocated (2023-24)	Rs. 2.84 cr

II . Entrepreneurship and Skill Development Programmes (ESDP)

Description	<p>The objective of the programme is to motivate youth representing different sections of the society including SC/ST, Women, differently abled, Ex-servicemen and BPL persons to consider self employment or entrepreneurship as one of the career options. The ultimate objective is to promote new enterprises, build capacity of existing MSME and inculcate entrepreneurial culture in the country. This scheme (ESDP) is implemented across the length and breadth of the country. In new a ESDP guideline which was approved on 25.3.2022 has five components viz.</p> <ul style="list-style-type: none"> • Entrepreneurship Awareness Programme (EAP) – Duration- One Day, 50-100 participants, costing Rs. 20000/- per programme • Entrepreneurship cum Skill Development Programme (E-SDP)- Minimum 6 Weeeks Programme, 25 participants, Cost- Rs. 1,25,000/- per programme. • Advance E-SDP- This component is newly added , which costs Rs. 10.00 Lakhs (max.) per programmes to be conducted by premier Institutes like IIT, IIM, ICAR, BARC, Agricultural Universities of State or Central Governments
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	<ul style="list-style-type: none"> Management Development Programme (MDP) – Minimum One Week, 20-25 participants, cost-Rs. 50,000/- per programme. <p>Advance MDP- It is also newly added in the new guidelines approved for the 15th FC which costs Rs. 10.00 lakhs per programme to be conducted by premier institutes like Advance E-SDP components.</p>
Funds allocated during FY-2023-24	Rs. 63.96 Crore
Expenditure incurred (upto 31.03.2024)	Rs. 62.84 Crore



Advanced Level Entrepreneurship Skill Development Programme On Advanced Material for Affordable Healthcare.



Advanced Management Development Programme on “General Management” organised by NIT Jamshedpur and sponsored by MSME, GoI.

C. Schemes for Infrastructure Development-Support through Cluster Approach

I. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	
Description	<p>The objective 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>

	Type of Cluster	Per Cluster Budget limit
	Regular Cluster(upto 500 artisans)	Rs. 2.50 crore
	Major Cluster (more than 500 artisans)	Rs. 5.00 crore
	<p>MSME Ministry has constituted a Scheme Steering Committee as the apex coordination and monitoring body. Khadi and Village Industries Commission (KVIC), Coir Board, National Institute for MSME (NIMSME), IED (Odisha), IIE (Guwahati), IMEDF , J&K KVIB, Foundation for MSME Clusters (FMC), National Council for Handloom and Handicrafts Development(NCHHD), Export Promotion Council for Handicrafts(EPCH), Uttar Pradesh Khadi and Village Industries Board(UPKVIB), North East Handloom and Handicraft Development Corporation (NEHHDC), Tribal Co-operative Marketing Development Federation (TRIFED), are empanelled as Nodal Agencies.</p> <p>Status: Under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI), from the year 2015 to 10th December 2023, 513 clusters have been approved with GoI grant worth Rs. 1335 crore that will benefit about 3.03 lakh artisans. 87 of these clusters are approved in North-eastern Region.</p> <p>During the period 01-04-2023 and 31-03-2024, 15 SFURTI cluster proposals have been approved and 50 clusters have become functional.</p>	
Eligible Implementing Institutions	Non-Government organizations (NGO), Institutions of the Central and State Governments and semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRI), Private sector by forming cluster specific SPVs, Corporates and Corporate Social Responsibility (CSR) foundations with expertise to undertake cluster development.	
Funds Allocated (2023-24)	Rs. 2.42 Cr.	

II. Micro and Small enterprises Cluster Development Programme (MSE-CDP)

Objectives:	M/o MSME is implementing Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) for development of clusters. The objective of the scheme is to enhance the productivity and competitiveness of Micro and Small Enterprises (MSE) by extending financial assistance as Government of India (GoI) grant for establishment of Common Facility Centers (CFC) in the existing clusters and for establishment of new or upgradation of existing Industrial Areas, Estates and Flatted Factory Complex. MSE-CDP is a demand driven scheme and Central Sector Scheme.
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	<p>i. Common Facility Centers (CFC):The GoI grant will be restricted to 70% of project cost (Rs. 5.00 crore - 10.00 crore) and 60% of project cost (Rs. 10.00 crore - 30.00 crore). In case of NE & Hill States, Island territories, Aspirational Districts, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units, GoI grant will be 80% of project cost (Rs. 5.00 crore - 10.00 crore) and 70% of project cost (Rs. 10.00 crore - 30.00 crore). The CFC project with cost more than Rs. 30.00 crore can also be considered but the GoI assistance would be calculated by taking into account the maximum eligible project cost of Rs.30.00 crore.</p> <p>ii. Infrastructure Development: The GoI grant will be restricted to 60% of project cost (Rs. 5.00 crore - 15.00 crore) for setting up of new Industrial Estate / Flatted Factory Complex and GoI grant will be 50% of project cost (Rs. 5.00 crore - 10.00 crore) for up-gradation of existing Industrial Estate / Flatted Factory Complex. In case of NE & Hill States, Island territories, Aspirational Districts, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units, GoI grant will be 70% of project cost (Rs. 5.00 crore - 15.00 crore) for setting up of new Industrial Estate / Flatted Factory Complex and 60% of project cost (Rs. 5.00 crore - 10.00 crore) for up-gradation of existing Industrial Estate / Flatted Factory Complex. The ID project with cost more than Rs. 10.00 crore/15.00 crore can also be considered but the GoI assistance would be calculated by taking into account the maximum eligible project cost of Rs. 10.00 crore/15.00 crore.</p>
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Achievement - Year-wise data during the FY 2017-18 to 2023-24

Year	Projects Approved			Projects completed			Budget utilized (Rs. in crore)		
	CFC	ID	Total	CFC	ID	Total	BE	RE	Exp.
2017-18	9	12	21	13	11	24	184.00	157.65	157.11
2018-19	11	26	37	17	11	28	279.00	173.40	172.73
2019-20	38	35	73	11	11	22	227.90	227.90	226.34
2020-21	26	42	68	8	12	20	390.69	116.28	116.28
2021-22	18	13	31	3	13	16	156.50	156.50	135.59
2022-23	9	19	28	1	2	3	262.00	120.00	78.68
2303-24	20	26	46	10	30	40	150.00	178.97	178.96
Total	131	173	304	63	90	153	1650.09	1130.7	1065.69



CFC in Zari Zardozi Cluster, Unnao, Uttar Pradesh



CFC in Sweater Cluster, Kunnur, Nilgiris, Tamil Nadu



CFC in Cashew processing Cluster, Desur Village, Belagavi dist Karnataka



CFC in Printing Cluster, Kankinada, Andhra Pradesh

D. Scheme for Marketing Assistance

I. Modified Market Development Assistance (MMDA)	
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 for Cotton/Muslin, Wool and Polyvastra shall be calculated @ 35% on Prime Cost (cost of raw material + conversion charges up to grey cloth+ processing charges), excluding margin [establishment expenditure (25%) and trading (3%), insurance (1%) & bank interest (4%)] and for Silk Khadi shall be calculated @ 20% on Prime Cost (cost of raw material + conversion charges up to grey cloth + processing charges), excluding margin [establishment expenditure (25%) and trading (3%), insurance (1%) & bank interest (4%)]. The quantum of MMDA shall be distributed to the KI of Cotton/ Woolen Khadi & Polyvastra- (i) producing institutions (34%), (ii) Selling institutions (17%), (iii) Artisans (35%) & (iv) Karyakartas (14%). Where a Khadi institution is involved both</p>

	in production and selling activities, the amount of assistance shall be 51% of the MMDA and in case of Silk Khadi the quantum of MMDA shall be distributed to the KIs (i) producing institutions (40%), (ii) Selling institutions (20%), (iii) Artisans (30%) & (iv) Karyakartas (10%). Where a Khadi institution is involved both in production and selling activities, the amount of assistance shall be 60% of the MMDA. The producing institutions shall utilize their entitled MMDA for procuring tools & equipment / up-gradation of technology, engaging designers & consultants for improving the existing designs and introduction of new designs, Value addition to post fabric process and Engaging technicians for maintenance of Charkhas, Looms and other equipment. The selling Institutions shall utilize their entitled MMDA for all sales promotional activities by way of introduction of computerization, bar-coding, billing, debit/ credit card swiping machine, accounts, renovation of sales outlets, Introduction of mobile sales van, participation in domestic and international exhibitions, Extension of sales discount or discount on whole sales for clearance of stock and Capacity building of sales personnel.
Intended beneficiaries	Khadi Institutions (KI) affiliated/ registered with KVIC, State/UT KVIB, State/UT KVIB units holding valid Khadi/Polyvastra and Khadi Mark Certificate and whose annual budget duly approved by KVIC.
Funds Allocated (2023-24)	BE: Rs 269.76 crore
Expenditure incurred (upto 31.03.24)	Rs. 265.59 crore

E. Scheme for Technology Upgradation and Competitiveness

I. MSME Champions Scheme

MSME Champions scheme has been formulated by merging all 6 components of erstwhile Technology Upgradation Scheme (TUS) for a period of 5 years i.e., 2021-22 to 2025-26.

It is a holistic approach to unify, synergize, and converge various schemes and interventions with a single purpose. The end objective is to pick up clusters and enterprises and modernize their processes, reduce wastages, sharpen business competitiveness, and facilitate their National and Global reach and excellence. There are 3 components under the MSME Champions scheme, the details of which are as below:

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

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

BE/RE for MSME Champions Scheme: Rs. 52.72 Cr/Rs. 88.82 Cr (2023-24).

I. MSME Sustainable (ZED) Certification Scheme	
Description	MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSME about Zero Defect Zero Effect (ZED) practices and motivate & incentivize them for ZED Certification while also encouraging them to become MSME Champions. Through the journey of ZED Certification, MSME can reduce wastage substantially, increase productivity, enhance environmental consciousness, save energy, optimally use natural resources, expand their markets, etc. MSME will also be motivated to adopt best practices in work culture, standardization of products, processes, systems, etc. in order to enhance their global competitiveness and sustainability. The ZED Certification aims at enhancing the competitiveness of an MSME through assessment, handholding, managerial and technological intervention, etc.
Nature of Assistance	<ul style="list-style-type: none"> ➤ Cost of Certification <ul style="list-style-type: none"> i. Certification Level 1: BRONZE: Rs. 10,000/- ii. Certification Level 2: SILVER: Rs. 40,000/- iii. Certification Level 3: GOLD: Rs. 90,000/- ➤ Subsidy on cost of ZED certification: <ul style="list-style-type: none"> i. Joining Reward of Rs. 10,000/- (Bronze will become free if availed) ii. 80%-60%-50% for Micro, Small and Medium enterprises respectively. iii. 100% Subsidy for Women Owned MSME ➤ Additional subsidy: <ul style="list-style-type: none"> i. 10% for SC/ST owned MSME OR MSME in NER, Himalayan, LWE, Island territories and aspirational districts. ii. 5% for MSME which are also a part of the SFURTI OR Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry. ➤ Financial Assistance in Testing, Quality and Product Certification: <ul style="list-style-type: none"> i. Up to 75% of the total cost of Testing/Certification, with the maximum ceiling of subsidy being Rs. 50,000/- ➤ Handholding/Consultancy Support: <ul style="list-style-type: none"> i. Up-to Rs.2 lakh for handholding or Consultancy in order to achieve the next Certification Level.

	<p>➤ Support in Technology Upgradation for Zero Effect Solutions:</p> <p>i. Up-to Rs. 3 lakhs for moving towards zero effect solutions or pollution control measures or cleaner technology.</p>
Achievement/ Status in the Year 2023-24	<p>MSME-Sustainable (ZED) scheme was launched on 28 April 2022.</p> <p>i. Over 2,52,000 nos. of MSME registered under MSME Sustainable (ZED) certification Scheme in FY 2023-24.</p> <p>ii. 1,75,367 Bronze, 428 Silver, and 539 Gold certifications have been awarded in FY 2023-24 to the MSME and the remaining registered MSME are under process for certification.</p> <p>iii. 18 States/UTs have included ZED in their respective Industrial Policies and offering additional incentives to ZED certified MSME</p> <p>iv. 18 Banks have come forward and notified incentives to ZED certified MSME in the form of concessions in processing fee and rate of interest.</p> <p>v. Certification cost for Women-owned MSME have been made zero.</p>
Intended Beneficiaries	Udyam Registered manufacturing MSME.
Implementation	Through Quality Council of India (QCI) & through the offices of Development Commissioner (MSME), M/o MSME
II. MSME-Innovative (for Incubation, IPR, Design and Digital MSME)	
<p>MSME Innovative is a new concept for MSME with a combination of innovation in incubation, design intervention and by protecting IPR in a single mode approach to create awareness amongst MSME about India's innovation and motivate them to become MSME Champions. This will act as a hub for innovation activities facilitating and guiding development of ideas into viable business proposition that can benefit society directly and can be marketed successfully.</p> <p>The scheme has 3 sub-components:</p> <p>A. Incubation</p> <p>B. Design</p> <p>C. IPR</p>	
II.A. MSME-Innovative (Incubation)	
Description	The objective of the scheme is to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovative MSME.

Nature of Assistance	i. Financial Assistance to HI for developing and nurturing the ideas- shall be provided up to maximum of Rs. 15 lakh per idea to HI. ii. Financial assistance for Plant and Machinery to HI up to Rs. 1.00 cr. (max) - shall be provided for procurement and installation of relevant plant and machines including hardware and software, etc. in BI for R&D activities and common facilities for incubatees of BI
Achievement/ Status in the Year 2023-24	i. Host Institutes (HIs) approved: 697 nos. ii. 397 ideas approved in MSME Idea Hackathon, 3.0 (Women)
Intended Beneficiaries	Udyam Registered manufacturing MSME.
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME

II.B.MSME-Innovative (Design)

Description	The objective of this component is to bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform. It aims to provide expert advice and cost-effective solution on real time design problems for new product development, its continuous improvement and value addition in existing or new products
Nature of Assistance	i. Design Project: 75% of the total project cost will be contributed by GoI up to a maximum of Rs. 40 lakh. ii. Student Project: 75% of the total project cost will be contributed by GoI up to a maximum of Rs. 2.5 lakh
Achievement/ Status in the Year 2023-24	i. MoU has been signed- 1 with IISc, Bangalore, 7 IIT, 12 NIT ii. No. of Professional Design /Student Projects approved: 23 iii. 77 Awareness programme and 6 National Level workshops approved
Intended Beneficiaries	Udyam Registered manufacturing MSME.
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME.

II.C. MSME-Innovative (IPR)

Description	The objective of the scheme is to improve the IP culture in India with the following interventions: i. To enhance the awareness of Intellectual Property Rights (IPRs) amongst the MSME and to encourage creative intellectual endeavor in Indian economy;
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	<p>ii. To take suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies developed by the MSME for their commercialization and effective utilization of IPR tools.</p>
Nature of Assistance	<p>➤ A Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) instalments</p> <p>➤ Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design:</p> <p>The maximum financial assistance to the eligible applicants under the IPR component is as follows:</p> <p>i. Foreign Patent: up-to Rs. 5.00 lakh</p> <p>ii. Domestic Patent: up-to Rs. 1.00 lakh</p> <p>iii. GI Registration: up-to Rs. 2.00 lakh</p> <p>iv. Design Registration: up-to Rs. 0.15 lakh</p> <p>v. Trademark: up-to Rs. 0.10 lakh</p>
Achievement/ Status in the Year 2023-24	<p>i. No. of IP Facilitation Centres approved: 20</p> <p>ii. No. of Reimbursement for Patent – 25</p> <p>iii. No. of Trademark reimbursement- 170</p> <p>iv. No. of Design reimbursement- 21</p> <p>v. Additional initiatives: IP Outreach Mission in Aspirational Blocks, GI Facilitation to identified potential GI Products under One District One GI Programme, IP Yatra</p>
Intended Beneficiaries	The applicant or entity or unit must have a valid Udyam Registration.
Implementation	Through the Offices of Development Commissioner (MSME), M/o MSME
III. MSME-Competitive (Lean)	
Description	MSME Competitive (Lean) Scheme is an extensive drive on the part of Ministry of Micro, Small and Medium Enterprises for enhancing the competitiveness of MSME Sectors through implementation of Lean Tools and Techniques. Lean Tools and Techniques are a tested and proven methodology for improving the competitiveness of MSME sector.

Nature of Assistance	<p>Cost of Implementation:</p> <ul style="list-style-type: none"> ➤ Implementation Cost (Max. per unit) <ul style="list-style-type: none"> • Basic Level: Free • Intermediate Level: ₹ 1,20,000 + Taxes • Advanced Level: ₹ 2,40,000 + Taxes ➤ Beneficiary Contribution <ul style="list-style-type: none"> • Basic – NA • Intermediate Level: 10% of Total Cost of Implementation i.e., up to ₹ 12,000 + Taxes per unit (Max.) • Advanced Level: 10% of Total Cost of Implementation i.e., up to ₹ 24,000 + Taxes per unit (Max.) ➤ GOI Contribution: <ul style="list-style-type: none"> • Basic Level: NA • Intermediate Level: MSME unit will be entitled for up to ₹ 1,08,000 (max.) towards the Implementation cost (Taxes Extra) • Advanced Level: MSME unit will be entitled for up to ₹ 2,16,000 (max.) towards the Implementation cost (Taxes Extra) ➤ Additional Benefit <ul style="list-style-type: none"> • Basic Level: NA • Intermediate Level & Advanced Level: <ul style="list-style-type: none"> a) Additional 5% GOI contribution for MSME which are part of SFURTI Clusters, Woman, SC/ ST owned, NER located MSME. b) OEM/ Industry Association route ✓ Additional 5% GoI contribution shall be given to the MSME registering through Industry Association/ OEM after completion of all levels. ✓ ₹ 5000/ per MSME shall be given to OEM/ Association after completing all stages of lean intervention.
Achievement/ Status in the Year 2023-24	<p><i>MSME-Competitive (Lean) Scheme was launched on 10th March 2023.</i></p> <ul style="list-style-type: none"> • Registration in Scheme: 10890 • Pledge in Scheme: 10847 • Lean Basic Certified: 5144

Intended Beneficiaries	Udyam Registered manufacturing MSME.
Implementation	By the offices of Development Commissioner (MSME), M/o MSME through Quality Council of India and National Productivity Council.

II A.M/o MSME UNIDO, GEF-5 Project on 'Promoting Market Transformation for Energy Efficiency in Micro, Small & Medium Enterprises'

Description	The UNIDO, GEF-5 Project 'Promoting Market Transformation for Energy Efficiency in Micro, Small & Medium Enterprises' intends to develop and promote market environment for MSME by introducing energy efficient technologies and enhancing the use of identified technologies in the clusters.
Objective	<p>The project aims to promote the implementation of energy efficiency in the MSME sector, to create and sustain a revolving fund mechanism to ensure replication of energy efficiency measures in the sector and to address the identified barriers for scaling-up energy efficiency measures and consequently promote a cleaner and more competitive MSME industry in India. The project zooms in on sector specific energy efficient process technologies and aims to facilitate investments therein, through combination of reduction of technical risks (standardization and localization of technology) and reduction of financing burden (through market aggregation and innovative, energy service-based funding model).</p> <p>The project has the following Specific objectives:</p> <ul style="list-style-type: none"> • promote implementation of energy efficiency in the MSME sector; • create and sustain a mechanism that would ensure replication of energy efficiency measures in the sector; • create a revolving fund by apportioning a part of the revenues from the aggregator (EESL) that would sustain the activities beyond the life of this project; and • to address the identified barriers for scaling-up energy efficiency measures and consequently promote a cleaner and more competitive MSME industry in India.
Energy Target	In total, the project is expected to result in direct annual energy savings of 956,184 GJ; with lifetime of investments being 10 years, this means a total 10-year reduction of 9,561,838 GJ. Under the project, the target of CO2 emission reduction is 86,000 Tonnes per year.

Achievement/ Status	<ul style="list-style-type: none"> • 12 cluster were identified, where 840 Survey were carried out along with 83 energy audit and 80 baselines energy audit at demo units were completed in the selected cluster. • In these clusters 70 LSP were identified for the screed out technology under this project and 25 of them are already on board and implementation is on progress • 36 Energy Efficiency technologies has been identified for implementation • 32 excel based QET have been prepared, 11 QET is available online, • 22 Toolkit prepared for technologies. • 60 Demo units have been finalised. • Installation for 20 EE technologies completed in 35 MSME units • Capacity built and awareness raised as a result of the demonstration projects is in progress • Scaling up of investment activities for EE in industry is on-going • Establishment of sustainable and effective financial mechanisms is in process
Intended Beneficiaries	The programme focuses 12 clusters from seven sectors (Pulp & Paper, Textile, Food Processing, Pharma, Chemical & Dye, Foundry & Forging, Iron & Steel, Mix Cluster).
Implementation	The project is under the Global Environmental Facilities' (GEF) programmatic framework for energy efficiency in India and includes United Nations Industrial Development Organization (UNIDO) as the Implementing Agency (IA) and M/o MSME as the Lead Executing Agency (EA). The key executing partner for the project is Energy Efficiency Services Ltd (EESL). Small Industrial Development Bank of India (SIDBI) and Bureau of Energy Efficiency (BEE) are the guiding agencies for the project.
II B. M/o MSME UNIDO, GEF-5 Project on Promoting Business Models for Increasing Penetration and Scaling up of Solar Energy'	
Description	The Project targets the application of Concentrating Solar Thermal (CST) technology. CST captures solar radiation and turns this into heat (hot water or air, steam, or any other heat transfer medium) which can then be used for heating or cooling of industrial and other processes.

Objective	<p>The main objective of the project under UNIDO-GEF-MSME project is to increase the use of Concentrating Solar Thermal (CST) technology for heating and cooling applications in five or more clusters that are part of GEF-5 funded UNIDO's project on Promoting Market Transformation for Energy Efficiency technologies in MSME Clusters and the five clusters are identified under the solar project i.e. Ankleshwar for Chemical industry, Medak for Pharmaceutical industry , Surat for Textile industry , Vellore for Rice mills and Jorhat for Tea processing .</p> <p>The main features of the project</p> <ul style="list-style-type: none"> • Provide financial support to CST installations in identified 5-MSME industrial clusters by offering the direct grant with MSME. • Provide technical support to beneficiaries to enable installation & integration of the most suited CST technology in industries. • Developing training manuals to facilitate better understanding for operation of systems. • Promotion of CST technologies as clean energy solutions for industrial sectors
Achievement/ Status	The project has been implemented in six identified and approved clusters.
Intended Beneficiaries	Industries
Implementation	United Nations Industrial Development Organization (UNIDO) (acting as the Global Environmental Facilities' (GEF) implementing agency) in partnership with the Ministry of New and Renewable Energy (MNRE) (acting as the GEF executing agency) and the India Renewable Energy Development Agency (IREDA) (acting as the financial intermediary execution partner).

F. Other Schemes for the MSME across the country

I. Raising and Accelerating MSME Performance (RAMP) Scheme	
Scheme Description	RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSME to market, finance and technology upgradation by enhancing the outreach of existing MoMSME schemes. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre- State collaboration.
	The total project cost of RAMP, for the five years FY 2022-23 to 2026-27 is Rs. 6062.45 Cr, of which, World Bank support is Rs.3750 Cr (USD 500 million).

	<p>Objective: Key objectives and deliverables of RAMP are:</p> <ul style="list-style-type: none"> • Accelerating Centre- State collaboration in MSME promotion and development • Enhancing effectiveness of existing MoMSME schemes for technology upgradation • Strengthening Receivable Financing Market for MSME • Enhancing effectiveness of Credit Guarantee Trust for Micro & Small Enterprises (CGTMSE), and promoting guarantee for greening initiatives of MSE, and women owned MSE • Reducing incidence of delayed payments to MSE <p>Key Benefits:</p> <p>RAMP scheme would enhance the performance of MSME by promoting technology upgradation, innovation, digitization, market access, credit, etc through active participation of the State Governments.</p> <p>Scheme applicable for: Individual MSME existing MoMSME schemes and through State Government/Agencies.</p>
Target Beneficiaries	RAMP scheme envisages to benefit more than 5.5 lakh MSME during the programme period (FY 2022-23 to 2026-27). The programme implementation will be through the State agencies.
Fund Allocation	<p>BE 2022-23: Rs.723.00 Cr, RE 2022-23: Rs. 495.00 Cr</p> <p>BE 23-24: Rs.1170 Cr, RE 23-24: Rs.1320.7903 Cr</p>
Achievements	<ul style="list-style-type: none"> • 35 States/ UT have evinced interest in participating in the RAMP Scheme by signing Letters of Undertaking (LoU) with the M/o MSME. • 33 States/UT have been provided a grant of Rs.5 crore each, for preparing a Strategic Investment Plan (SIP), which will be a roadmap for development and promotion of the MSME sector in the respective State/ UT. • Strategic Investment Plans (SIP) have been received from 25 States/ UT. A total grant of Rs.2489.9 Cr has been approved for selected project proposals in the SIPs of these 25 States/UT. The first instalment of grants has been released to States/UTs for implementation of approved projects.

	<ul style="list-style-type: none"> • Under the aegis of RAMP programme, the Ministry has launched three sub-schemes (i) MSE Green Investments and Financing for Transformation (MSE-GIFT) which provides interest subvention and guarantee for selected green technologies (ii) MSE Scheme for Promotion Investment in Circular Economy (MSE-SPICE) which provides capital subsidy to existing MSE for implementing CE solutions, and (iii) MSE-ODR which aims at developing a digital platform for Online Dispute Resolution for delayed payments to MSE, and for support for legal services. • The Ministry has constituted a National MSME Council under the Chairmanship of the Hon'ble Union Minister, MSME, with Secretaries of allied Central Ministries/ Departments, Principal Secretaries of States/ UTs as Members. The functions of the Council include overseeing inter Central Ministerial / Departmental coordination, Centre-State synergies and progress on the reforms mandated in the MSME sector including RAMP. Under the aegis of RAMP, the Ministry has initiated development of an Integrated National Digital MSME Portal that would provide integration and inter-operability among all the portals of the M/o MSME, other concerned Ministries/ Departments like Ministry of Food Processing Industries, Ministry of Labour & Employment, Ministry of Skill Development and Entrepreneurship, DPIIT, etc., State Governments, Industry Associations and other interested stakeholders. The portal is envisaged to provide user-friendly experience through a single login. • The Ministry has achieved a completion of 34% of the mandated targets and has claimed an amount of USD 172 Mn from the World Bank out of the total loan component of USD 500 Mn.
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5 Chapter

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

5.1 Activities for the North-East Region

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

Budgetary outlay and Expenditure for the North-East Region during 2018-19 to 2023-24 (Upto 31.03.2024)

(Rs in Crore)

Year	Budget Allocation	10% Budget Allocation to NER	Expenditure NER
2018-19	6552.61	670.05	671.85
2019-20	7011.29	755.26	720.55
2020-21	7572.20	758.93	482.07
2021-22	15699.65	1608.61	1611.68
2022-23	21422.00	2051.64	2752.88
2023-24	22137.95	2289.7	2341.01

a) NSIC in North East Region (NER)

NSIC (North East), Guwahati has conducted the following activities during FY 2023-24:

- 200 participants attended the awareness program for Self - Reliant India Fund on 05.05.2023 at Dimapur (Nagaland).
- 30 participants attended the MSME Day on 27.06.2023 at NSIC Office.
- 42 participants attended the awareness program on NSIC Schemes on 26.07.2023 at NSIC Branch office - Guwahati with FINER.
- 40 participants attended the Swachh Bharat Abhiyan activities (Special Campaign) on 15.09.2023 at NSIC Office & Industrial Area of Bamunimaidan, Guwahati.

- v) 90 participants attended the Agri Expo on 23-24 Sept, 2023 at Guwahati.
- vi) 110 participants attended the NE Expo 2023 (North East Wood & Build Expo organized by FINER) on 29th Sept to 2nd Oct 2023 at Guwahati.
- vii) 45 participants attended the Ek Tareekh Ek Ghanta Ek Satth of Shramdaan along with Laghu Udyog Bharati (Purvottor Prant) on 01.10.2023 at Industrial Area of Bamunimaidan, Guwahati.
- viii) 605 participants attended the SC/ST Hub Conclave on 9.11.2023 in Shillong (Meghalaya).
- ix) 650 participants attended the SC/ST Hub Conclave on 6.10.2023 in Itanagar, Arunachal Pradesh.
- x) 53 participants attended the 28th International Guwahati Trade Fair from 1.11.2023 to 17.11.2023 in Guwahati.
- xi) 51 participants attended the 2nd Winter Wonderland from 18.12.2023 to 22.12.2023 in Aizwal.
- xii) 150 participants attended the 4 E tendering training programs upto 31st Dec'2023 in North East Zone.
- xiii) 100 participants attended the Special Vendor Development program upto 31st Dec'2023 in North East Zone.
- xiv) 534 participants attended the 8 Special Awareness programs upto 31st Dec'2023 in North East Zone.

Itanagar, Arunachal Pradesh - A Mega event (National SC-ST Hub Conclave) was organized at Dorjee Khandu State Convention Centre, Itanagar, Arunachal Pradesh on 6th October 2023 to promote National SC-ST Hub and other schemes of the M/o MSME. The Hon'ble Union Minister of State of MSME, inaugurated the NSSH Conclave along with Shri Tumke Bagra, Hon'ble Minister of Industries, Textile & Handicrafts, SD & E, Trade & Commerce, Labour & Employment and Cooperation, Government of Arunachal Pradesh; Chief Secretary Incharge, Shri Sharat Chauhan; Additional Development Commissioner, O/o DC-MSME Dr. Ishita Ganguli Tripathy; Secretary, Industries, Government of Arunachal Pradesh, Shri Hage Tari, (IFOS); Jt. Secretary-SME, M/o MSME, GoI Ms. Mercy Epao and other senior dignitaries.



The event was attended by 660 SC-ST aspiring and existing entrepreneurs from Itanagar and the surrounding areas.

Shillong, Meghalaya – A Mega event (National SC-ST Hub Conclave) was organized on 9th November 2023 at State Convention Centre, Shillong, Meghalaya to promote entrepreneurship culture amongst the SC-ST population and spread awareness about National SC-ST Hub and other schemes of the M/o MSME, GoI in Meghalaya. The event was graced by the Hon'ble Secretary, M/o MSME, Govt. of India, Shri S.C.L Das, along with Chairman, Meghalaya Industrial Development Corporation (MIDC), Shri James P.K. Sangma; Secretary North Eastern Council, Shri K. Moses Chalai (IAS) ; Commissioner & Secretary, Commerce & Industries Department, Government of Meghalaya, Shri Pravin Bakshi (IAS) ; Principal Chief Conservator of Forests, Meghalaya, Shri R. S. Gill (IFS); Additional Development Commissioner, O/o DC-MSME Dr. Ishita Ganguli Tripathy; Jt. Secretary-SME, M/o MSME, GoI Ms. Mercy Epao and other senior dignitaries from Central & State Government.



The event was attended by 538 aspiring and existing SC-ST participants from Shillong and the surrounding region.

5.1.2. Promotion of MSME in N.E. Region and Sikkim

Introduction: The scheme was launched in the year 2016 and further continued with budget outlay of Rs.295.00 Cr. for the next 5 years (2021-2026).

- The scheme provides financial support to create or upgrade infrastructure and common facilities for MSME in the NER to supplement manufacturing, testing, packaging, R&D, product & process innovations and training for natural resources such as fruits, spices, agri, forestry, sericulture and bamboo, etc.

- Development of Industrial Estates & Flatted Factory Complexes.
- Common facilities for MSME engaged in tourism sector.

Scheme Components:

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

Objective: The Scheme envisages financial assistance to State Governments for setting up of new and modernization of existing Tool Room/ Mini Technology Centers. Projects for creation of common facilities to supplement manufacturing, testing, packaging, R&D, product and process innovations and training for natural resources such as fruits, spices, agri, forestry, sericulture and bamboo, etc. available in NER and Sikkim would be given priority. The Geo tagging of the project is mandatory.

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

2. Development of new and existing Industrial Estates:

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

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

3. *Development of Tourism Sector:

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

The following will be the mandatory requirements-

- a) Geo tagging of the project;
- b) The validation of DPR by Ministry of Tourism;
- c) Nos. of minimum beneficiaries- 10 MSE (in tourism services);
- d) Beneficiaries should essentially be linked to any renowned e-commerce platform.

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

Intended beneficiaries- All MSME in North Eastern Region

Fund Allocation (2023-24): Rs.49.64 Cr.

Total Expenditure (2023-24): Rs. 49.35 Cr.

Physical & Financial Achievements

Since inception of the scheme in 2016, total 53 projects have been approved, out of which 28 projects are completed and total GoI grant released is Rs. 225.85Cr.

Physical Achievements under the scheme (State-wise)

S. No.	State & other activities	Mini Technology Center	Industrial Estate/ Flatted Factory Complex	Projects under Other activities*	Total
1	Assam	01	19	01	21
2	Nagaland	03	00	01	04
3	Tripura	01	04	00	05
4	Sikkim	02	03	02	07
5	Mizoram	00	06	00	06
6	Meghalaya	00	03	00	03
7	Arunachal Pradesh	00	01	00	01
8	Studies	00	00	04	04
9	Training	00	00	02	02
Total		07	36	10	53

Financial Achievements under the scheme (Year wise)

Financial Year	BE/RE (Rs. in Cr.)	Expenditure (Rs. in Cr.)
2016-17	02.50	02.50
2017-18	05.00	05.96*
2018-19	20.99	20.60
2019-20	58.93	53.95
2020-21	20.00	22.97*
2021-22	20.00	21.09*
2022-23	50.00	49.43
2023-24	49.64	49.35
Total	227.06	225.85
Additional funds sourced from other schemes having same object heads		

- In the 10th PAMC meeting held in the FY 2023-24 total 14 (fourteen) Industrial estate/ Flatted factory Complex projects were approved with total project cost of Rs. 190.11 Cr. and

approved GoI grant of Rs.150.43 Cr.

- The details of projects is as under: **Assam** - Total eight (08- five new and three up-gradation) industrial estate projects, **Meghalaya**- Three projects (03-two flatted factory and one up-gradation of industrial estate), **Sikkim** - Two (02) flatted factory complexes in Sikkim and **Arunachal Pradesh** - One (01) flatted factory complex in Arunachal Pradesh.
- Two projects completed in FY 2023-24 in Sikkim with total project cost Rs. 9.49 Cr. with approved Government of India Grant of Rs. 7.39 Cr.
- Geo tagging app launched for the scheme “Promotion of MSME in NER & Sikkim”.

Projects approved during 2023-24

(Rs. in Cr.)

S. No.	Name of project and location	Component	State	Total project Cost	GoI Approved	State Share
1	Development of New Industrial Estate at Chenga, Bahari, Barpeta, Assam	Industrial Estate (New)	Assam	12.07	10.86	1.21
2	Setting up of a new industrial estate at no two Dhemajibari, Biswanath Chariali ,Assam	Industrial Estate (New)	Assam	31.54	13.50	18.04
3	Up-gradation of the Integrated Infrastructure Development Centre IIDC, Silapathar, Dhema, Assam	Industrial Estate (up-gradation)	Assam	11.75	9.00	2.75
4	Development of New Industrial Estate at Maizgram, Karimganj, Assam	Industrial Estate(New)	Assam	13.30	11.97	1.33
5	Upgradation of the Integrated Infrastructure Development Centre, Titabor, Jorhat, Assam	Industrial Estate (up-gradation)	Assam	10.82	9.00	1.82
6	Development of New Industrial Estate at Dighalichapari, Sonitpur, Assam	Industrial Estate(New)	Assam	18.85	13.50	5.35

S. No.	Name of project and location	Component	State	Total project Cost	GoI Approved	State Share
7	Infrastructure Development Facilities & Up-gradation in the Existing Complex, Manja, Assam	Industrial Estate (up-gradation)	Assam	10.00	9.0	1.00
8	Flatted Factory Complex at Export Promotion Industrial Park, Byrnihat, Ri-Bhoi, Meghalaya	Flatted Factory Complex (New)	Meghalaya	15.00	13.50	1.50
9.	Flatted Factory Complex at Export Promotion Industrial Park, Industrial Estate, Matchakolgre, Tura, West Garo Hills, Meghalaya	Flatted Factory Complex (New)	Meghalaya	14.80	13.32	1.48
10.	Upgradation Of Umiam Industrial Estate, Ri-Bhoi District, Kismat, Upland Road, Laitumkhrah, Shillong-793003	Industrial Estate (up-gradation)	Meghalaya	10.0	9.00	1.00
11	Construction of Flatted Factory Complex, C-Sector Itanagar -791111	Flatted Factory Complex (New)	Arunachal Pradesh	14.95	13.45	1.50
12	Flatted Factory Complex at Namchi, Sikkim	Flatted Factory Complex (New)	Sikkim	14.03	12.63	1.40
13	Flatted Factory Complex at Soreng, Sikkim	Flatted Factory Complex (New)	Sikkim	13.00	11.70	1.30
14	Industrial Estate at Dhanubhanga, Rongjuli, Goalpara, Assam	Industrial Estate (New)	Assam	14.30	8.00	6.30
Total				204.41	158.43	45.98

5.1.3 Activities for the North-East Region

- 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 Region:**

STATE-WISE PHYSICAL PERFORMANCE OF KHADI # IN NER DURING 2023 - 24

Sr. No.	State	Production (Rs. In lakh)	Sales (Rs. In lakh)	Cumulative Employment * (in Nos)
1.	Arunachal Pradesh	22.44	71.65	31
2.	Assam	1627.00	1892.29	5119
3.	Manipur	195.00	185.00	168
4.	Meghalaya	44.97	38.14	59
5.	Mizoram	3.31	6.75	12
6.	Nagaland	51.96	81.98	295
7.	Sikkim	12.00	40.00	28
8.	Tripura	2.51	45.19	25
TOTAL		1959.19	2361.00	5737

Including Polyvastra & Solarvastra

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

- (i) A total number of 4852 PMEGP projects have been assisted by utilizing Margin Money Subsidy of Rs.162.74 Cr. in NER States 2023-24. PMEGP performance in NER States during 2023-24 (upto 31.03.2024) is as under:

Sr. No.	State	Margin Money allocation (Rs. in lakh)	Margin Money utilized (Rs. in lakh)	Units assisted (Number)	Estimated employment generated (Number)
1	Sikkim	240.00	449.19	132	1056
2	Arunachal Pradesh	656.80	1,764.81	169	1352
3	Nagaland	3036.59	2,917.65	517	4136
4	Manipur	4589.19	810.73	348	2784
5	Mizoram	2213.53	1,755.33	401	3208
6	Tripura	2668.73	1,444.21	588	4704
7	Meghalaya	2093.00	725.03	280	2240
8	Assam	11162.22	6,406.26	2417	19336
Total		26660.06	16,273.21	4852	38816

5.1.3.6 State-wise Micro Enterprises (projects) assisted under PMEGP in North- East (for setting up of new PMEGP units & 2nd dose for existing units) from FY 2018-19 to FY 2023-24

State	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Arunachal Pradesh	280	211	98	196	158	169
Assam	3737	2587	2939	3855	2596	2417
Manipur	1291	1173	1556	1139	545	348
Meghalaya	390	377	359	699	306	280
Mizoram	1123	760	810	650	412	401
Nagaland	1208	1109	740	1241	469	517
Sikkim	55	79	57	85	57	132
Tripura	1179	963	842	958	703	588
Total	9263	7259	7401	8823	5246	4852

5.1.4 NSIC in North Eastern Region (NER)

- Activities undertaken by NSIC North-East, are Vendor Development Program & Awareness Program with IOCL, RINL and also with various associations including Laghu Udyog Bharti, etc. SC/ST Hub has done 9 webinars with 350 participants.
- Relevant information pertaining to North Eastern region** - As on 31.03.2024, a total of 12,493 existing and aspiring SC-ST entrepreneurs from NE region have been benefitted under the scheme, from Northeast Region. State wise details of SC-ST beneficiary from NE region are given below:

S. No.	Northeastern States	Number of SC-ST Beneficiaries
1	Arunachal Pradesh	845
2	Assam	7216
3	Manipur	951
4	Meghalaya	708
5	Mizoram	482
6	Nagaland	1525
7	Sikkim	156
8	Tripura	610
TOTAL		12493

5.2 Activities targeted at welfare of women

- 5.2.1. Under PMEGP higher subsidy is provided to women beneficiaries. Women beneficiaries are entitled for and lower personal contribution. Since inception (i.e. 2008-09 to 2023-24 (31.03.2024)), a total of 310780 projects of women entrepreneurs have been assisted

under PMEGP. The cumulative data on number of women beneficiaries for the last five years (2018-19 to 2022-23) and current year up to 31.03.2024 is as follows:

(Micro Enterprises / Projects: in Numbers)

YEAR	WOMEN ENTREPRENEURS UNDER PMEGP
2018-19	25434
2019-20	24720
2020-21	27285
2021-22	39,156
2022-23	32,626
2023-24	36,806
TOTAL	1,86,027

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 MSME. Nevertheless, there are a few schemes/programmes which are individual beneficiary oriented. There are several schemes, wherein women are provided extra benefits, concessions and assistance. The details of concessions for women may be seen in the respective scheme guidelines as available on the Ministry's website www.msme.gov.in.

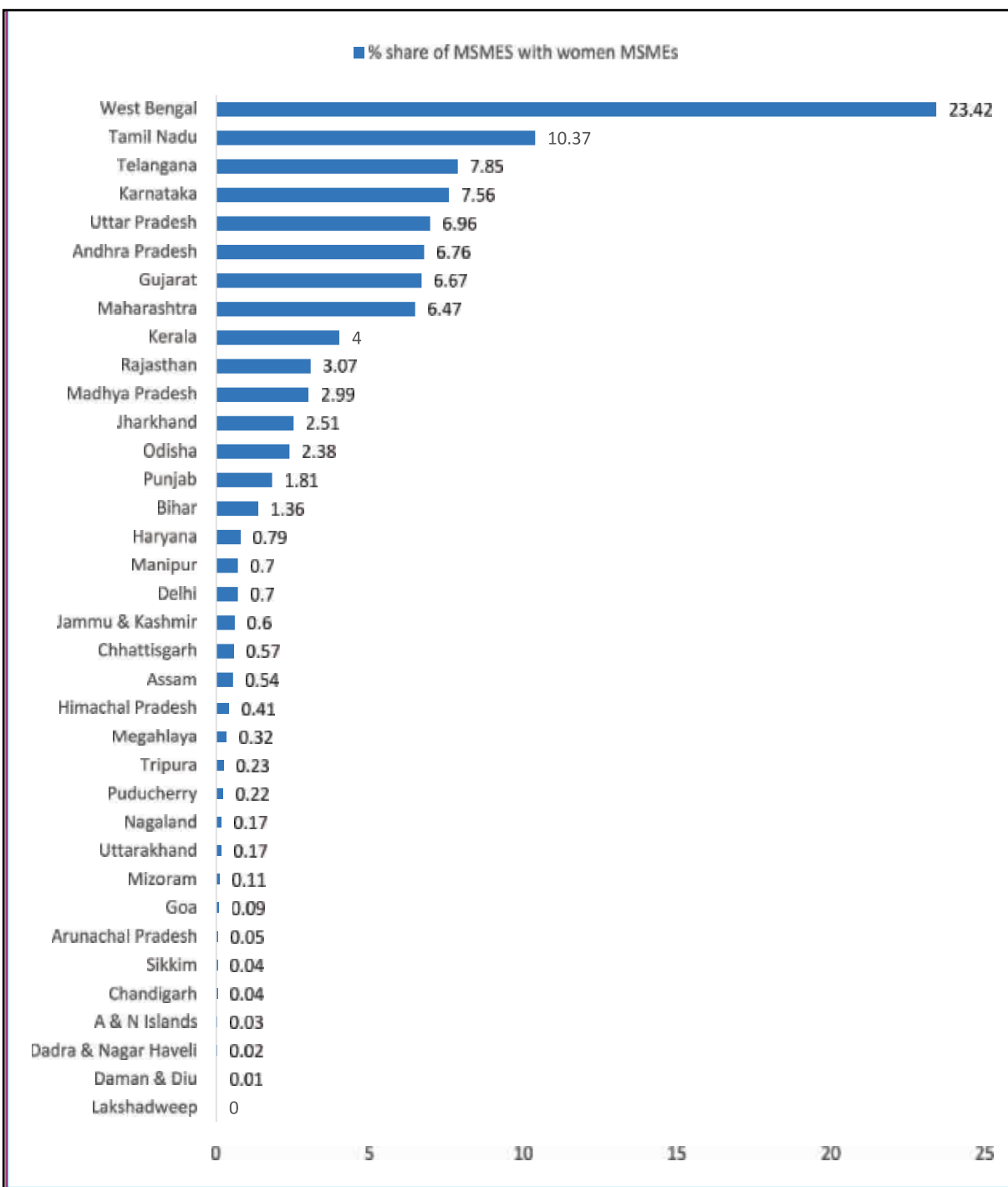
5.2.3 As Per the NSS 73rd Round of NSSO there are a total of estimated 1,23,90,523 Women owned proprietary MSME in the country. Figure 5-3 shows the percentage distribution of male owned proprietary MSME in the country. More than 20% proprietary MSME are owned by women

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

Sl. No.	State/UTs	Male	Female	All	Share of State among All MSME with Male Owners(%)	Share of State among All MSME 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

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

Percentage share of States in MSME owned by Women



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, differently-abled persons are treated as Special Category and are entitled for higher rate of subsidy and lower personal contribution. Since inception (i.e. 2008-09 to 31.03.2024), a total of 5593 projects of differently-abled persons have been assisted under PMEGP. Data on number of differently-abled beneficiaries for the last five years (2018-19 to 2022-23) and current year up to 31.03.2024 is as follow:

Year	PHC ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2018-19	495
2019-20	414
2020-21	400
2021-22	484
2022-23	433
2023-24	349
TOTAL	2575

5.4 International Cooperation

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

5.4.2 M/o MSME and its organizations, through its various schemes and programmes, have been providing support to the Indian MSME sector by giving them exposure of the international market; latest technologies; sharing of experiences and best management practices in the international arena. In continuation of this endeavor, M/o MSME has entered into long term Agreements, Memorandum of Understanding or Joint Action Plan with 19 countries viz. Tunisia, Romania, Rwanda, Mexico, Uzbekistan, Lesotho, Sri Lanka, Algeria, Sudan, Cote d'Ivoire, Egypt, Republic of South Korea, Mozambique, Botswana, Indonesia, Vietnam, Mauritius, Sweden and UAE.

5.4.3 Significant Conferences or events organised and Meetings held with Foreign Dignitaries or Delegations: M/o MSME as well as its organizations like O/o DC (MSME) and NSIC regularly hold discussions with foreign delegations to enhance bilateral cooperation for the

mutual benefits of MSME of the two countries. The details of such meetings or discussions held and major conferences or events organised are given below:

- A Memorandum of Understanding (MoU) for renewal of cooperation in the field of MSME has been signed between National Small Industries Corporation Ltd. (NSIC), a CPSE under the M/o MSME and Korea SMEs and Startups Agency (KOSME) of Republic of Korea on 27th Feb., 2023 in Udyog Bhawan, New Delhi.
- A delegation led by Mr. Abdullah Bin Adel Fakhro, Hon'ble Minister of Industry and Commerce of the Kingdom of Bahrain, called upon Hon'ble Union Minister of MSME and his team on 15th March, 2023 in Udyog Bhawan, New Delhi. During the meeting, both sides discussed the present status of engagement between the countries in MSME sector; and also exchanged views on potential areas of cooperation in the field of MSME.
- M/o MSME in association with India SME Forum organized International SME Convention 2023 during 19-21 March, 2023. The programme was inaugurated by Hon'ble Union Minister of MSME as chief guest along with, Guests of Honour, Hon'ble Minister of State for MSME. The convention was attended by dignitaries, officers from various Ministries/Departments of Government of India, State Governments, and Embassies of several countries in New Delhi. A large no. of participants from Indian and international companies and MSME also took part for the plenary sessions and B2B meets.
- A delegation led by Mr. Karel Hirman, Hon'ble Minister of Economy of the Slovak Republic, called upon Hon'ble Union Minister of MSME on 28th March, 2023 in Udyog Bhawan, New Delhi. During the meeting, both sides exchanged importance of MSME sector in their respective countries and also discussed on the potential areas of bilateral cooperation in the field of MSME.
- A delegation led by Mr. Nir Barkat, Hon'ble Minister of Economy and Industry of State of Israel called upon Hon'ble Union Minister of MSME on 18th April, 2023 in Udyog Bhawan, New Delhi. During the meeting, the two sides exchanged views on state of MSME sector in their respective countries and also discussed on the potential areas of bilateral cooperation to benefit the MSME of both the countries.
- The second meeting of India-Japan Joint Working Group (JWG) on MSME Cooperation, constituted under the India-Japan Industrial Competitiveness Partnership Roadmap (IJICP), was held on 13th July, 2023 in virtual mode. The meeting was led by Ms. Mercy Epao, Joint Secretary (SME), M/o MSME, from Indian side and Mr. Katsuhiko Murayama, Director, Southwest Asia Office, Ministry of Economy Trade and Industry (METI) from Japan side. During the meeting both sides discussed the proposed skill development/training in 5S and Kaizen at M/o MSME's technology centressituated at Bhiwadi & Puducherry, by Association for Overseas Technical Cooperation and Sustainable partnership (AOTS) of Japan.

- An MoU was signed between M/o MSME and Jute Products Development and Export Promotion Council (JPDEPC) on 07th August, 2023 in New Delhi to designate JPDEPC as one of the implementing agency for first intervention (i.e. reimbursement of RCMC charges) of CBFTE (Capacity Building for First Time Exporters) component of IC Scheme. JPDEPC is the 20th EPC to sign with M/o MSME for this intervention.
- 2nd India-Taiwan SME JWG (Joint Working Group) Meeting was held between M/o MSME and Small and Medium Enterprise Administration (SMEA), Ministry of Economic Affairs (MOEA), Taiwan, on 5th September, 2023 In New Delhi. The Indian delegation was led by Ms. Mercy Epao, Joint Secretary (SME Division), M/o MSME, while the Taiwan delegation was led by Dr. Chin-Tsang Ho, Director General of SMEA, MOEA.
- 2nd Meeting of India-Taiwan SME Cooperation Forum was also held on 07th September, 2023 in Mumbai, India. The focus sector of this year's meeting was Food processing Sector. The Indian side was led by Ms. Mercy Epao, Joint Secretary (SME Division), M/o MSME, while the Taiwan side was led by Dr. Chin-Tsang Ho, Director General of SMEA, MOEA. Apart from Government officials, MSME representatives of both sides also took part in the said meeting for exploring business tie-ups, technology collaborations, etc.
- 3rd meeting of India-Japan Joint Working Group (JWG) on MSME Cooperation was held on 06th December, 2023 in New Delhi. The meeting was led by Ms. Mercy Epao, Joint Secretary (SME), M/o MSME from Indian side and Mr. Katsuhiko Murayama, Director, Southwest Asia Office, Ministry of Economy Trade and Industry (METI) from Japan side. During this meeting, the two sides reviewed the collaboration in skill development/training in 5S and Kaizen at M/o MSME's technology centres situated at Bhiwadi & Puducherry, by Association for Overseas Technical Cooperation and Sustainable partnership (AOTS) of Japan, and also discussed on next year's plans for the collaboration.
- M/o MSME, led by Hon'ble Union Minister of MSME, hosted a delegation of the Republic of Suriname, led by H.E. Albert R. Ramdin, Minister of Foreign Affairs, International Business and International Cooperation on 6th December, 2023 in New Delhi. The two sides acknowledged India and Suriname's strong historical & cultural ties, and expressed willingness to prioritize collaboration in the MSME sector to facilitate enterprise-to-enterprise cooperation for mutual growth.
- Ms. Mercy Epao, Joint Secretary (SME), M/o MSME took part in the 2nd round of negotiations for India-Oman Comprehensive Economic Partnership (CEPA) held in Oman. She led the meetings of SME-Track for negotiations on SME Chapter, in Oman during 9-11 December, 2023.

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 M/o 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 <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 are issued in Hindi only. All letters received in Hindi were replied to in Hindi.
- 6.1.4** During this year, Hindi Advisory Committee of M/o MSME was organized under the chairmanship of Hon'ble Union Minister of MSME in which important decisions has been taken. During this year, on 07.06.2023 meeting of Hindi Advisory Committee was organized in New Delhi.



- 6.1.5 Third sub-committee of Parliamentary Committee on Official Language conducted Official Language Inspection of M/o of MSME on 06.10.2023.



- 6.1.6 The Departmental Official Language Implementation Committee under the Chairmanship of the Joint Secretary (In-Charge of Hindi) in the M/o 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.
- 6.1.7 **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 93% correspondence was made in Hindi in region 'A', 91% in region 'B' and 86% in region 'C' during the year 2023.
- 6.1.8 **Monitoring and Inspections:** In order to ensure Implementation of the Official Language Policy, monitoring is done through reviewing the quarterly progress reports. In Pursuance of this, several Subordinate offices of Organizations Under the control of M/o MSME and Sections of the Ministry were also inspected to ensure the use and compliance of Official Language policy.
- 6.1.9 **Hindi Month:** Hindi month was celebrated from 14th September, 2023 to 13th October 2023 in the M/o MSME On the occasion of Hindi Diwas, 2023, on 14th September, 2023 The message of Hon'ble Union Minister (MSME) was circulated in the M/o MSME as well as its attached and subordinate offices for Compliance. During Hindi Month, Various competitions were organized to encourage and motivate the Employees/Officers for doing official work in Hindi.



6.1.10 Nominated Officers/Employees for Hindi Training Course: Under Hindi Teaching Scheme, Department of Official Language, Ministry of Home Affairs Officers/Employees of the Ministry were nominated for various training programmes. For Hindi Typing 07 Employees and for Prabodh Course 02 Officers and for Praveen 04 Employees were nominated for the year 2023-24.

6.1.11 Organising Hindi Workshop: To motivate the Officers and Employees to do their work in the Office as much as possible in Hindi, several Workshops were organized Quarterly. In which Information on Official Language Act, Rules & Orders as well as hindi phonetics was provided. Officials/Employees of the Ministry participated with full enthusiasm. They were also provided assistance in overcoming the difficulties being faced while working in Hindi.

6.1.12 Use of Hindi in attached Offices and statutory bodies

6.1.12.1 Office of DC (MSME): During this period, the Hindi Section of the Office of the Development Commissioner (MSME) has ensured continuous and smooth compliance of the Official Language Act, Rules and orders of the Hon'ble President on the recommendation of the Parliamentary Committee on Official Language at the Headquarters and its subordinate offices. Several actions have been taken to ensure this. All forms, reports, parliamentary questions and papers falling under section 3(3) were prepared bilingually (Hindi and English) during the said period.

It is noteworthy that the Third Sub-Committee of the Committee on Official Language (CPOL) of Parliament inspected the progress and implementation of the official language in its regional subordinate offices under the Development Commissioner (MSME), the list of inspected offices is as follows:

S. No.	Name of the office inspected	Date of Inspection
1.	MSME-DFO, Ludhiana	18.04.2023
2.	MSME-DFO, Raipur	24.05.2023
3.	Br. MSME-DFO, Varanasi	19.06.2023
4.	MSME-DFO, Patna	15.07.2023
5.	MSME-DFO, Ranchi	15.07.2023
6.	MSME-TC, Mumbai	12.09.2023
7.	MSME-DFO, Goa	15.02.2024
8.	MSME-DFO, Agra	13.03.2024
9.	MSME-DFO, Okhla, New Delhi	13.03.2024

During the said period, the Hindi Section of the Office of the Development Commissioner (MSME) also conducted official language inspection of the following 3 subordinate offices.

S. No.	Name of the office inspected	Date of Inspection
1.	IGTR, Ahmedabad	10.11.2023
2.	IGTR, Aurangabad	12-13.11.2023
3.	MSME-DFO, Solan	13.03.2024

Organization of Hindi Diwas and Hindi Pakhwada

The Office of the Development Commissioner (MSME) organized Hindi Diwas (14 September, 2023) and Hindi Fortnight from 16 September, 2023 to 03 October, 2023. During the fortnight, various competitions were organized for the officers and employees of the Office of the Development Commissioner (MSME). The details of the competitions conducted are as follows:

Sr. No.	Name of the Competition	Date
1.	Hindi Noting/Drafting	18.09.2023
2.	Hindi Typing-for English Typist	20.09.2023
3.	Hindi Essay writing (for MTS cadre)	22.09.2023
4.	Hindi Essay writing (for non Hindi speaking)	25.09.2023
5.	Hindi Essay writing (for Hindi speaking)	25.09.2023
6.	Hindi Dictation (for MTS cadre)	26.09.2023
7.	Official Language/General Hindi Knowledge	29.09.2023
8.	Hindi poetry recitation	03.10.2023

Essay (non-Hindi speaking category) (Hindi speaking) competition was organized at the national level in which apart from the officers and employees of the Office of the Development Commissioner (MSME), officers and employees working in various regional offices of the country under the Office of the Development Commissioner (MSME) participated in the essay competition. Cash prizes and certificates were distributed among the winner.

During the Hindi Fortnight, Hindi Diwas (on 16th September, 2023 to 03th October, 2023) celebrated in which the officers and employees of headquarters participated with full enthusiasm. Special cooperation has been done for the translation related to publicity & advertising.

Organising Hindi Workshop

To motivate the officers and employees to do their work in the office as much as possible in Hindi, workshops were organized the details of the organised workshop are as follows:

Sr. No.	Quarter	Date of workshop
1.	April-June, 2023 (First Quarter)	07.07.2023
2.	July-Septemebr, 2023 (Second Quarter)	03.10.2023
3.	October-December, 2023 (Third Quarter)	15.01.2024
4.	January-March, 2024 (Forth Quarter)	05.04.2024

In these workshops, 122 officers and employees of the Office of the Development Commissioner (MSME) were provided information about official language rules and orders related to official language, etc. and they were provided training to work in Hindi. They were also provided assistance in overcoming the difficulties being faced while working in Hindi. Information was also provided about how IT tools like Unicode, e-Mahashabd Kosh, etc. can be used in Hindi.

6.1.12.2 KVIC: Khadi and Village Industries Commission (HQ), Mumbai has a full-fledged Hindi Directorate which is responsible to implement the Official Language policy and guidelines issued from time to time by the Department of Official Language, Ministry of Home Affairs. Hindi Pakhwada was organized from 01st September, 2023 to 30th September, 2023 in which various Hindi competitions were held and On 02 October, 2023 under the chairmanship of Hon'ble Union Minister of MSME Prize winners were awarded at the prize distribution ceremony held at HQ, Mumbai. Sub-ordinate offices, of the Commission and Directorates of the headquarters were inspected. The meeting of Official Language Implementation Committee and Hindi workshops was 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.

6.1.12.3 MGIRI: To promote the use of Hindi (Rajbhasha) in office activities, quarterly workshops on relevant topics have been organized, progress of use of Hindi in official communications, advertisement in bilingual, etc. have also been reviewed in the quarterly meeting of Executive Committee of the Institute and found satisfactory. Hindi Pakhwada have been organized during 14-28 September, 2023 in the institute in which competitions on note writing, translation from English to Hindi, recitation, oration and knowledge of Hindi have been organized among staffs of the institute. Meeting of Official Language Implementation Committee have been organized quarterly and Head of Office or representatives participated in NARAKAS meeting.

6.1.12.4 Coir Board: Coir Board is continuing its efforts to promote the use of Official Language of the Union in all its establishments. All the documents under Section 3(3) were issued bilingually and letters received in Hindi were replied in Hindi under Rule (5). Quarterly OLIC meetings were conducted. Virtual Hindi workshops on Official Language were organized for all the Officers and Staff members of Coir Board all over India. Hindi Diwas/ Hindi Chetna Mass was organized from 14th September, 2023 to 29 October, 2023 in which various Hindi competitions were held and the winners were awarded.

Official Language activities in Coir Board and its Sub Offices

- Coir Board, being a Statutory Body under the Govt. of India, has been continuing its efforts to promote the use of official language of the Union in all its Establishments. During 2022-23, Office Orders, Circulars, etc. coming under section 3 (3) of OL ACT, 1963 were issued in bilingual form. Maximum care was taken to give replies to letters received in Hindi in Hindi itself as per Rule 5 of OL Rule 1976.
- Special Webinar on World Hindi Day was also conducted on 10.01.2024.
- During the financial year 2023-24 Hindi workshops organized on 30.06.2023, 14.08.2023 & Special webinar on Constitution day Hindi Workshop on 24.11.2023.
- Meetings of the Official Language Implementation Committee were conducted in every quarter in which review of progress made in the Official Language Hindi was discussed in detail. During the year 2023-24 the OLIC meetings were organized on 27.06.2023, 25.09.2023, 10.11.2023 and 10.01.2024 respectively.
- Hindi Diwas / Hindi Fortnight celebrations 2023-24 was organized in the Coir Board during the period from 14th September to 29th September 2023 and during the celebrations, various types of 15Nos.of competitions were organized for the officers and employees of the Headquarters, Sub Offices and Showrooms of the Coir Board. An active participation of senior officials and employees in each competition. As per the minutes of the Hindi Advisory Committee organized under the chairmanship of Hon'ble Union Minister of MSME in New Delhi on 07 June 2023, a debate competition was organized in Hindi in order to take positive initiatives towards the official language Hindi.
- All the Invitations, Banners, Backdrops, etc. were made in bilingual form. Official Language inspections were conducted in Coir Bhavans/Sub offices of the Board along with internal audit inspections All the Background Notes, Questionnaire with Answers, etc. to be submitted before the Parliamentary Committee on Industry during their inspection visit were placed bilingually. The Reports for being placed in the Parliament, viz. Annual Report, Audit Report, etc. were prepared bilingually.
- Coir Board participated in the all Seminars, Workshops and Meetings organized by TOLIC, Kochi and also in the joint official language Competitions by TOLIC, Kochi.

Inspection visit by the Third Sub-Committee of Parliamentary Official Language

The Third Sub Committee of the Committee of Parliament on Official Language inspected the progress of implementation of Official Language at Show room & Sales Centre, Coir Board, Chandigarh on 19.04.2023, Show room & Sales Centre, Coir Board, Varanasi on 19.06.2023 & Show room & Sales Centre, Coir Board, Mumbai on 12.09.2023.

Inspection visit by the Third Sub-Committee of Parliamentary Official Language at SR&SD, Chandigarh on 19.04.2023.

Release of Hindi Home magazine

Board's Hindi Home Magazine "Coir-Swarnim Resha" 2022-23 was released by the Honorable Members of the Committee of Parliament on Official Language during the occasion of Inspection visit at SR&SD, Mumbai on 12.09.2023.



Hindi Advisory Committee Meeting

Hindi Advisory Committee meeting under the chairmanship of Hon'ble Union Minister of MSME was held on 07.06.2023 at Hotel Ashoka, New Delhi. Hon'ble Chairman, Coir Board, Shri D. Kuppuramu, Secretary (Additional charge) Shri Jitendra Kumar Shukla and Smt. Dhanalakshmi N, Assistant Director (O.L.) attended the meeting.

Nominated Officers/Employees for Hindi Training Course

Officers/employees were nominated for various training programmes, under Hindi Teaching Scheme, Department of Official Language, and Ministry of Home Affairs. For Paranagat Course 20 Nos. of employees and for Prabodh course 09 employees were nominated for the session of Jan- May 2024.

6.1.12.5 NSIC: NSIC continuously strives to promote the use of Hindi in official work. The meeting of Official Language Implementation Committee and Hindi workshop were regularly organized in NSIC. During the year, Hindi Pakhwada was organized from 14th September, 2023 to 29th September, 2023. 06 Hindi competitions were organized in which total 194 officers/employees participated and winners were awarded. Third sub-committee of Parliamentary Committee on Official Language successfully conducted Official Language Inspection of Corporation's subordinate branch offices namely Naini, Prayagraj on 19th June, 2023 and Branch Office, Jaipur on 04th October, 2023.

Brief description of specific achievements related to implementation of the Official Language Policy

1. The annual program 2023-24 issued by the Department of Official Language, Ministry of Home Affairs has been made available to all the division heads of the subordinate offices and head offices of the Corporation.

2. Participation was ensured in the meeting of the Hindi Advisory Committee of the Ministry of Micro, Small and Medium Enterprises held on 07 June, 2023.
3. The official language inspection of the Corporation's subordinate branch office, Naini, Prayagraj was successfully conducted by the third sub-committee of the Parliamentary Official Language Committee on 19 June, 2023. During the inspection, the honourable committee members praised the work done in implementing the official language Hindi.
4. On 26 June, 2023, the meeting of the Official Language Implementation Committee of the Corporation was held through video conferencing.
5. The official language inspection of the Corporation's subordinate branch office, Navi Mumbai was successfully conducted by the third sub-committee of the Parliamentary Official Language Committee on 12 September, 2023.
6. On 14 September, 2023, Hindi Day and a special meeting were organized under the chairmanship of Shri Gaurav Gulati, Director (Finance), Chairman of the Official Language Implementation Committee of the Corporation.
7. 06 competitions were organized during Hindi Fortnight (14 to 29 September, 2023) at the head office of the Corporation in which about 94 officers/employees participated.
8. Hindi Fortnight/Week and Hindi Day were also organized in the subordinate offices of the Corporation in the month of September.
9. Official language inspection of the Subordinate Branch Office of the Corporation, Jaipur was successfully conducted by the Third Sub-Committee of the Parliamentary Official Language Committee on 04 October, 2023.
10. A meeting of the Official Language Implementation Committee of the Corporation was organized on 21 December, 2023.

Brief description of the activities conducted in the period from January 01, 2024 to March 31, 2024

1. A one-day "Official Language Conference" was organized by NTSC, Okhla under the aegis of Town Official Language Implementation Committee (TOLIC) in February, 2024.
2. A meeting of the Official Language Implementation Committee of the Corporation was organized in March, 2024.
3. The Hindi progress report for the quarter ending 31 March, 2024 was sent to the Ministry and the Department of Official Language.
4. The half yearly report from 01 October, 2023 to 31 March, 2024 was sent to Town Language Implementation Committee (TOLIC) undertaking-2, New Delhi.
5. Official language inspection of the subordinate offices of the corporation was conducted from January 2024 to March 2024.

6.1.12.6 NI-MSME Hindi workshop was conducted once in every quarter for the benefits of the officers and employees of the Institute. On the occasion of Hindi Day 2023, Hindi Pakhwada was celebrated in the institute from 14th September, 2023 to 29th September, 2023. During this period various Hindi programs were conducted. Different types of training programs and workshops were conducted in the institutes.

6.2 Vigilance

6.2.1 The Vigilance Division of the Ministry is headed by a 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 or instructions issued by the Department of Personnel & Training and the Central Vigilance Commission in creating greater awareness of vigilance among the users of its services. During the period under report, the references or vigilance complaints received from various sources in the Ministry and also its Organizations under the Ministry were disposed off.

6.2.3 Vigilance Awareness Week was observed from 31st October, 2023 to 5th November, 2023. During this period Integrity Pledge was administered by the Secretary (MSME) to officials of the Ministry to promote ethical practices and foster a culture of honesty and integrity.

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

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

6.2.5. During the period under report, 44 complaints were received and were disposed off in consultation with Central Vigilance Commission, wherever applicable.

6.2.6 M/o MSME observed the Vigilance Awareness Week from 30th Oct to 5th Nov. 2023 with the following theme given by Central Vigilance Commission:

"Say No to Corruption; Commit to the Nation"

“अष्टाचार का विरोध करें; राष्ट्र के प्रति समर्पित रहें”

As a part of promoting better awareness, the vigilance wing of M/o MSME in its endeavour to promote good governance planned & organized various awareness programmes, Seminars,

workshops and capacity building training at the Ministry level as well as through the organizations under this Ministry during the entire vigilance awareness week to educate the employees to work towards instituting corruption free philosophy/ bring in transparency, maintain absolute integrity and devotion to duty at all times.

- A workshop at BHIM Hall, Dr. Ambedkar International Centre has been organized on 3rd Nov, 2023 on Vigilance Awareness programme 2023, wherein a Skit was followed by Plenary sessions and technical sessions by Khadi and Village Industries Commission (KVIC) & National Small Industries Corporation(NSIC). A key note address was delivered by Sh. Praveen Kumar Srivastava, Central Vigilance Commissioner to the MSME officers for taking all measures on preventive vigilance in focus areas recommended by CVC.
- One workshop has been organised on 27.10.2023 at the NiMSME for the field offices under the office of DC(MSME).
- National Small Industries Corporation (NSIC), a Central Public Sector undertaking has organised a seminar on preventive vigilance on 19.10.2023 at NSIC with participation of 344 officials.
- Workshop on Ethics & Governance was conducted on 20th October, 2023 by Khadi and Village Industries Commission (KVIC) and more than 100 officials participated in the seminar. Around 80 officials from Field offices of KVIC also participated in the seminar through Video Conferencing.
- Similarly workshops by MSME organisations viz. Coir Board & MGIRI have also been organized.



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

Particulars	Website Address	Organisation
1. Public Grievance Cell Under Secretary M/o MSME Room No. 377 Udyog Bhawan, New Delhi. -110011. Tel: 011-23062746 kimjalam.k@gov.in	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

6.4 Right to Information

For information under the RTI Act, 2005, citizens may approach the Public Information Officer (PIO) 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 CPIO and Appellate Authority are 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 2023-24 (i.e. upto September, 2023) 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 also its organizations under the ministry.

Annexure-I

Plan Allocation and Expenditure During 2019-20, 2020-21, 2021-22, 2022-23 and 2023-24

(Rs. in crore)

Items	2019-20	2020-21	2021-22	2022-23	2023-24
SME Division					
BE	213.99	223.72	221.10	228.05	162.07
RE	174.93	171.54	208.65	202.96	140.01
Expenditure	136.08	169.68	177.88	196.30	139.68
ARI Division					
BE	3641.75	4066.94	2927.54	3698.44	4031.23
RE	3714.43	2570.98	4202.73	3520.31	3878.90
Expenditure	3692.21	2872.76	4094.10	3511.78	3877.41
AFI Division					
BE				723.00	1203.17
RE				287.45	1361.97
Expenditure				269.38	1353.04
O/o DC (MSME)					
BE	3155.55	3281.54	12551.01	16772.51	16741.48
RE	3121.93	2921.70	11288.27	19618.01	16757.13
Expenditure	2889.35	2605.07	10888.48	19606.43	16724.12
Total BE	7011.29	7572.20	15699.65	21422.00	22137.95
Total RE	7011.29	5664.22	15699.65	23628.73	22138.01
Total Expenditure	6717.64	5647.50	15160.46	23583.89	22094.25

2. List of Nodal CPIO in Ministry and its attached Office/subordinates

S. No	Name, Designation and Telephone of CPIO	Name, Designation and Telephone of Appellate Authority	Subject Matter
1.	Ms. Kimjalam Karthak Under Secretary, M/o MSME, Udyog Bhawan, New Delhi Ph: 011-23063313, kimjalam.k@gov.in	Sh. H. P. Singh Joint Director, M/o MSME Nirman Bhawan, New Delhi Ph: 011-23061178, harendrapratap@dcmsme.gov.in	Distribution of all the RTI applications, PG and R&I related to M/o MSME. The subject-wise list of CPIO is available on website www.msme.gov.in
2.	Sh. Anil Kumar Singh, Assistant Director (Gr-I), Office of Development Commissioner (MSME) (MSME), Nirman Bhawan, New Delhi ak.singhmsme@gov.in	Sh. R.K. Rai, Addl. Development Commissioner, Office of Development Commissioner (MSME) Nirman Bhawan, New Delhi Ph: 011- 23062561 rk.raai@nic.in	Distribution of all the RTI applications related to Office of Development commissioner (MSME) among the concerned CPIO. The subject-wise list of CPIOs is available on website www.dcmsme.gov.in
3.	Sh. Om Parimal Gupta General Manager, Head Office NSIC Limited, NSIC Bhawan, Okhla, Industrial Estate, New Delhi - 110020 Ph: 011-26924503 opgupta@nsic.co.in	Sh. Navin Chopra, Executive Director, Head Office NSIC Limited, NSIC Bhawan, Okhla Industrial Estate, New Delhi - 110020 Ph: 011-26920911 navinchopra@nsic.co.in	All matters of Head Office. The subject wise-list of CPIO is available on website www.nsic.co.in
4.	Sh. B. Pradeep Kumar Assistant Registrar National Institute for Micro, Small and Medium Enterprises, (NI-MSME), Yousufguda, Hyderabad - 500 045 Ph: 040 23633260 rti@nimsme.org	Mr. K. Surya Prakash Goud Faculty Member Ph: 040 23633221 kspg@nimsme.org	All the matters related to NI-MSME. The details of CPIO are available on website : www.nimmsme.org
5.	Sh. Krishna Pal Deputy Director, KVIC, 3 Irla Road, Ville Parle (West), Mumbai - 400056 Ph: 022-2671 1037 cpio.kvic@gov.in	Shri. S.S.Sil Jt. CEO, KVIC, 3 Irla Road, Ville Parle (West), Mumbai - 400056 Ph: 022-2671 3538 faa@kvic.gov.in	Distribution of all the RTI applications related to Khadi and Village Industries Commission among the concerned CPIO. The subject-wise list of CPIO is available on website www.kvic.org.i

S. No	Name, Designation and Telephone of CPIO	Name, Designation and Telephone of Appellate Authority	Subject Matter
6.	Smt. Vasanthi Amma M K Deputy Director, (Marketing) Coir Board, Coir House, M.G. Road, Kochi - 682016 Ph: 0484-2351807 rticoirboard2016@gmail.com	Shri. Raghunandanan V C Senior Accounts Officer Head Office, Kochi	All the matters related to Coir Board. The details of CPIO 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 hdsinnur.gouda@gmail.com	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 CPIO are available on website www.mgiri.org .

Contact Addresses of the Offices of M/oMSME and its Statutory Bodies

Sr.	Name and Address of the organisation	Website	E-mail	Telephone	Fax
1	Ministry of Micro, Small and Medium Enterprises, Udyog Bhavan, New Delhi-110011	www.msme.gov.in	min-msme@nic.in	011-23063800 23063802-06	011-23062315 23061068 23061726
2	Office of Development Commissioner (MSME), 7th Floor, A-Wing, Nirman Bhavan, New Delhi - 110011	www.dcsmse.gov.in; www.laghu-.com; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-2306231 2306172 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 - 1800-4259091	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 1800-111955	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

List of field offices under different organizations of M/o MSME

1. Coir Board		
1	Coir Board – Head Office Coir House, Coir Board, M.G. Road, Kochi, Kerala, 682 016	Tel: 0484-2351900 Fax: 0484-2370034 e-mail :info@coirboard.org
2	Coir Display & Information Centre Coir Board, Rajiv Gandhi Handicrafts Bhavan, 1st Floor, Baba Khadag Singh Marg, Cannought Place, New Delhi-110 001	Phone : 011-23341388
3	Hindustan Coir Coir Board Kalavoor P.O., Alleppey, Kerala, 688 522	Tel: 0477-2258267 e-mail: hindcoir@gmail.com
Research Institutes		
1	Central Coir Research Institute (CCRI) Central Coir Research Institute (CCRI), Coir Board, Kalavoor P.O, Alleppey, Kerala-688 522	Tel 0477-2258094/ 2258480/ 2258933 Tel /Fax: 0477-2258415 e-mail :ccri.coirboard@gmail.com
2	Central Institute of Coir Technology (CICT) Central Institute of Coir Technology (CICT) Coir Board, No.3A, Peenya Industrial Area, Near TVS Cross Bangalore Karnataka-560 058	Tel: 080-28394875 e-mail :cictcoirboard@gmail.com
Training Centres		
1	National Coir Training & Design Centre (NCT & DC) National Coir Training & Design Centre (NCTDC) Coir Board, Kalavoor P.O., Alleppey, Kerala-688 522	Tel :0477-2258067 e-mail : adnctdc@gmail.com
2	Regional Extension Centre Thanjavur Regional Extension Centre Coir Board, Pillaiyarpatti Via Vallam Thanjavur Tamil Nadu-613403	Tel :04362-264655 e-mail: cbrectnjcoirboard@gmail.com
Regional Offices		
1	Bangalore Regional Office Coir Board, Peenya Industrial Area, Peenya, Bangalore, Karnataka-560 058	Tel.: 080-28375023 e-mail:cbrobangalore@gmail.com
2	Bhubaneswar Regional Office Coir Board, Jagamara (Udyogpuri), P.O. Khandagiri, Bhubaneswar, Odisha-751 030	Tel: 0674-2350078 e-:robbsrcoirboard@gmail.com
3	Rajahmundry Regional Office, Coir Board, Swaraj Nagar, A C Gardens, Doulesaram Road, Rajahmundry, Andhra Pradesh-533 101	Tel: 0883-2420196 e-mail:coirboardrorjy@yahoo.co.in

4	Pollachi Regional Office, Coir Board, No-41, Nehru Street, Mahalinga Puram, Near Roundana, Beside Water Tank, Pollachi, Coimbatore, Tamil Nadu-642 002	Tel :04259-222450 e-mail: coirpollachi2@gmail.com
5	Sindhudurg Regional Office Coir Board Prahar Building (GF), Kankavali, Sindhudurg, Maharashtra-416 602	e-mail:cbro.sindhudurg@gmail.com
6	Kalavoor Regional Office Coir Board Coir Board Complex, Kalavoor P.O, Alleppey, Kerala-688 522	Tel :0477-2258801 Fax :0477-2258806 e-mail:coirmarkscheme@yahoo.com
7	Balasore Coir Board Extension Centre Balasore Bhaskarganj, Station Square, Near Hotel Sai Krishna, Balasore, Odisha-756001	Tel :06782-255255 e-mail :cbeclbs@gmail.com
8	Sindhudurg Coir Board Extension Centre Sindhudurg Room No. 207 New Administration Building , Oros, Sindhudurg, Maharashtra – 416 812	Tel :02362-228092 e-mail: cbec.sindhudurg@gmail.com
Sub Regional Offices		
9	Kannur Sub Regional Office, Coir Board, Madhava Apartment, Thezhukkil Peedika, Mele Chovva, Kannur, Kerala-670 006	Tel: 0497-2726360 email:cbsroknr@gmail.com
10	Telangana Coir Board Sub Regional Office, 5-8-328/1, Chapel Road, Telangana-500 001	Tel: +91-40-23202276 Mob: +91 8985712276 e-mail: coirboardsrohyd@gmail.com
11	Guwahati Coir Board Sub-Regional Office, 2G Dihan Arcade, 3rd Floor, ABC, G.S.Road, Bhangagarah, Guwahati 781005,	Tel: 0361-2556828 e-mail :cbsrogthy@gmail.com
12	Kavarathi Sub Regional Office, Coir Board, Office of the Directorate of Industries, Kavaratti, U.T. of Lakshadweep, - 682555.	Tel:04896-262026 e-mail : srokavaratti@gmail.com
13	Kolkata Sub Regional Office, Coir Board New Secretariat Building,C-Block, Ground Floor 1, Kiran Sankar Roy Road, Kolkata, West Bengal-700001	Tel:033-22625735 e-mail :cbsrokol@gmail.com
14	Port Blair Sub Regional Office, Coir Board Annex Building, Udyog Parisar, Opp. Departmental Workshop, Middle Point,Port Blair, Andaman & Nicobar – 744 101	Tel: 03192-230265 e-mail : coirportblair@gmail.com

2. NSIC

Sr.	OFFICES	Address	Contact No. & e-mail
1	Chairman-Cum-Managing Director, The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020.	cmd@nsic.co.in 011-26927172, 26926067
2	Director (Planning & Marketing) The National Small Industries Corporation Ltd	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	dpm@nsic.co.in 011-26927327
3	Director (Finance) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	dfin@nsic.co.in 011-26920920
4	Executive Director (Works, Estate Division & Technology) The National Small Industries Corporation Ltd	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	navinchopra@nsic.co.in 011-26920911
5	Chief General Manager (Bank Tieup, Raw Material Assistance against BG, Bill Discounting , CSR & Administration) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	ravikumar@nsic.co.in 011-26924505
6	Chief General Manager (Corporate Marketing, Domestic Exhibitions, Single Point Registration Scheme & Tender Marketing) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	manojlal@nsic.co.in 011-26926275
7	Senior General Manager (CMD Secretariat, International Cooperation & Human Resource) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	styagi@nsic.co.in 011-26926067
8	Senior General Manager (NSSH) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	kksharma@nsic.co.in 011-26926275
9	Senior General Manager (Corporate Planning, Digital Services Facilitation & Training) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	vidyasagar@nsic.co.in 011-26324401
10	Chief Vigilance Officer The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	cvo@nsic.co.in 011-26926513
11	General Manager (Law and Recovery & CPIO) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	opgupta@nsic.co.in 011-26924503

Sr.	OFFICES	Address	Contact No. & e-mail
12	General Manager (IT DIVISION) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	sandeepmohan@nsic.co.in 011-26927502
13	General Manager (Space Marketing Cell , EMC) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	makhan@nsic.co.in 011-26926275
14	General Manager (PM Vishwakarma), CMR , Liaison officer for SC, ST & PwD The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	rajeshkumar@nsic.co.in 011-26926275
15	General Manager (Finance & Accounts Division) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	pmajhi@nsic.co.in 011-26924502
16	General Manager (Business Development RMD) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	akc@nsic.co.in 011-26928023
17	General Manager (Technology) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	opsingh@nsic.co.in 011-26926315
18	Deputy General Manager (F&A) (Internal Audit) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110020	kkagrawal@nsic.co.in 011-26926275
19	Deputy General Manager (F&A) (Company Secretary) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	nishthagoyal@nsic.co.in 011-26926275
20	Deputy General Manager (Contract & Procurement) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	nitikaanand@nsic.co.in 011-26924507
21	Deputy General Manager (Liaison Officer for OBC) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	sanjayshari@nsic.co.in 011-26826801
22	Deputy General Manager (Grievance Officer) The National Small Industries Corporation Ltd.	NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	grievance@nsic.co.in 011-26926275

3. State / Divisional Offices of KVIC

Sr.	OFFICES	TELE	FAX	E-MAIL
NORTH ZONE				
1	Delhi (Resident Representative Office) Khadi & V.I.Commission, KVIC Pavillion, Gate No. 4, Gandhi Darshan, Opp. Rajghat, New Delhi - 110002	011-23724695, 23724694	011-23724694	Rrkvic.kvic@gov.in
2	DELHI (State Office) Khadi & V. I. Commission, K-Block, Chaudhary Building, Connaught Circus, New Delhi-110 001	011-2341 2796, 2341 8620	011-23418620	sodelhi.kvic@gov.in
3	HARYANA (State Office) Khadi & V. I. Commission, 103-A, The Mall, P B..34, Ambala Cantt-133 001	0171-2630 334, 2643 688	0171-264 688	soambala.kvic@gov.in
4	HIMACHAL PRADESH (State Office) Khadi & V. I. Commission, Cleave Land, Chaura Maidan Shimla-171 004	0177-2806 528, 265 2320	0177-265 320	soshimla.kvic@gov.in
5	Union Territory of JAMMU & KASHMIR (State Office) Khadi & V. I. Commission, 242, Shastri Nagar, Jammu-180 004	0191-2458 333, 2433 412	0191-243412	sojammu.kvic@gov.in
6	PUNJAB (State Office) Khadi & V. I. Commission, S.C.O. - 3003-04, Sector-22 D, Chandigarh-160 022	0172-2701 261, 2702 690	0172-2702 690	sochandigarh.kvic@gov.in
7	RAJASTHAN (State Office) Khadi & V. I. Commission, Jhalana Doongri, Institutional Area, J.L.N. Marg, Jaipur-302 004	0141-2707 850	0141-2706 969	sojaipur.kvic@gov.in
8	Divisional Office, Khadi & V. I. Commission, Kishan Bhavan, Sriganganagar Road, Bikaner-334 004	0151-2250 171	0151-2250 161	dobikan.kvic@gov.in

Sr.	OFFICES	TELE	FAX	E-MAIL
9	Regional Border Development Office Khadi & V. I. Commission, Manikyalal Verma Bhavan, Nehru Nagar, Near Adarsh Stadium, Barmer-344 001	02982-220 061	02982-226966	rdbdobarmer.kvic@gov.in
10	Kumarappa National Handmade Paper Institute, Khadi & V. I. Commission, Ramsinghpura, Sikarpura Road, Sanganer, Jaipur - 302 029	0141-6556 616	0141-2730 369	knhpi.kvic@gov.in
EAST ZONE				
1	BIHAR (State Office), Khadi & V. I. Commission, Post- B. V. College Campus, Sheikhpura, Patna-800 014	0612-2228 010	0612-2228 010	sopatna.kvic@gov.in
2	Central Sliver Plant Khadi & V. I. Commission, Industrial Area, Hajipur, Distt. Vaishali-844101 (Bihar)	06224-273 776, 274 315	06224-274 315	csphajipur.kvic@gov.in
3	JHARKHAND (State), Khadi & V.I. Commission, 191-C, Vidyalay Marg, At & Post Ashok Nagar, Ranchi, Pin-834 002	0651-3502400	0651-2213 839	soranchi.kvic@gov.in
4	ODISHA (State Office), Khadi & V. I. Plot No. J/16, Bhimpur, Gandamunda, P.O. Khandagiri, Bhubaneswar-751 030	0674-2351 161, 2351 131	0674-2351 161	sobhubaneswar.kvic@gov.in
5	WEST BENGAL (State Office), Khadi & V. I. Commission, 33, Chittaranjan Avenue, 6th & 7th Floor, Kolkata-700 012	033-2211 9491, 2211 4345	033-2211 9491	sokolkata.kvic@gov.in
WEST ZONE				
1	GOA (State Office), Khadi & V. I. Commission, Susheela Building, 1st Floor, 'a-Wing, Opp. LIC Office, 18th June Road, Panaji-403 001	0832-2223 676	0832-2223 676	sogo.kvic@gov.in

Sr.	OFFICES	TELE	FAX	E-MAIL
2	GUJARAT (State Office), Khadi & V. I. Commission, E-Block, 4th Floor, Capital Com- mercial Centre, Ellis Bridge, Ashram Road, Ahmedabad-380 009	079-2657 9974, 2657 9974	079-2657 9974	soahmedabad.kvic@gov.in
3	MAHARASHTRA (State Office), Khadi & V. I. Com- mission, National Insurance Building, 4th Floor, 14, Jamshedji Tata Road, Church- gate, Mumbai-400 020	022-2281 7449	022-2281 7449	somumbai.kvic@gov.in
4	Divisional Office, Khadi & V. I. Commission, 1st Floor, Mytri Willows, Sir Be- jonji Mehata Road, Gandhi Sagar, Nagpur-440 018	0712-3918 036	0712-2565 151	donagpur.kvic@gov.in
NORTH EAST ZONE				
1	ASSAM (State Office) Khadi & V. I. Commission, Rupnagar, Guwahati-781 032	0361-2461 023, 2461 126	0361-2461 023	soguwahati.kvic@gov.in
2	ARUNACHAL PRADESH (State Office) Khadi & V. I. Commission, H-Sector, Itanagar-791 113	0360-2212 224, 2291 663	0360-2212 224	soitanagar.kvic@gov.in
3	MANIPUR (State Office) Khadi & V. I. Commission, Paona Bazar, Imphal-795 001	0385-2451 759	0385-2451 759	soimphal.kvic@gov.in
4	MEGHALAYA (State Office) Khadi & V. I. Commission, Ward No.8, Oakland, Shillong-793 001	0364-2227 807	0364-2227 807	soshillong.kvic@gov.in
5	MIZORAM (State Office) Khadi & V. I. Commission, D-66, Sikulpuikawn, Republic Road, Aizawl-796 001	0389-2316 387	0389-2316 387	soaizwal.kvic@gov.in
6	NAGALAND (State Office) Khadi & V. I. Commission, Super Market Complex, Dimapur-797 112	03862-226 546	03862-226 546	sodimapur.kvic@gov.in

Sr.	OFFICES	TELE	FAX	E-MAIL
7	SIKKIM (State Office) Khadi & V. I. Commission, Indira Bye Pass, Near SDF Bhavan, P. O.-Tadong, Gangtok, East Sikkim-737 102	03592-280 696	03592-280 696	sosikkim.kvic@gov.in
8	TRIPURA (State Office) Khadi & V. I. Commission, Assam-Agartala Road, Kamarpukurpar, P.O. Agartala College Distt. West Tripura-799 004 (Agartala)	0381-2323 735, 2323 735	0381-2323 735	sotripura.kvic@gov.in
SOUTH ZONE				
1	ANDHRA PRADESH (State Office) Khadi & V. I. Commission, 1st & 2nd Floor, Bldg. No. 56- 3-10A, Ramineni Vari Street, Patamata, Vijayawada - 520 007	0866-2971725, 2974125, 2973523		sohyderabad.kvic@gov.in
2	TALANGANA (State Office) Khadi & V. I. Commission, Gandhi Bhavan, M. J. Road, Nampally, Telangana, Hyderabad-500 001	040-2460 8465	040-2460 8464	sotelangana.kvic@gov.in
3	Divisional Office, Khadi & V. I. Commission, D.No.13-28-8, Srihari Plaza, Maharanipeta, Visakhapatnam-530 002	0891-2561 156, 2565 904	0891-2561 156	dovizag.kvic@gov.in
4	KARNATAKA (State Office) Khadi & V. I. Commission, Post- Vijinapura, Doorvaninagar, Bangalore - 560 016	080-2566 5885, 2566 5883	080-2566 5885	sobangalore.kvic@gov.in
5	KERALA (State Office) Khadi & V. I. Commission, P.B.No.198, 'Gramodaya', M. G. Road, Thiruvananthapuram-695 001	0471-2331 061, 2331 625	0471-2331 061	sotvm.kvic@gov.in
6	TAMIL NADU (State Office) Khadi & V. I. Commission, 326, Awai Shanmugam Road, Gopalapuram, Chennai-600 086	044-2835 1019	044-2835 1697	sochennai.kvic@gov.in

Sr.	OFFICES	TELE	FAX	E-MAIL
7	Divisional Office, Khadi & V. I. Commission, 10, Bye Pass Road, Madurai-625 010	0452-2386 792	0452-2386 762	domadurai.kvic@gov.in
8	Divisional Office, Khadi & V. I. Commission, Khadi Gramodyog Sanga (Fed) Premises, Bengeri, Hubballi - 580 023	0836-2282882	----	dohubli.kvic@gov.in
CENTRAL ZONE				
1	CHHATTISGARH (State Office), Khadi & V. I. Commission, 817/6-7, Anil Bhavan, Bilaspur Road, Fafadiha, Raipur - 492 001	0771-2886 428, 2885 164	0771-2886 428	soraipur.kvic@gov.in
2	MADHYA PRADESH (State Office) Khadi & V. I. Commission, B-3/4 Wing, Office Complex, Gautam Nagar, Bhopal-462 023	0755-2583 668, 2583 667	0755-2583 668	sobhopal.kvic@gov.in
3	UTTARAKHAND (State Office) Khadi & V. I. Commission, Gen. Mahadev Singh Road, Kanwali, Dehradun - 248 001	0135-2627 241, 2724 709	0135-2627 241	sodehradun.kvic@gov.in
4	UTTAR PRADESH (State Office) Khadi & V. I. Commission, 'Gramodaya', Indira Nagar, Faizabad Road, Lucknow - 226 016	0522-2354 511, 2311 112	0522-2310 378	solucknow.kvic@gov.in
5	Divisional Office Khadi & V. I. Commission, Near Old Chungi, Garh Road, Meerut - 250 001	0121-2653 288, 2647 645	0121-2653 288	domeerut.kvic@gov.in
6	Divisional Office, Khadi & V. I. Commission, Sanskrit University Marg, Telia Bagh, Varanasi - 221 002	0542-2204 434, 2208 697	0542-2204 434	dovaranasi.kvic@gov.in
7	Divisional Office, Khadi & V. I. Commission, 2nd Floor, Sai Complex, Opp. Munsii Premchand Park, Betia Hata, Distt. Gorakhpur - 273 001	0551-2344 943	0551-2344 943	dogorakhpur.kvic@gov.in

4. LIST OF 18 TOOL ROOMS & TECHNICAL INSTITUTIONS UNDER OFFICE OF THE DEVELOPMENT COMMISSIONER (MSME)

S. No.	Name of the Technology Centre and their Incharge	Address / location	Website	e-mail & Contact Mob. No.
1.	Shri R. D. Patil General Manager, MSME-Technology Centre (Indo German Tool Room), Aurangabad.	P-31, MIDC, Chikalthana Indl. Area, Aurangabad 431 006	www.igtr-aur.org	gm@igtr-aur.org 9545877348
2.	Shri Vishal Kumar General Manager (I/c) MSME-Technology Centre (Indo German Tool Room), Ahmedabad	Plot-5003, Phase-IV, GIDC Vatva, Meh-medabad Road, Ahmedabad 382 445 (Gujarat)	www.igtrahd.com	gm@igtrahd.com pstogm@igtrahd.com 9099041992
3.	Shri D.V. Rautela General Manager, MSME-Technology Centre (Indo German Tool Room), Indore	Plot No.291/B, 302/A, Sector-E, Sanwer Road, Industrial Area, Indore 452 015 (MP)	www.igtr-indore.com	patogm@igtr-indore.com igtrindore-mp@nic.in 9229490702
4.	Shri A.P. Sharma General Manager, MSME-Technology Centre (Central Tool Room), Ludhiana	A-5, Focal Point Ludhiana 141 010 (Punjab)	www.ctrludhi-ana.org	gmctrludhiana@gmail.com tcludhiana@dcmsme.gov.in 9872320993
5.	Shri C.Braheswary Principal Director (I/c), MSME-Technology Centre (Central Institute of Tool Design), Hyderabad	A-1 to A-8 APIE, Balanagar Hyderabad 500 037 (Telangana)	www.citdindia.org	citdpddcmsme@yahoo.com pstopd@citdindia.org 7093875772
6.	Shri Debdutta Guha General Manager, MSME-Technology Centre (Central Tool Room & Training Centre), Kolkata	Bonhooghly Indl. Area Kolkata 700 108 (W.B.)	http://www.ms-metoolroomkolkata.com	cttc-msme@gov.in debdutta.guha@msme-toolroomkolkata.com 9871472369
7.	Shri Rajashekhar Lingham General Manager, MSME-Technology Centre (Central Tool Room & Training Centre), Bhubaneswar	B-36, Chandaka Industrial Area, P.O. Patia Bhubaneswar 751 024 (Orissa)	www.cttc.gov.in	cttc@cttc.gov.in rajasekhar.lingam@gmail.com 9434491950

S. No.	Name of the Technology Centre and their Incharge	Address / location	Website	e-mail & Contact Mob. No.
8.	Shri Anand Dayal Managing Director MSME-Technology Centre (Indo Danish Tool Room) Jamshedpur	M-4 (Part) Phase-VI, Tata Kandra Road, Gamharia Jamshedpur 832 108 (Jharkhand)	www.idtr.gov.in	reach@idtrjamshedpur.com ananddayal@idtr.gov.in 7485806806
9.	Shri Kajal Kumar Saha, Project Manager, MSME- Technology Centre (Tool Room & Training Centre), Guwahati	Amingaon Industrial Area, North Guwahati Road, Amingaon, Guwahati 781 031	www.trtcguwahati.org	trtcghy@hotmail.com 9864058962
10.	Shri Sarabjit Singh Principal Director(I/c) MSME-Technology Centre (Central Institute of Hand Tools) Jalandhar	G.T. Road, Bye Pass, Opp. Shaheed Bhagat Singh Colony Jalandhar-144008 (Punjab)	www.ciht.in	info@ciht.in cihtjld@gmail.com 9417040457
11.	Shri Rajashekhar Lingham Principal Director MSME-Technology Centre (Institute for Design of Electrical Measuring Instruments) ,Mumbai	Swatantryaveer Tatya Tope Marg, Chunabhatti, Sion, Mumbai – 400 022	www.idemi.org	info@idemi.org 9434491950
12.	Shri Sanjeev Kumar Chetti Principal Director (I/c) MSME-Technology Centre (Electronics Service & Training Centre), Ramnagar	Dhela Rd, Kaniya, Ramnagar Dist. Nainital-244715 Uttarakhand	www.estcindia.com	pd_estc@yahoo.com chetti.sanjeevkumar@gmail.com 9845034047
13.	Shri Sachin Rajpal Principal Director MSME-Technology Centre (Process and Product Development Centre), Agra	Foundry Nagar, Agra-282006 (U.P.)	http://www.ppd-cagra.dcmsme.gov.in/	ppdcagra@gmail.com 9667275588
14	Shri Sunil Gupta Principal Director(I/c) MSME-Technology Centre (Process cum Product Development Centre),Meerut	Sports Goods Complex, Delhi Road, Meerut-250002 (U.P.)	https://www.ppdcm eerut.com/	info@ppdcmeerut.com 7060448744
15	Shri Sanatan Sahoo Director(I/c), MSME- Technology Centre (Central Footwear Training Institute), Agra.	C – 41& 42, Site 'C' Sikandra Road, Industrial Area Agra- 282007 (U.P.)	www.cftiagra.org.in	info@cftiagra.org.in sanatansahoo27@gmail.com 8958996611

S. No.	Name of the Technology Centre and their Incharge	Address / location	Website	e-mail & Contact Mob. No.
16	Shri K. Murali, Director, MSME-Technology Centre (Central Footwear Training Institute), Chennai	65/1, G.S.T. Road, Guindy Chennai-600032	www.cftichennai.in	chennaicfti@gmail.com, cfti@cftichennai.in 9840291804
17.	Shri S.V. Shukla Principal Director (I/c), MSME-Technology Centre (Fragrance & Flavour Development Centre), Kannauj	Industrial Estate, GT Road, P.O. Makrand Nagar, kannauj -209726 (U.P.)	www.ffdcindia.org	ffdcknj@gmail.com, shaktiffdc@gmail.com 9415334050
18.	Shri Sanjeev Chinmalli Principal Director MSME-Technology Centre (Centre for the Development of Glass Industry), Firozabad	A-1/1, Industrial Area, Jalesar Road, P.O. Muiddinpur Firozabad-283203 (U.P.)	www.cdgiindia.net	cdgifzbd@gmail.com chinmalli.cdgi@gmail.com 8420015789

5. State-wise list of MSME-DFO and Branch MSME-DFO

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
1	ANDHRA PRADESH	MSME-DFO, Vishakhapatnam	D CHANDRASEKHAR, ADC, 9866231970, chandra.dakuri@gov.in	Chandramauli, AD Gr-II, 8123371266	F-19 TO 22, 'D' BLOCK, AUTONAGAR, 530012, 0891-2517942, dcdivish@dcmsme.gov.in
2	ANDAMAN AND NICOBAR ISLANDS	Br. MSME-DFO, Port Blair(A & N island)	Shri Yogesh Kumar, Assistant Director, 9691197370, yogeshkumar.2020@dcmsme.gov.in	Shri P. K. Das, Joint Director, 7003794210, brdcdi-durg@dcmsme.gov.in	Br. MSME-DFO, Industrial Estate, Dollygunj, Post Box No.-547, Junglighat Post, Port Blair-744103; Tel-03192-259305; E-mail-brmsmedi.pb@gov.in & brmsmedipb@gmail.com
3	ARUNACHAL PRADESH	Br. MSME-DFO, Itanagar	Arun Difoe, Asstt.Director Gr.II, 7005645703, 9485235167 amit.msme knp@gmail.com	P.K. Das, Assistant Director (Stat/DDO), 9435340967, das.pranab@gov.in	APIDFC Ltd. building, 'C' Sector, Pin.: 791111 Itanagar, Arunachal Pradesh brmsme.itan@gmail.com
4	ASSAM	MSME-DFO, Guwahati	Name: Lokesh Kumar Parganigha, Designation- Dy. Director, Gr.I & HoO Mobile No.: 7869437037, dk.rabha67@dcmsme.gov.in	DK Rabha, AD Gr-I, 6001834958	MANIRAM DEWAN ROAD, BAMUNIMAIDAM, GUWAHATI-781021 PHONE : (0361) 2970591 E-mail :dcdi-guwahati@dcmsme.gov.in
		Br. MSME-DFO, Silchar	Sri Manabendra Dutta, Assistant Director In-Charge, Ph. No:94355-65845	No other officer posted at present.	Link Road Point,N.S .Avenue, Silchar-788006, Dist.-Cachar (Assam), Email Id: brdcdi-silc@dcmsme.gov.in
		Br. MSME-DFO, Tezpur	R.K.Mohnani, Asstt.Director Gr.II, 9827442574		Darrang College Road (West), Tezpur, Pin.: 784001 District- Sonitpur, Assam Telephone No: (03712) – 221084 E-mail: brdcdi-tezp@dcmsme.gov.in

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
		Br. MSME-DFO, Diphu,(Assam)	M Ravikant, Asstt. Director-II 9440385967		Near Civil Hospital, Diphu, , Pin.: 782460 District – Karbi Anglong, Assam -mail: brmsmediphu@gmail.com, brdcdi-diph@dcmsme.gov.in
5	BIHAR	MSME-DFO, Muzaffarpur	Shri C.S.S.Rao, Joint Director, Mobile: 9871291787, css-rao@dcmsme.gov.in	Shri Ramesh Kumar Yadav, Assistant Director , 7588726076, rk.yadav79@dcmsme.gov.in	MSME-DFO, Gaushala Road, Ramna, Muzaffarpur, Bihar-842002, dc-di-mzfpur@dcmsme.gov.in
		MSME-DFO, Patna	Shri C.S.S.Rao, Joint Director, Mobile: 9871291787, css-rao@dcmsme.gov.in	Sanjeev Verma, AD Gr-I, 9708025677	MSME-DFO, M/o MSME, Government of India, Patliputra Industrial Estate, Patna-800013, 0612-2262186, 2262568,2262208 , dc-di-patna@dcmsme.gov.in
6	CHANDI-GARH	Comes under DFO, Ludhiana			
7	CHHATTISGARH	MSME-DFO, Raipur	Rajeev S., Jt. Director & HOO, 9406377142, rajeevs.nair@gov.in	Kishore B Irpate, AD Gr-1, 9423525935,	Near Urkura Railway Station, Bhanpuri Industrial Area, P.O.- Birgaon, Raipur, PIN-493221, Chhattisgarh, Email ID- dc-di-raipur@dcmsme.gov.in
8	DADRA & NAGAR HAVELI AND DAMAN & DIU	Br. MSME-DFO, Silvassa (Dadar & Nagar Haveli)	Shri Nitin Chawla, Director Mo. 9990154888		Masat Industrial Estate, Silvassa, Phone- (0260) 2640933/2966369, Email ID: brdcdi-silv@dcmsme.gov.in

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
9	DELHI	MSME-DFO, New Delhi	Dr. R.K. Bharti, Joint Director/ HOO, 9998879118, rk.bharti69@gov.in	Sh. B.P. Singh, Assistant Director, 9811515096	Shaheed Captain Gaur Marg, Opp. Okhla Industrial Estate, New Delhi-110020, Ph no. - 26838118/ 26838068/26847223, Email id: dc-di-ndelhi@dcmsme.gov.in
		Br. MSME-DFO, New Delhi	Dr. R.K. Bharti, Joint Director/ HOO, 9998879118, rk.bharti69@gov.in	Sunil Kumar Assistant Director 9896341610	Br. MSME-DFO, L Block, Connaught Circus, New Delhi-110001, Ph no. -23411950/23414364, Email id: br.nd-msme-di@dcmsme.gov.in
10	GOA	MSME-DFO, Goa	Mukesh Kumar Meena Jt. Director. 6376187404	D R Johari, AD Gr-I, 8879405522	MSME-DFO, OPP. KONKAN RAILWAY, MADGAON, GOA, 0832-2705093 /94, dc-di-go@dcmsme.gov.in
11	Gujarat	MSME-DFO, Ahmedabad	Pradeep Ojha Joint Director & HoO, 9649887496	PN Solanki, Dy Director, 8780410904	"MSME Tower" Nr. CIMS Hospital, Science City Road, Sola, Ahmedabad, Phone-(079) 27543147 / 27544248, Email ID: dc-di-ahmbad@dcmsme.gov.in
		Br. MSME-DFO, Rajkot (Gujarat)	Smt. Swati Gupta, Asst. Director, Mo. 9265056260/ 8826850156	TK Solanki, AD Gr-I, 9825989839	3rd floor, Amrut Jasani Building, Nr. Girnar Cinema, Rajkot, Phone: (0281) 2471045, Email Id: brdc-di-raj@dcmsm.gov.in
12	HARYANA	MSME-DFO, Karnal	Sanjeev Chawla, Director, 9810908426, schawla@dcmsme.gov.in	Satpal, AD Gr-I, 9034266600	11-A, I.D.C, Near ITI, Kunjpura Road, Karnal-132 001, 0184-2208100, 0184-2208113, dc-di-karnal@dcmsme.gov.in

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
		Br. MSME-DFO, Bhiwani	Rachna Tripathi, Asstt. Director, 9017109998, rachna.tripathi@gov.in	Nisha Batra, AD Gr-II, 9968514234	ITI Campus, Hansi Road, Bhiwani, 127021, 01664-243200, brdcdi-bhiw@dcmsme.gov.in
13	HIMACHAL PRADESH	MSME-DFO, Solan	Shri A.K.Gautam, Assistant Director Gr-I 9412372661, gvel-ladurai@dcmsme.gov.in, gvelladurai@gmail.com	Shailesh Kumar Asst. Director Gr-II Mob.8273637062	Electronics Complex, Chambaghat, Solan - 173 213 Landline.01792230766 dcdi-solan@dcmsme.gov.in
14	JAMMU AND KASHMIR	MSME-DFO, Jammu J&K	Shri G.Velladurai, Joint Director, 7666125995, gvel-ladurai@dcmsme.gov.in, gvelladurai@gmail.com	Devender K Tyagi, AD Gr-II, 9609615555	Industrial Estate, Digiana, Jammu - 180 010 Tel.01912435425 dcdi-jammu@dcmsme.gov.in
		Br. MSME-DFO, Srinagar J&K	Shri G.Velladurai, Joint Director, 7666125995, gvel-ladurai@dcmsme.gov.in, gvelladurai@gmail.com	Shri. Shaleel, AD, Gr-I, 9796369757	Opp. Sanat Nagar Industrial Estate, Sringar-190005 brdcdi-srinagar@dcmsme.gov.in
15	JHARKHAND	MSME-DFO, Ranchi	Shri Indrajeet Yadav, Joint Director & HoO, 8126248984	Shri Surendra Sharma, Assistant Director, 7860950389, dcdi-ranchi@dcmsme.gov.in	Industrial Estate, Kokar, Ranchi, 0651-2970163, dcdi-ranchi@dcmsme.gov.in
		Br. MSME-DFO, Dhanbad (Jharkhand)	Indrajeet Yadav, Joint Director, Mob- 8126248984	Deepak Kumar, Assistant Director, 8335884408, brdcdi dhan@dcmsme.gov.in	Br. MSME-DFO Dhanbad, Katras Road, Matkuria, Dhanbad- 826001
16	KARNATAKA	MSME-DFO, Benagluru	Dr. K Socrates, Jt. Director Mob.9686165245, grakadas@dcmsme.gov.in	R GOPINATHA RAO, DY.DIRECTOR . Mob. 9449062473 email. rgopinath-rao@nic.in	RAJAJINAGAR INDL ESTATE, BENGALURU-560010, email dcdi-bang@dcmsme.gov.in , Ph.080-23151581-82-83 Dir. 080-23151540

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
		Br. MSME-DFO, Mangalore	Devaraj K., Joint Director, 9343332009 devaraj.k@gov.in	Sundara Sherigara M 9481444618 sundar.smala@gov.in	L -11, Industrial Estate, Yeyyadi, Mangalore -575008, brdcdi-mang@dcmsme.gov.in, Ph. 0824-2217936/2217696
		MSME-DFO, Hubli	BalbheemJawalgi 9632467868 jawalgi.bs@gov.in	Kiran Kumar, AD Gr-I	MSME-DFO, BESIDE GOKUL ROAD POLICE STATION, GOKUL ROAD, HUBLI. Phone- 0836-2330389/5634, dcdi-hubli@dcmsme.gov.in
		Br. MSME-DFO, Gulbarga	BalbheemJawalgi 9632467868 jawalgi.bs@gov.in	D S Kandhare, AD Gr-I	Opposite Govt.Poly-technical collage PDA Engineering collage road I-VAN-E Shahi Gulbarga-02, Ph. 08472-277120 Email: brdcdi-gulb@dcmsme.gov.in
17	KERALA	MSME-DFO, Thrissur	G.S.Prakash, Joint Director, 9447875070 dddi.tcr-msme@gov.in, prakashgs2003@yahoo.com	Martin P Chacko, Assistant Director Gr-1 9446355562	MSME-Development Institute, Ayyanthol Outpost, Kanjani Road,Thrissur-680003, E-Mail: dcdi-thrissur@dcmsme.gov.in Ph. & Fax: Director: 0487-2360216
18	Ladakh	MSME-DNC, Leh	Shri G. Velladurai Joint Director 7666125995 gvelladurai@dcmsme.gov.in	Shri Rajesh Kumar Assistant Director Grade-II 7837309095	Incubation Centre Premises Near Leh Main Gate, Leh-194101 0198-2295001 msmednc-leh@gov.in
19	LAKSHAD-WEEP	Nucleus Cell, Lakshadweep	G.S.Prakash, Joint Director, 9447875070 dddi.tcr-msme@gov.in, prakashgs2003@yahoo.com	Martin P Chacko, Assistant Director Gr.I 9446355562	M S M E – DEVELOPMENT NUCLEUS CELL, Amini - 682 552,UT of Lakshadweep , India, dcdi-thrissur@dcmsme@gov.in,brdcdi-laks-dcmsme.gov.in

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
20	MADHYA PRADESH	MSME-DFO, Indore	Sh. D.Gazabiya, Jt. Director 9425365700, Email ID- i.tirkey@dcmsme.gov.in	M Tirkey, AD Gr-I, 9131371217 i.tirkey@dcmsme.gov.in	10-Pologround, Industrial Estate, Indore-452015 (M.P.) Ph. No.:0731-2421659, E-mail ID: dcdi-indore@dcmsme.gov.in
		Br. MSME-DFO, Rewa (MP)	Sh. Christopher Minj, Assistant Director Gr-I, Mobile No.:9406668482	Nil	Udyog Vihar, Chorhatta, Rewa-486006 (M.P.), Ph. No.:07662-299278, E-mail ID: dcdirewa.msme@gov.in
		Br. MSME-DFO, Gwalior(MP)	Sh. Rajeev Kumar, Assistant Director Gr-I Mob. Number- 9761308902, Email ID- meena_rajeev@rediffmail.com	Alok Kumar Goswami, AD Gr-II 9424337403	7-Industrial Estate, Tansen Road, Birla Nagar, Gwalior- 474004 Madhya Pradesh) Phone 0751-2422590 Fax – 0751-2422590 Email : dcdigwl.msme@gov.in
21	MAHARASHTRA	MSME-DFO, Mumbai	Milind Barapatre, Jt. Director 9341431110 mp.barapatre@gov.in	Narendra N. Estolkar, Jt Director ; 9768686250 ; nestolkar@yahoo.co.in	MSME-DFO, Mumbai, Kurla Andheri Road, Sakinaka, Mumbai 72, 022-28576090/3091/4305 dcdi-mumbai@dcmsme.gov.in
		Br. MSME-DFO, Aurangabad (Maharashtra)	Narendra N. Estolkar, Jt. Director 9768686250 nestolkar@yahoo.co.in Abhay Daptardar, AD Gr-I, 9619927453	Rahul Mishra AD Gr.I 9223674909 rahulk.msme@gov.in	P-83, MIDC Industrial Area, Naregaon Road, Chikalthana, Aurangabad-431006, msmedi-brauran gabad@gmail.com, brmsmedi.abd@dcmsme.gov.in, ph. No. 02402954040
		MSME-DFO, Nagpur	Shri P.M.Parlewar, Director, 9422442490, p45003@gmail.com	Dr. VIJAY R. SIRSATH, JOINT DIRECTOR, 9527944616	CGO, COMPLEX, BLOCK-C, SEMI-NARY HILLS, NAGPUR-440006, 0712-2510046,2510352, dcdi-nagpur@dcmsme.gov.in

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		MSME-DFO, Pune	Shri Abhay Daptardar Assistant Director 9619927453 abhay.daptardar@gmail.com	-	Br. MSME DFO Pune Shankar Seth Road, Swargate Near PMT Workshop Pune-411037 (Maha)
22	MANIPUR	MSME-DFO, Imphal	Lokesh Parganiha, Deputy Director. 7869437037	T.Hauzel, 9366780125 & email: sangahauzel11@gmail.com	MSME-DFO, Industrial Estate Takyelpat, Imphal West District, Imphal- 795001, dc-di-imphal@dcmsme.gov.in, 7005711045
23	MEGHALAYA	Br. MSME-DFO, Shilong	Neeraj Sharma, Asst. Director Gr I, 8285489321		Lower New Colony, Opp. – B. K. Bajoria School, Pin.: 793 001 Shillong, Meghalaya, TeleFax No: (0364) – 2507586 E-mail: ddo. msme-meg@gov.in, brdc-di-shil@dcmsme.gov.in
		Br. MSME-DFO, Tura	Nilesh Trivedi, AD-I, 9926681437, 6266981081 nilesh.trivedi.msme@gov.in		Near T.V. Tower, Dakopgre, Tura-794101 West-Garo Hills (Meghalaya) E-mail id: Br dc-di-tura@turad-msme.gov.in
24	MIZORAM	Br. MSME-DFO, Aizwal (Mizoram)	Shri Diwakar, AD-II, Mo- 8594933517	Benjamin T Lalpu, 8787793197 ,btombing79@gmail.com	Branch MSME-DFO, L.H.Rosanga Building, Basement-1, Phunchawngkawn, Tlangnuam West, Aizawl-796005, Mizoram, T.No- 0389 -2999074, Email id- dc-di-agartala@dcmsme.gov.in

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25	NAGALAND	MSME-DFO, Dimapur (Nagaland)	A. Selwin Samraj , 9994466768, a.selwin@dcmsme.gov.in		MSME DFO, 6th Mile, Sovima, Dimapur -797115, Nagaland. Phone-03862248552, Email : brdcdi-dima@dcmsme.gov.in
26	ODISHA	MSME-DFO, Cuttack	Sh. P. K. Gupta, Joint Director & HOO, Mob: 8002768669	Ms. Nitisha Mann, Dy. Director (E.I), Mob: 9911888823	MSME-DI, Vikas Sadan, College Square, Cuttack-753003, Mob: 9437095976, Email: dcdi-cuttack@dcmsme.gov.in
		Br. MSME-DFO, Rourkela (Odisha)	Sh. D. K. Nayak, Asst. Director Gr-I, 9366170257	Sh. S. K. Pati, Asst. Director, Mob: 8281854564	Br. MSME - DI, C/9, Industrial Estate, Jail Road, Rourkela, Odisha-769012, Contact: 0661-2402492, Email-brdcdi-rour@dcmsme.gov.in
		Br. MSME-DFO, Rayagada (Odisha)	Sh. N. K. Ratnam, Asst. Director, Mob: 9437268448		Br. MSME-DI, R. K. Nagar, Rayagada, Odisha - 765001, Contact-06856 - 235868, Email-brdcdi-raya@dcmsme.gov.in
27	PUDUCHERRY	Comes under DFO, Chennai			
28	PUNJAB	MSME-DFO, Ludhiana	Sanjeev Chawla, Director, 9810908426, schawla@dcmsme.gov.in	Ishita Thaman, Gr-I, 8288017112	MSME-DFO, Industrial Area-B, Opp.Sangeet Cinema, Ludhiana, PH. 0161-2531733 Email: dcdi-ludhiana@dcmsme.gov.in
29	RAJASTHAN	MSME-DFO, Jaipur	Gaurav Joshi, Jt. Director 9711188044	Pradeep Ojha, Jt. Director 9649887496	22 Godam, Indl.Estate, Jaipur302006 dcdi-jaipur@dcmsme.gov.in

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30	SIKKIM	MSME-DFO, Gangtok	Nirmal Choudhury, AD Gr-I 9433222137		K K Singh Building, Tadong Bazaar, NH 310, PO Tadong Gangtok-737102 Sikkim, dcdi-gangtok@dcmsme.gov.in
31	TAMIL NADU	MSME-DFO, Chennai	S SURESH BABUJI, JOINT DIRECTOR & HOO, 9791164466, dcdi-chennai@dcmsme.gov.in	V GOVINDARAJ, JOINT DIRECTOR & HOO, 9885486708, MSME TC, CHENNAI	MSME DFO, MINISTRY OF MSME, MSME BHAVAN, NO. 65/1, GST ROAD, GUINDY, CHENNAI -600032, 044-22501785, 044-22501011, 12, 13 dcdi-chennai@dcmsme.gov.in
		Br. MSME-DFO, Coimbatore (TN)	SHRI A.POORNANANDHA PRABU, ASST. DIRECTOR GR.II, MOBILE NO. 8281623868		NO. 386, PATEL ROAD, RAMNAGAR, COIMBATORE - 641009, TAMILNADU, EMAIL : brdcdi-coim@dcmsme.gov.in
		Br. MSME-DFO, Madurai (TN)	G.Simiyon mob: 7550168851, simiyon.g@dcmsme.gov.in	R. Umachandrika, Mob:9842035441 Email: umachandrika.raju@gov.in	Plot No 11, K. Pudur, TANSIDCO Industrial Estate, Madurai-625007, 0452-2918313, brdcdi.mdri@dcmsme.gov.in
32	TELANGANA	MSME-DFO, Hyderabad	Shri D.Chandra Sekhar, ADC, Mobile: 9866231970, Email: chandra.dakuri@gov.in	Shri K.C.Choudhury, Asstt.Director Gr.I, 9440394661	MSME DFO, Narsapur Cross Roads, Balanagar, Hyderabad-500037, Telangana, Phone: 040-23078131-133, 23078857, dcdi-hyd@dcmsme.gov.in

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33	TRIPURA	MSME-DFO, Agartala	Lokesh Parganiha, Deputy Director. 7869437037		Indranagar, Near ITI Play Ground, P.O-Kunjaban, Agartala-799006, Phone- 0381-2352013, 2356570, dc-di-agartala@dcmsme.gov.in
34	UTTAR PRADESH	MSME-DFO Agra	Name – Dr. R.K.Bharti, Jt. Director/HoO Mob No. 9998879118	Sh. Abhishek Singh Assistant Dir. 9458433277, 7078594087	34, Industrial Estate, Nunhai, Agra 282006 ; City Office - 3rd floor, CGO, Complex, A-Wing, Sanjay Place, Agra - 282002 ; email ID dc-di-agra@dcmsme.gov.in
		MSME-DFO, Allahabad	Shri Lal Bahadur Singh Yadav, Joint Director, Mo-9455747578/ 9467902950	Shri Vaibhav Khare, Asst. Director, Mo-9565830901	E-17/18, Industrial Estate, Naini, Allahabad, U.P. Phone- 0532-2696810, E-mail-dc-di-allbad@dcmsme.gov.in
		Br. MSME-DFO, Varanasi(UP)	Name : L B S Yadav, Designation: Joint Director, Mobile Number: 9467902950	Name: Rajesh Kumar Chaudhary, Designation : Assistant Director (Gr-II), Mobile Number:7044207331	Industrial Estate, Chandpur, Varanasi -221106, Ph: 0542-2370621, Email:brdc-di-vara@dcmsme.gov.in
		MSME-DFO, Kanpur	SH. VISHNU KUMAR VERMA JOINT DIRECTOR MOB. 8808051082 & 7355160963	SH. SUNIL KUMAR PANDEY ASSISTANT DIRECTOR Gr-I MOB. 9305005406 & 8851451990	MSME-DFO 107 INDUSTRIAL ESTATE KALPI ROAD FAZALGANJ KANPUR 208012 0512-2240143 & 2295072
35	UTTARAKHAND	MSME-DFO, Haldwani	Sh. R.K.Chodhary, Jt. Director & HoD, Mobile-9212256205	Sh.S.C.Kandpal Assistant Director, Mo-9837804532	Kham Banglow Campus Kalidhungi Road Haldwani, Nainital, Uttralhand

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		MSME-DFO, Dehradun	Sh. R. K. Chodhary, Jt. Director & HoD, Mobile-9212256205	Sh.S. C.Kandpal Assistant Director, Mo-9837804532	Thano Road, Bhopalpuri, Dehradun-248008 0135-2984488 dcd-drhradun@dcms-me.gov.in
36	WEST BENGAL	MSME-DFO, Kolkata	PK Das , Joint Director, 8851465054	Sitanath Mukhopadhyay, Asstt. Director (Gr.I), Mob. No.7980071162	MSME-DFO, 111 & 112 B. T. Road, Kolkata - 700108, Ph.No.033-25770595/ 98, E-mail : dcdi-kolkatta@ dcmsme.gov.in
		Br. MSME-DFO, Durgapur(W B)	Rajarshi Maji, AD Gr-I, 9775072021	S Nandi, AD-I	RA-39 (Ground Floor), Urvashi (Phase -II), Bengal Ambuja, Tarashankar Sarani, City Centre, Durgapur (WB)- 713216, dcdi-durg@dcmsme.gov.in;
		Br.MSME- DFO, Suri, Birbhum (W B)	Shri Ritwik Biswas, Asstt. Director In-Charge & DDO, 9800115541	NIL	Br. MSME-DFO's, R.N. TAGORE ROAD, POLICE LINE, SURI, BIRBHUM, brdcdi-birb@dcmsme.gov.in
		Br. MSME-DFO, Siliguri (W B)	TC Lama, AD Gr I, 9711818684	T.K.Banerjee, Asstt. Director Gr-I, 9064196923	Industrial Area, Shed No.- 3 & 4, Sevoke Road, West Bengal - 734001, 8637826793, brdcdi-sili@dcmsme.gov.in

6. Contact details of MSME Testing Centres and MSME Testing Stations

S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
1	DELHI	TC, New Delhi	Sh.Satya veer Sharma Joint Director 9971854654	Sh N K Sahu, AD 9820522583	Captain Gaur Marg, Okhla Phase III, Okhla Estate, New Delhi, Delhi 110020, dcdi- @dcmsme.gov.in
2	Maharashtra	TC, Mumbai	Shri Manoj Kumar, Jt. Director (8587030740)		MSME-Testing Centre, MSME-DFO Campus, Kurla Andheri Road, Sakinaka, Mumbai - 400 072 (Maharashtra) (022) 28570588 / 28576998 dctc-wr@dcmsme.gov.in
3	Tamil Naidu	TC, Chennai	V. GOVINDARAJ, JOINT DIRECTOR, 9885486708	S. SATHESH KUMAR, DEPUTY DIRECTOR, 9443829389	MSME TESTING CENTRE, 65/1, GST ROAD, GUINDY, CHENNAI - 600032 PH: 044-22500284, dctc-sr@dcmsme.gov.in
4	West Bengal	TC, Kolkata	P.K. Das, Jt. Director , 7003794210		111 & 112 , B.T.Road , Kolkata - 700108, 033-2577-0686, dctc-er@dcmsme.gov.in
MSME-Testing Station					
1	Indore	TS, Bhopal	Shri M.N. Girame, Asstt. Director, Mobile No. 7049064028		MSME-Testing Station, Shed No. 36,37 Sector-E, Industrial Area, Govindpura, Bhopal, email id-dcts-bhopal@dcmsme.gov.in
2	Karnataka	TS, Bengaluru	Dr K Socrates , Joint Director, Mobile :9480159505	G Nagaraja , Assistant Director Gr.II ,Mobile No:8088696627	MSME -DI Campus , Rajajinagar Industrial Estate , West off Chord Road , Bangalore-560010

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3	Kerala	TS, Ettamanur	Shri.V.Govindaraj, Joint Director, 9885486708	Shri.P.Eban Jayakumar, As-sistant Director- Gr.I, 8197298223	MSME, Training Institute, Industrial Estate, Ettumanoor, PIN: 686631, 0481-2535533, 2535563, 8197298223, msmeti-ettu@dcmsme.gov.in
4	Maharashtra	TS, Kolhapur	Milind Barapatre, JD, , 9341431110, 9371128504,	NIL	P-31, MIDC, Shirol, Kolhapur, Maharashtra, 0230-2469366, dcts-kolha@dcmsme.gov.in
5	Puducherry	TS, Puducherry	S. Dharmaselvan, Joint Director, 8248310489	M.Udayakumar, Asst. Director, 9488516615	MSME Testing Station, 110 kamarjar salai, Thattanchavady, Puducherry 605 009, dcts-pondy@dcmsme.gov.in
6	Telangana	TS, Hyderabad	S.Vijaya Kumar ,Joint Director, 8971423923	C.Siva Sudhakar, Assistant Director, 8056019950	MSME Testing Station ,A1, Industrial Estate, Sanath Nagar, Hyderabad- 18.040-28704371, 29700415, dcts-hyd@dcmsme.gov.in
7	Rajasthan	TS, Jaipur	Sh. Gaurav Joshi, Joint Director, 971118044	Sh. G.S. Khandelwal, AD-I, 7005132500	MSME-TS, JAIPUR Ground floor MSME-DFO building 22 godam industrial estate, jaipur
MSME-Training Institute					
1	Kerala	TI, Ettumanur	Govindaraj, Joint Director, Mob No. 9885486708	Shri.P. Eban Jayakumar, Assistant Director Gr.I, Mob: 8197298223	MSME-Training Institute, Industrial Estate, Ettumanoor, PIN: 686631, Kottayam District, 0481-2535533, 2535563, Email: msmeti-ettu@dcmsme.gov.in

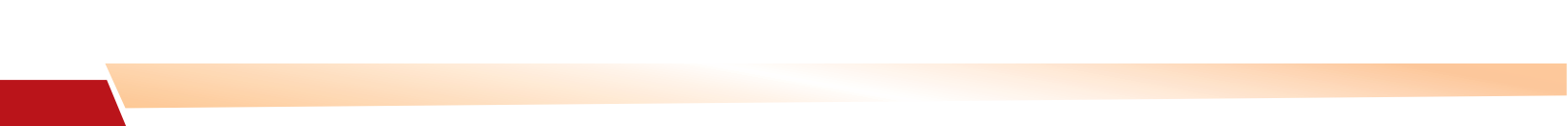
S. No	States/UTs	Name of Institute	Contact Details of Incharge of the office- Name, Designation, Mobile Number	Contact Details of the officer in absence of Incharge- Name, Designation, Mobile Number	Office Address, Contact details, Email id.
		TI, Thiruvalla	Shri.V.Govindaraj, Joint Director, Mob No.9885486708	Shri.P. Eban Jayakumar, Assistant Director Gr.I, Mob:8197298223	MSME-Training Institute,Manjadi P.O, Thiruvalla PIN:689 105, mob:9744293717, ms-meti@dcmsme.gov.in
2	Lakshadweep	Nucleus Cell, Lakshadweep	Rakesh Dahiya Director 9289055456		MSME Development Nuclues Cell, M/o MSME UT of Lakshadweep, Kavaratti-682555 Industries8.2021@gmail.com

Abbreviations

MSME	Micro, Small and Medium Enterprises
ARI	Agro & Rural Industry
ASPIRE	A Scheme for Promotion of 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 Vikas Yojana
DBT	Direct Benefit Transfer
DC (MSME)	Development Commissioner (MSME)
DIC	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 And Village Industries Commission

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
MSME – DFO	Micro, Small And Medium Enterprises – Development and Facilitation Office
MSMED Act	Micro, Small and Medium Enterprises Development Act
NBMSME	National Board for Micro, Small and Medium Enterprises
NER	North-East Region
NGO	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
OBC	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
UAP	Udyam Assist Platform





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Ministry of Micro,
Small and Medium Enterprises
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