



Annual Report

2021-22

Government of India
Ministry of Micro, Small and Medium Enterprises
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Introduction



Introduction

1.1 Background

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

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

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

1.2 Mandate of the Ministry of MSME

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

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

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

1.2.3 Definition of Micro, Small and Medium enterprises:

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

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

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

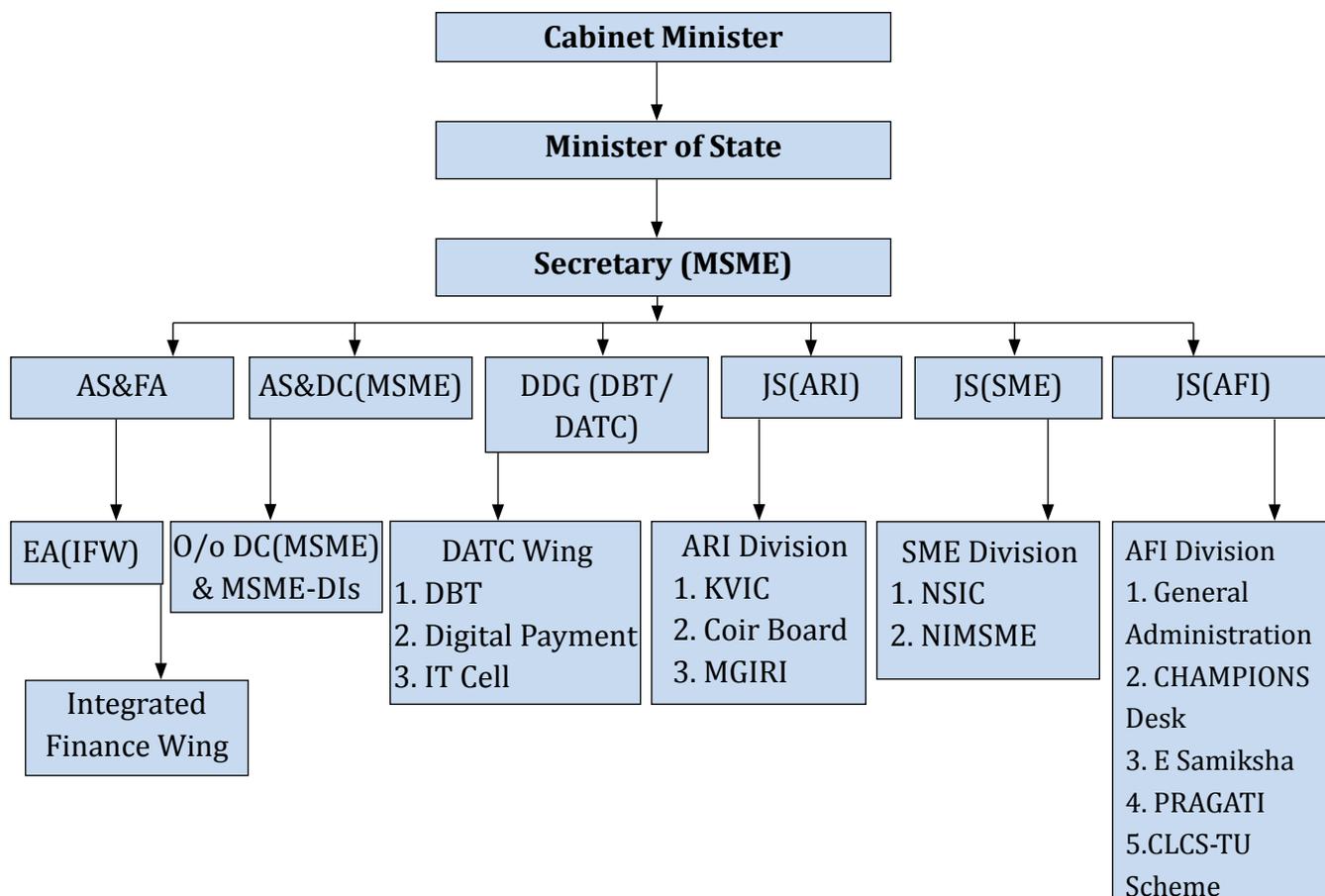
1.2.3.1. The new classification has come into effect from 1st July, 2020. The earlier criteria of classification of MSMEs under MSME Act, 2006 were based on investment in plant and machinery / equipment. It was different for manufacturing and service units. It was also very low in terms of financial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

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

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

1.3 Organisational structure

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



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

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

1.3.4 AFI Division - AFI Division is allocated the work, inter alia, of administration, vigilance of the Ministry. It also looks after administrative supervision of CHAMPIONS Desk, Public Grievances, CPGRAM, E-Samiksha, PRAGATI and follow up on complaints of MSMEs including with Banks, Financial Institutions and CLCS-TU scheme.

1.3.5 IF Wing - IFW examines the various proposals received from the Programme Divisions of Ministry and the O/o DC (MSME) for :(i) Concurrence of release of funds under various schemes;(ii) Furnishing comments on EFC/SFC for the Schemes to be continued and convene the EFC/SFC meetings. It tenders advice as and when sought by Programme Wings on various issues having financial implications. The Wing also examines other miscellaneous matters relating to signing of MoU/other Agreements/ Contracts etc.

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

1.3.7 Office of the Development Commissioner

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

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

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

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

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

- a) Examine the factors affecting the promotion and development of micro, small and medium enterprises and review the policies and programmes of the Central Government in regard to facilitating the promotion and development and enhancing the competitiveness of such enterprises and the impact thereof on such enterprises.
- b) Make recommendations on matters referred to in clause (a) or on any other matter referred to it by the Central Government which, in the opinion of that Government, is necessary or expedient for facilitating the promotion and development and enhancing the competitiveness of the micro, small and medium enterprises; and
- c) Advise the Central Government on the use of the Fund or Funds constituted under section 12.

So far, 16 meetings of National Board for MSME have been conducted. The existing composition of National Board for MSME was notified in GoI Gazette on 02.02.2021 and subsequently amended on 22.07.2021.

1.4 Recent Developments

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

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

As on 10.01.2021 a total number of 65,23,067 were classified, consisting of 21,13,233 enterprises registered under Manufacturing category and 44,09,834 enterprises registered under Service sector.

- Exemption from requirement of having GSTIN: This Ministry, vide notification No. S.O.1055(E) dated 05.03.2021, has notified that the exemption from the requirement of having GSTIN shall be as per the provisions of the Central Goods and Services Tax Act, 2017 (12 of 20 17), which will lead to increase in the registration on Udyam Registration portal.
- Inclusion of Retail and Wholesale Trade: With effect from 2nd July, 2021, the Government has included Retail and Wholesale Trades as MSMEs. They are allowed to be registered on Udyam Registration Portal. Benefits to them are restricted to Priority Sector Lending only.
- Inclusion of Urban Street Vendors in MSME Category: With effect from 2nd August, 2021, the Government has included Street Vendors as Retail Trades as MSMEs. They

are allowed to be registered on Udyam Registration Portal. Benefits to them are restricted to Priority Sector Lending only.

- The Top 5 Industrial sectors of registrations are - Food Products, Textile, Apparel, Construction Activities and Construction of Building

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

1.4.2 MyMSME

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

1.4.3 Direct Benefit Transfer in the M/oMSME

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

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

Sl. No.	Name of the Scheme	Benefit Type	Total no. of beneficiaries (2021-22) (upto 31.12.21)	Total Expenditure (Rs. crores) (2021-22) (upto 31.12.21)
1	ATI Scheme (Training Component)	In Kind	170	0.625
2	MPDA Grant to Khadi Institutions	Cash	127328	54.03
3	Coir Vikas Yojana	Cash	168	0.598
4	SFURTI SI	In Kind	1821990	8.01
5	Prime Ministers Employment Generation Programme (PMEGP)	Cash	52002	1601.92
6	Entrepreneurship and Skill Development Programme (ESDP)	In Kind	15599	1.83
7	International Co-operation(IC) Schemes	Cash	18	1.98

Operational Guidelines of CLCS-TU Scheme (having five components-IPR, Lean, Design Clinic, Incubation and ZED) are under redesigned and as such the Scheme is in inactive mode till their finalization.

1.4.4 Digital Payments

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

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

- All the offices of Ministry of Micro, Small and Medium Enterprises, including its attached offices have been digitally enabled.
- For the MSMEs registered under UAM, efforts have been made to spread awareness on the ease and benefits of different modes of payments such as BHIM, UPI and Bharat QR code.
- For the Ministry and its attached offices (KVIC, Coir Board, NSIC, MGIRI, NIMSME and O/o DC (MSME)) Digital transactions are 98.53 % in terms of value and 87.32 % in number during the year 2021-22 (Upto December 2021).

<i>Digital Transaction for the Ministry of MSME and its attached Offices (2021-22) (Upto December, 2021)</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 crores)</i>	<i>No. of Transactions</i>	<i>Value in Rupees (In crores)</i>	<i>No. of Digital Transactions (in %)</i>	<i>Value of Digital Transactions (in %)</i>
<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>	<i>(6)</i>	<i>(7)</i>	<i>(8)</i>
1	KVIC	3921840	4414.86	3412686	4343.45	87.02	98.38
2	NSIC	93392	13818.01	88640	13512.74	94.91	97.79
3	DC office (Tool Room+DI offices+HQ)	98892	8842.301	89483	8824.323	90.49	99.80
4	COIR BOARD	19002	186.6	17805	180.9	93.70	96.95
5	NIMSME	2212	25.66	2089	24.25	94.44	94.51
6	MGIRI	659	5.552	659	5.552	100	100
	TOTAL	4135997	27292.98	3611362	26891.22	87.32	98.53

1.4.5 Grievance Monitoring

The Ministry attends to all the grievances on Centralized Public Grievance Redress and Monitoring System (CPGRAMS) and the number of the pending grievance on CPGRAMS as on 31.12.2021 was 152. The Ministry has started an MSME internet grievance monitoring system (eSAMADHAN) to track and monitor other grievances and suggestions received in the Ministry.

1.4.6 MSME SAMADHAAN: To Address Delayed Payment to MSEs

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

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

From the date of launch of MSME SAMADHAAN portal, i.e. 30.10.2017, MSEs have filed 1,00,152 applications involve an amount of Rs. 26,200.58 crore. In 9735 cases mutual settlements have been done amounting to Rs. 1,401 crore, 29,242 applications are *under consideration by MSEFC involving an amount of Rs. 6,640.61 crore* and 26,869 applications have been converted in to cases involving an amount of Rs. 9,799.12 crore and 12091 cases have been disposed by MSEFCs involving an amount of Rs. 3,522.53 crore by 10.01.2022.

After the Announcement made by Hon'ble Finance Minister under AatmaNirbhar Bharat, the Ministry has created a special sub-portal within SAMADHAAN to track the delayed payment to the MSMEs from the CPSEs. As on 10.01.2022 the dues of Rs. 85,294 Crore to the MSMEs have been cleared by the CPSEs.

1.4.7 MSME-SAMBANDH

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

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

Up to 31st March, 2021, 153 CPSEs had uploaded details for 2020-21. These CPSEs have reported procurement of Rs. 1,44,514.40 crore. The share of purchases from all MSEs amounts to Rs. 40,738.16 crore (1,76,031 MSEs benefited), which is 28.19% of the total procurement. The amount of purchases from SC/ST owned MSEs amounts to Rs. 756.99 crore (6,832 MSEs benefited) and the amount of purchases from Women owned MSEs amounts to Rs. 718.82 crore (4,969 MSEs benefited).

As on 31 December, 2021, a total of 109 CPSEs have uploaded details for 2021- 2022. These CPSEs have reported procurement of Rs. 76,886.15 crore. The share of purchases from all MSEs amounts to Rs. 24,497.98 crore (1,17,984 MSEs benefited) which is 31.86% of the total procurement. The amount of purchases from SC/ST owned MSEs amounts to Rs. 572.09 crore (4,649 MSEs benefited) and the amount of purchases from Women owned MSEs amounts to Rs. 582.31 crore (4,389 MSEs benefited).

1.4.8 MSME SAMPARK

A job portal called “MSME SAMPARK” has been launched by the Hon’ble President of India on 27.06.2018. This portal is a digital platform wherein jobseekers (i.e. passed out trainees / students of MSME Tool Rooms & Technical Institutions) and recruiters can register themselves for mutually beneficial interaction. As on 31.12.2021, a total of 4, 75, 056 passed out trainees (job seekers) database available on portal out of which 88, 190 trainees (job seekers) have registered and 6, 264 recruiters (job provider) have registered on the SAMPARK portal against vacancies posted by recruiters; 39,243 resumes have been shared with recruiters and 30,253 jobs have been offered.

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

1.4.9.1 Introduction

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

1.4.9.2 Structure of Champion Desk

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

1.4.9.3 Key Highlights of the Platform

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

1.4.9.4 Status of Grievances (As on 31st December 2021)

Total queries/grievances received: 41,742 on the portal

- More than 41,462 queries i.e. 99.3% have been responded to the concern while 280 queries are in process to be resolved.
- The aforesaid grievances have been segregated in different categories i.e. MSME Schemes/UAM /Udyam Registration/Definition of MSME, finance, related to MSME-

DI & DC-MSME offices, new schemes announced under Aatmanirbhar Bharat Abhiyaan, public procurement policy, testing and quality centers, etc. for easy identification and better resolution.

1.4.10 SPECIAL MEASURES UNDER AATMANIRBHAR BHARAT ABHIYAAN

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

1.4.10.1 Rs 20,000 crores Subordinate Debt for Stressed MSMEs

- Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs was finalized and launched on 24th June, 2020. The scheme was initially in effect till 31st March, 2021 only but subsequently the tenure was extended till 31st March, 2022.
- Under the scheme, funds are infused for the revival of those MSMEs whose accounts have become Stressed (SMA-2 or NPA) but units are operational.
- The Government of India contributes Rs 4,000 crore for creation of a corpus for extending guarantees to the loans to be given to the promoters of eligible units.
- The Scheme is being implemented through Credit Guarantee Trust for Micro and Small Enterprise and the target under the scheme is to guarantee the loans to the tune of Rs 20,000 crore.
- Out of the total corpus of Rs 4,000 crore, Rs. 157.41 crore was released to CGTMSE in March 2021. The proposal for modification in the scheme guidelines is in progress. As on 31st December, 2021, 36 banks have been extended guarantees amounting of Rs. 81.78 crore to 756 borrowers.

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

- **Objective:** - The objective of Self Reliant India Fund (SRI Fund) is to address the perennial need of growth capital of MSMEs. It is essential to infuse funds by the Government of India which can catalyze and leverage pools of capital from other stakeholders like Private Equity, Venture Capital, etc. to create a multiplier effect on the economy and, therefore, making growth capital available to MSMEs thereby making them more competitive in the global markets.

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

1.4.11 Skill Training Eco-system of Ministry of MSME

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

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

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

The intake eligibility for the training programmes ranges from school drop out to M.Tech. level. Various levels of courses, viz. certificates, diploma, advance diploma, post diploma, post

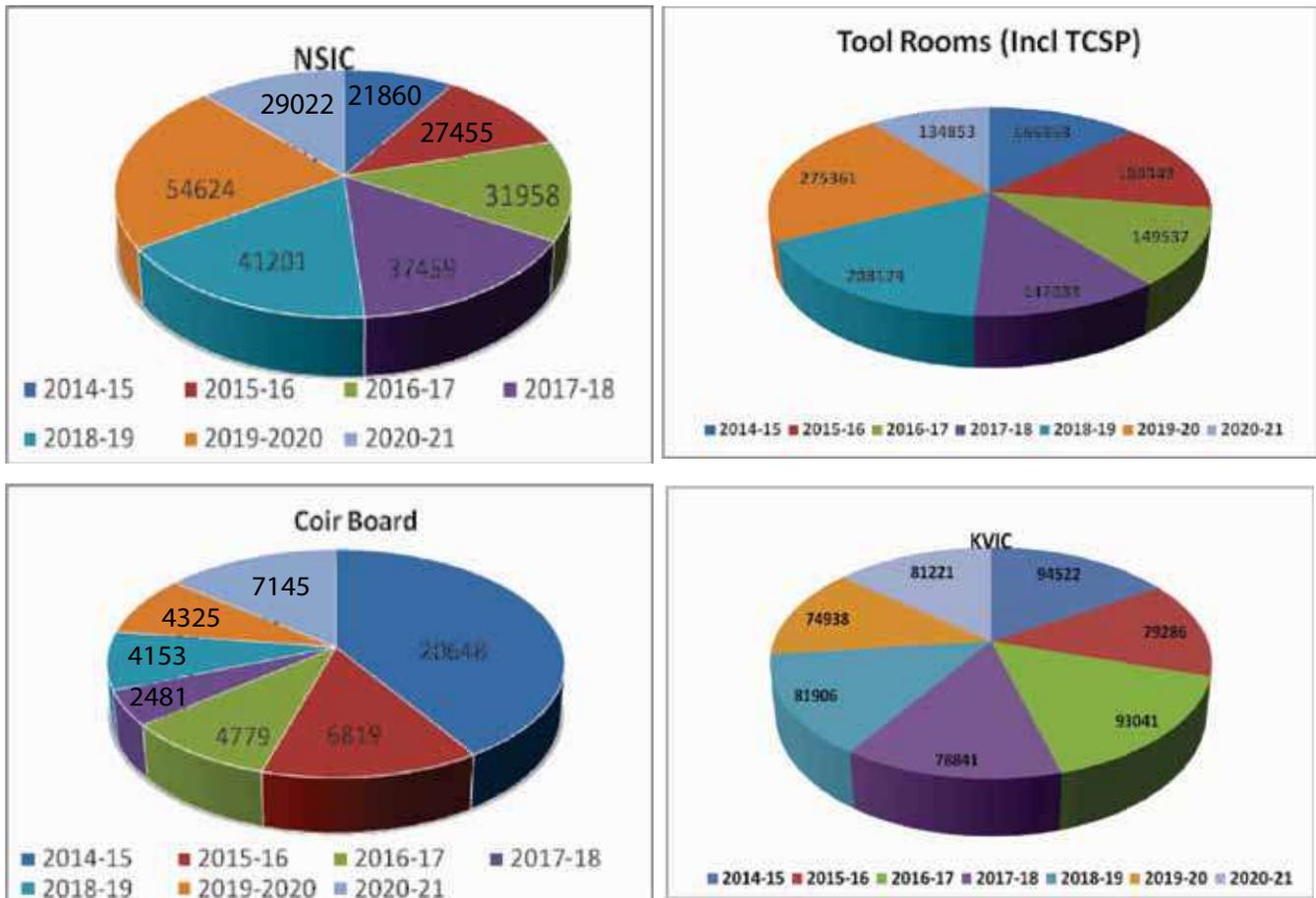
graduate diploma and post graduate courses are offered by these institutions. Furthermore, training for skill up-gradation in traditional sector of Khadi & Village Industry and Coir sector are also provided to strengthen these sectors.

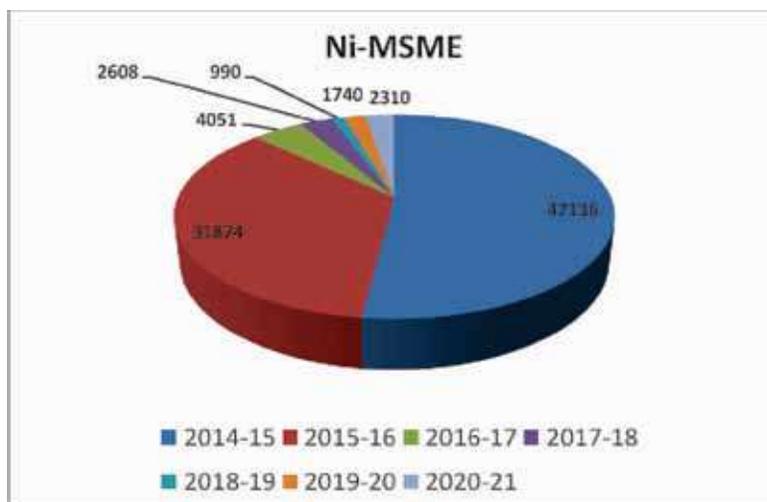
The Ministry has taken initiatives to align its training courses with National Skill Qualification Framework (NSQF), Ministry of Skill Development & Entrepreneurship (MSDE). Skill trainings of the Ministry are reported to Ministry of Skill Development & Entrepreneurship (MSDE) under Skill India Mission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

1.4.11.2 Progress of Skill Development Programmes

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

The progress of skill development programmes conducted by the M/o MSME since 2014-15 to 2020-21 is given in the pie Chart below.





- Total number of 1,94,689 persons have been trained up to 31.12.2021 in the year 2021-2022

1.4.12 Swachhta Pakhwada by Ministry of MSME

1.4.12.1 Ministry of MSME celebrated the Swachhta Pakhwada during 16th to 30th June, 2021. Major thrust was given to maintain the office premises clean on priority.

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

1.4.13 Hon'ble Prime Minister made 12 key announcements in the support and outreach programme for MSMEs on 2nd November, 2018 for strengthening MSME sector. These 12 key announcements are aimed to address various challenges faced by MSMEs such as access to credit, market access, technology upgradation, ease of doing business, social security for employees of MSMEs etc. The Status of 12 Key announcements which pertains to Ministry of MSME (as on 31.12.2021) is as under:

S. No.	Announcement	Summary Updated Status as on 31.12.2021
1	Launch of 59-minute loan portal to enable easy access to credit for MSMEs. In-principle approval of loans up to Rs. 1 crore through the portal. Portal link through GST portal.	<ul style="list-style-type: none"> 2,37,027 numbers of loans, involving Rs. 79,527 crores have been sanctioned. 2,20,664 numbers of loans, involving Rs. 64,776 crores have been disbursed.
2.	(i) 2% interest subvention for all GST registered MSMEs, on incremental credit.	<ul style="list-style-type: none"> SIDBI has received and settled the claims of Rs. 975 crores from 62 Banks/NBFCs.

S. No.	Announcement	Summary Updated Status as on 31.12.2021
	(ii) Increase in interest rebate from 3% to 5% for exporters who receive loans in the pre-shipment and post-shipment period	<ul style="list-style-type: none"> The scheme has been extended upto 30.09.2021 with the same scope and coverage. A sum of Rs. 1667 crores was allocated under FY 2020-21 for Interest Equalisation Scheme and the same was released to RBI. A sum of Rs. 1900 crore was allocated under FY 2021-22 and the same has been released to RBI.
3.	(i) Companies with turnover of more than Rs. 500 crore to be brought on the Trade Receivables e-Discounting System (TReDS) to enable entrepreneurs to access credit based on upcoming receivables.	A list of 4714 companies having turnover of more than Rs.500 Crore was identified by the M/o Corporate Affairs (in April 2021). After filtering out companies which are registered on TReDS and which are Central Govt. Companies (for Central Public Sector Enterprises, D/o Public Enterprises, Govt. of India shall be competent authority for monitoring compliance as per Notification No.SO.5621(E) dated 02.11.2018 issued by M/o MSME), out of these 4714 Companies identified by M/o Corporate Affairs for taking action, so far 1643 companies have registered themselves on the TReDS portal.
	(ii) All CPSUs to be onboarded on TReDS Platform.	<ul style="list-style-type: none"> 195 CPSEs already on boarded on TReDS. 3903 MSMEs of CPSEs registered.
4.	Central Public Sector Undertaking (CPSUs) units to make mandatory procurement of 25% instead of 20% from MSEs.	<ul style="list-style-type: none"> During 2021-22 so far, CPSUs have procured goods and services worth Rs 24,363.79 crore from 117,583 MSEs that worth out to be 31.74% of the total procurement.
5.	CPSUs to make mandatory procurement of 3% from Women Entrepreneurs out of 25% mandatory procurement.	<ul style="list-style-type: none"> During 2021-22 so far, CPSUs have procured goods and services worth Rs 581.47 crore from 4368 women MSEs that worth out to be 0.76% of the total procurement.
6.	CPSUs to compulsorily be part of Public Procurement Portal GeM-Government e-Marketplace. CPSUs to get their vendors registered on GeM portal	<ul style="list-style-type: none"> 277 CPSUs/CPSBs has been on boarded /registered on GeM portal post 02.11.2018. Total 7, 41, 756 MSE Sellers & Service providers registered on GeM portal. 59.73 % of orders value on GeM portal is from MSEs

S. No.	Announcement	Summary Updated Status as on 31.12.2021
7.	20 Hubs and 100 Spokes in the form of Tool Rooms for Technological Upgradation to be established across the country with a fund allotment of Rs. 6000 crore.	<p>Status of Technology Centres (TCs):</p> <ul style="list-style-type: none"> • Locations for 20 Technology Centres finalised. • Land finalised at 10 locations. Land at two locations is in possession of this office and at 8 locations, land is in process of transfer. For other locations the land identification / finalization is in process. <p>Status of Extension Centres (ECs):</p> <ul style="list-style-type: none"> • Out of 35 approved locations for Extension Centres, 24 Extension Centres are in the process of establishment after approval of their DPRs. • 17 out of these have started conducting training programmes and assisting MSMEs. • During the year 2021-22, 9664 trainees have been trained and 355 MSME have been assisted by these Extension Centres as on 31.12.2021.
8.	Clusters for Pharma MSMEs to be formed and supported with 70% Govt. of India assistance	<ul style="list-style-type: none"> • The proposals were received from all the 4 districts viz. Aurangabad, Pune, Solan (Baddi) and Indore. The status of each proposal is given below. • The proposal received from Indumati Pharma Pvt. Ltd., Pune was accorded its final approval on 26.03.2021. <p>Details of the Project is as follows:- Project Cost:- 31,43,75,175/- Financial Assistance to be given:- Rs. 20.00 cr. Amount released:- Rs. 5,48,97,816 (Part payment of the 1st installment of 30% of financial assistance to be given)</p> <ul style="list-style-type: none"> • The Proposal received from Government of Himachal Pradesh for providing financial assistance for an existing Pharma Testing Lab Solan (Baddi) has been dropped from the list on the request of Government of Himachal Pradesh.

S. No.	Announcement	Summary Updated Status as on 31.12.2021
		<ul style="list-style-type: none"> The Proposal received from Marathwada Pharma Cluster, SPV, Aurangabad for setting up a Pharma Cluster in the Marathwada region of Maharashtra has been rejected. The proposal received from the Department of MSME, Government of Madhya Pradesh regarding the project from M.P. Small Scale Drug Manufacturer's Association has been rejected.
9.	Only one annual return to be filed for 8 Labour laws and 10 Union regulations to simplify Government procedures.	<ul style="list-style-type: none"> All the Regional Heads were advised to vigorously reach out to the employers in their region to make them aware about the facility of filing of Online Unified Annual Return on Shram Suvidha Portal under 8 Labour Laws and 10 Central Rules. For the year 2020, 35,539 Unified Annual Returns have been received till 31.10.2021.
10.	Computerized random allotment for visits to firms by Inspectors to simplify Government procedures.	<ul style="list-style-type: none"> All the Regional Heads are being instructed from time to time to make the inspections transparent and accountable by following the risk based computerised random allotment system through Shram Suvidha Portal. After issuing of instructions, 30,990* establishments (including for MSME establishments) have been inspected through computerized random allotment system and all inspection reports have been uploaded on Shram Suvidha Portal, out of which 20,595* have been uploaded within 48 hrs. <p>* figures are for the period from 01 Apr 2021 to 31 Oct 2021</p>
11.	Environment Clearance and Consent to establish unit, under air pollution and water pollution laws, to be merged into a single consent. Return to be accepted on the basis of Self-Certification.	<ul style="list-style-type: none"> Central Pollution Control Board (CPCB) has issued the directions, already for the one step process of the EC and CTE to all the state governments under the provisions of Air and Water Act on 2nd November, 2018. However, the operations of the said directions were stayed by Hon'ble High Court of Delhi. As of now matter is sub-judice.

S. No.	Announcement	Summary Updated Status as on 31.12.2021
12.	Ordinance has been promulgated to enable entrepreneurs to correct the minor violations under the Companies Act through simple procedures rather than to approach Courts.	<ul style="list-style-type: none"> Ordinance promulgated on 02.11.2018 by the Ministry of Corporate Affairs has now become COMPANIES (AMENDMENT) ACT, 2019. This enabled entrepreneurs to correct the minor violations under the Companies Act through simple procedures(imposition of penalty) rather than to approach Courts(imposition of fine/imprisonment). All the cases in which hearing done by ROCs to impose penalty are uploaded on the Website of Ministry of Corporate Affairs.

1.4.14 Guaranteed Emergency Credit Line (GECL):

Under the Guaranteed Emergency Credit Line (GECL) scheme, out of the total budgetary allocation of Rs.10,000 crore, an amount of Rs. 500 crore has been released to the implementing agency, i.e., National Credit Guarantee Trust Company (NCGTC) in the month of December, 2021. Till 31.12.2021, the total release to the said agency by Ministry of MSME during the current financial year stands at Rs. 7,750 crore.

1.4.15 Government e-Market Place:

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

According to the GeM portal as on 31.12.2021, the total MSEs on boarded and their order value are given below:

Number of MSE sellers & Service Providers	Orders value (MSE %)
7,41,756	59.73

Overview and Performance of the MSME Sector



Overview and Performance of the MSME Sector

2.1 Role of MSMEs in Indian Economy

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

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

2.2.1 Estimated number of MSMEs in country:

2.2.1.1 As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic activities (196.65 lakh in Manufacturing, 0.03 lakh in Non-captive Electricity Generation and Transmission, 230.35 lakh in Trade and 206.85 lakh in Other Services) excluding those MSMEs registered under (a) Sections 2m(i) and 2m(ii) of the Factories Act, 1948, (b) Companies Act, 1956 and (c) construction activities falling under Section F of National Industrial Classification (NIC) 2008. Statement No. 2.1 shows the distribution of MSMEs activity wise.

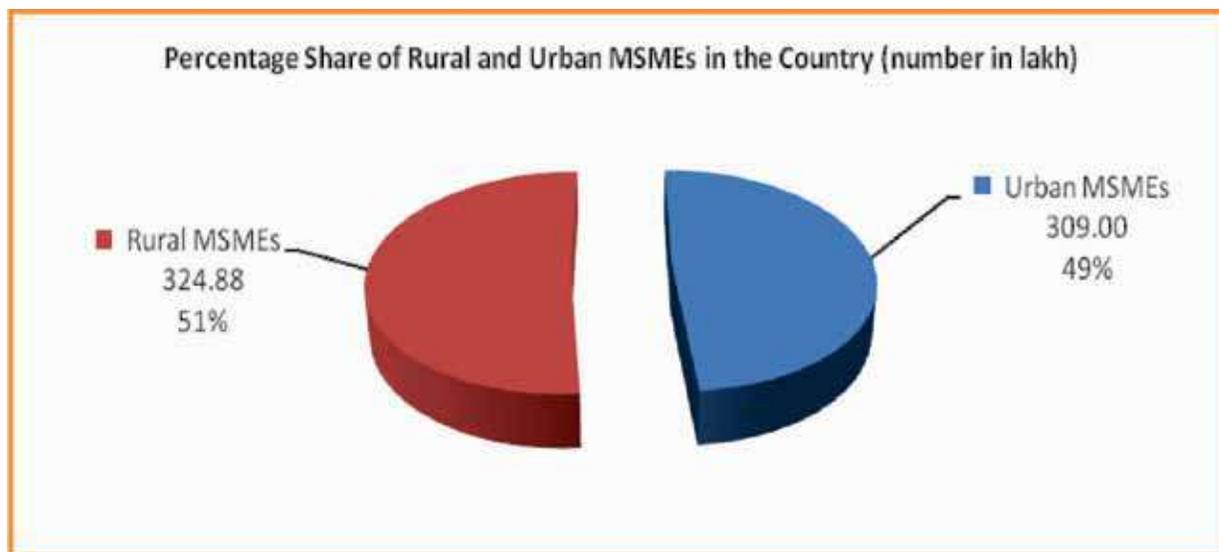
Statement No. 2.1: Estimated Number of MSMEs (Activity Wise)

Activity Category	Estimated Number of Enterprises (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	114.14	82.50	196.65	31
Electricity*	0.03	0.01	0.03	0
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
All	324.88	309.00	633.88	100

*Non-captive electricity generation and transmission

2.2.1.2 Micro sector with 630.52 lakh estimated enterprises accounts for more than 99% of total estimated number of MSMEs. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSMEs accounted for 0.52% and 0.01% of total estimated MSMEs, respectively. Out of 633.88 estimated number of MSMEs, 324.88 lakh MSMEs (51.25%) are in rural area and 309 lakh MSMEs (48.75%) are in the urban areas. Figure 2.1 shows the distribution of enterprises in rural and urban Areas. State-wise estimated number of MSMEs is also enclosed as Annexure-1.

Figure 2.1: Percentage share of rural and urban MSMEs in the country (No. in lakh)



2.2.2 Type of Ownership of Enterprises

2.2.2.1 Male/ Female Ownership

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

Statement No. 2.2: Percentage Distribution of Enterprises in rural and urban areas. (Male/ Female ownership)

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

Statement No. 2.3: Percentage distribution of enterprises owned by Male/ Female entrepreneurs (category wise).

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

2.2.3 Ownership of Enterprises Social Category Wise

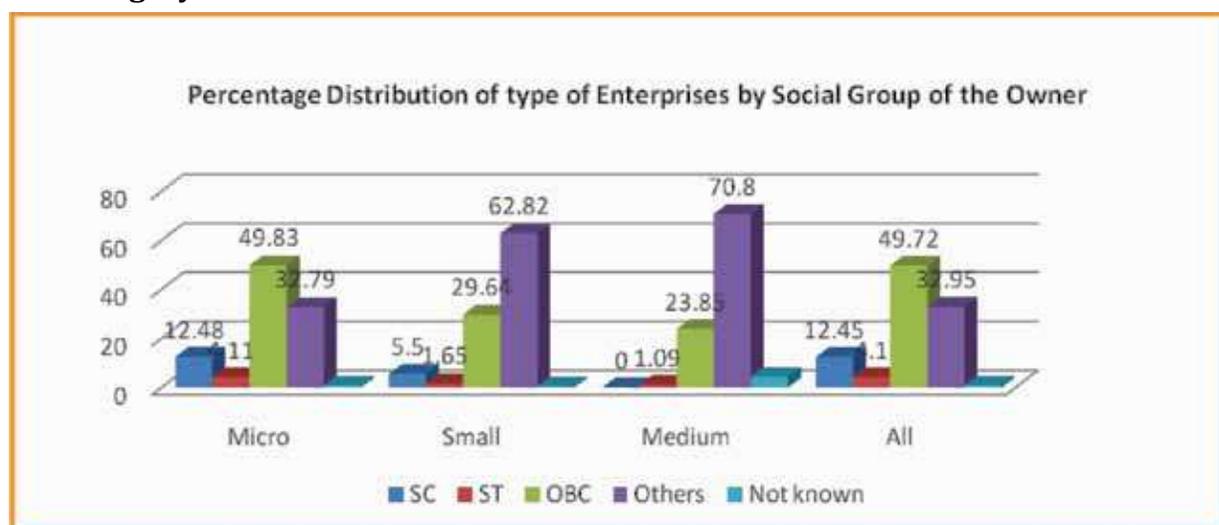
2.2.3.1 The socially backward groups owned almost 66.27% of MSMEs. Bulk of that was owned by OBCs (49.72%). The representation of SC and ST owners in MSME sector was low at 12.45% and 4.10% respectively. In rural areas, almost 73.67% of MSMEs were owned by socially backward groups, of which 51.59% belonged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

Statement No. 2.4: 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

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.

Figure 2.2 Percentage Distribution of type of Enterprises by Social Group of the Owner and category



2.2.4 Employment

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

Statement No. 2.5: 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*

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

Statement No. 2.6: 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

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. 2.7 show the sectoral distribution of workers in male and female category.

Statement No. 2.7: 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	

2.3 Comparative Analysis

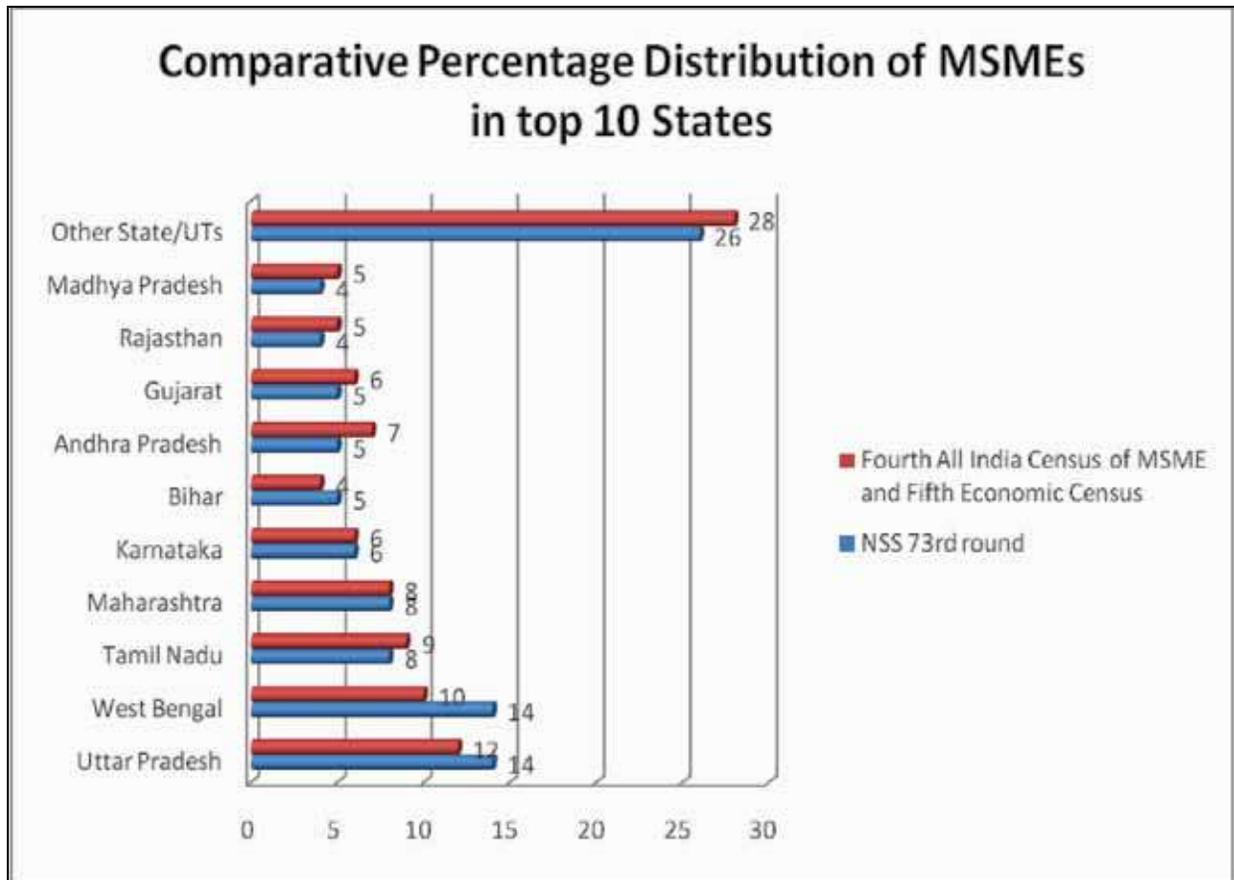
2.3.1 Statement No. 2.8 below shows the comparative distribution of MSMEs in the top 10 States in percentage.

Statement No. 2.8: Comparative distribution of top ten states

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

*NSS 73rd Round, 2015-16, ** Fourth All India Census of MSME, 2006-07 (Unregistered sector) and Fifth Economic Census, ***Including Telagana in Fourth All India Census of MSME

Figure 2.9: Comparative Percentage Distribution of MSMEs



2.4 Registration of New MSMEs

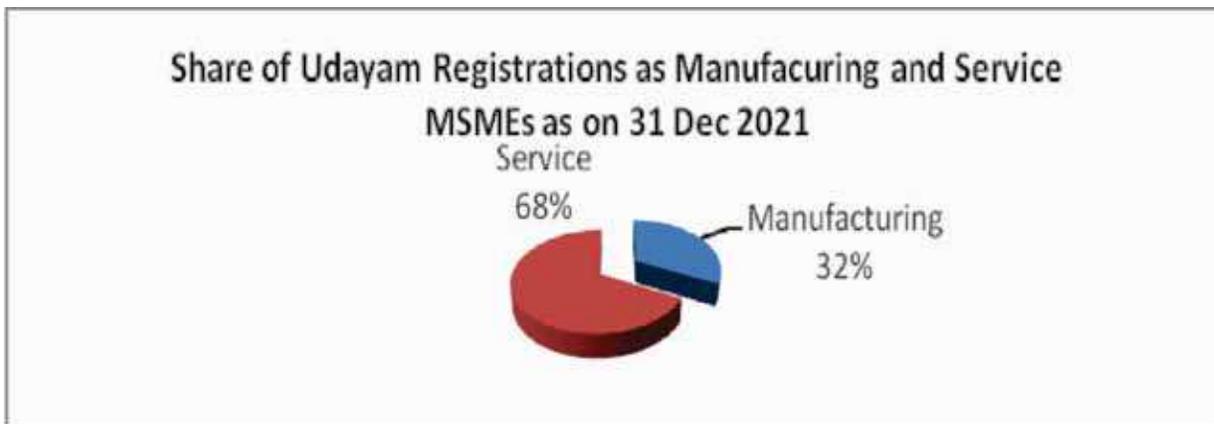
2.4.1 One of the critical indicators to assess the successful development of MSME Sector in an economy is the data on opening of new MSMEs; it depicts the conducive environment for opening and growth of such units in an economy as well as show the high morale of entrepreneurs in the macroeconomics of the economy. Before the MSMED Act, 2006, there was a system of registration by small scale industrial units to the DICs. Subsequently, as per the provisions of the MSMED Act, 2006, MSMEs used to file Entrepreneurs Memorandum (Part-I) at District Industries Centres (DICs) before starting an enterprise. After commencement of production, the entrepreneur concerned used to file Entrepreneurs Memorandum (Part-II) / [EM-II].

2.4.2 Ministry has replaced the erstwhile process of filing of Udyog Aadhaar Memorandum, by 'Udyam' registration on a portal developed by this Ministry based on composite criteria of classification of MSMEs, notified vide Notification dated 26.06.2020. Now the existing and prospective entrepreneurs may file their 'Udyam' Registration online on portal: <https://udyamregistration.gov.in>.

2.4.3. An analysis of Udayam Registration provides a break-up of Manufacturing and Services MSMEs. It may be noted that MSMEs in Service Sector comprise a larger proportion of

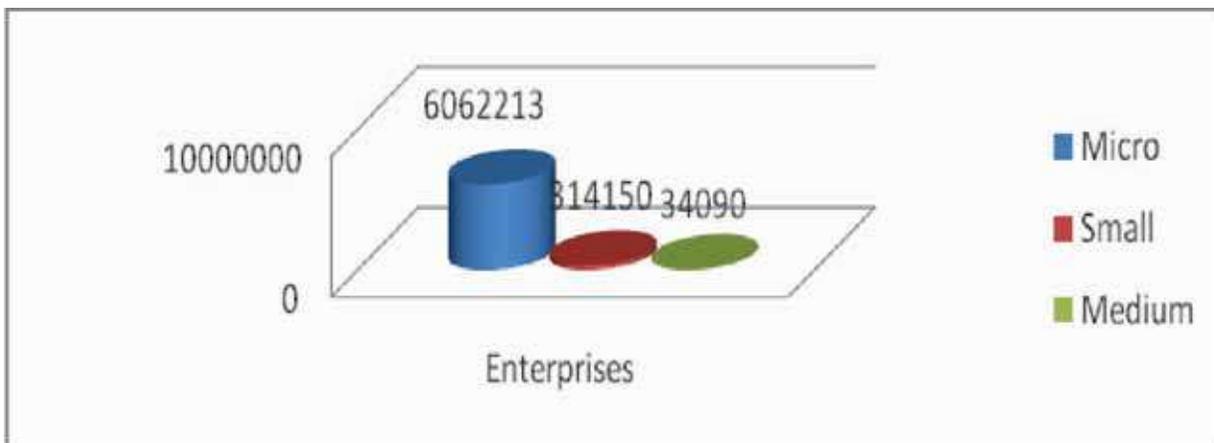
Udayam Registration as compared to those MSMEs in Manufacturing Sector. The break-up is provided in Figure 2.4.

Figure 2.4: Share of Udayam Registrations- Manufacturing and Services



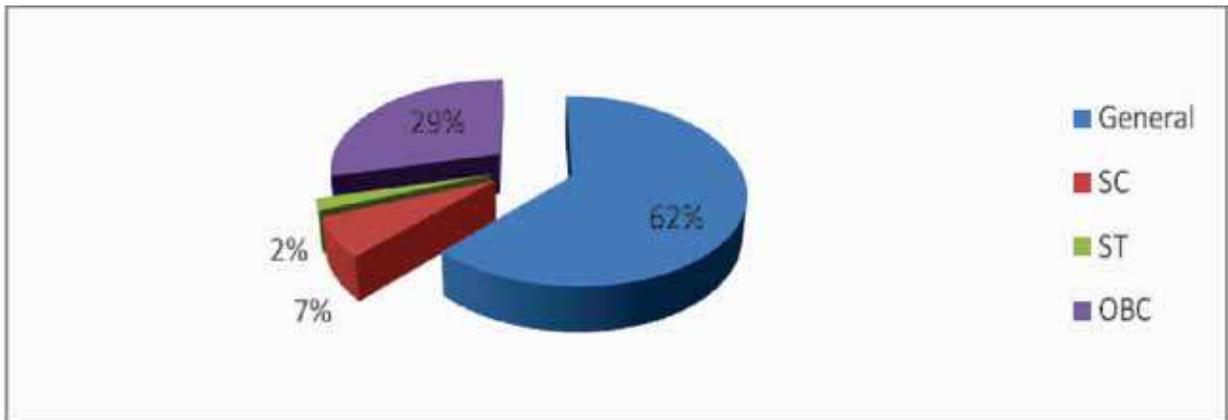
2.4.4. Figure 2.5 shows the distribution of Udayam Registration by Micro, Small and Medium enterprises as on 31 Dec 2021. As can be seen, Micro MSMEs constitute the vast majority of the enterprises followed by the Small Enterprises and the Medium Enterprises of the total of Udayam Registration.

Figure 2.5: Distribution of Micro, Small & Medium Enterprises as per Udayam Registrations as on 31 December, 2021



2.4.5 Udayam Registrations also collect information regarding social category of owners of enterprises. Figure 2.6 shows the distribution of SCs, STs, OBCs and General as per Udayam Registrations as on 31 Dec 2021.

Figure 2.6: Distribution of SC/ ST/ OBC/General enterprises as per Udayam Registrations



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

Figure 2.7: Distribution of Udayam Registrations across all Major States as on 31st December, 2021

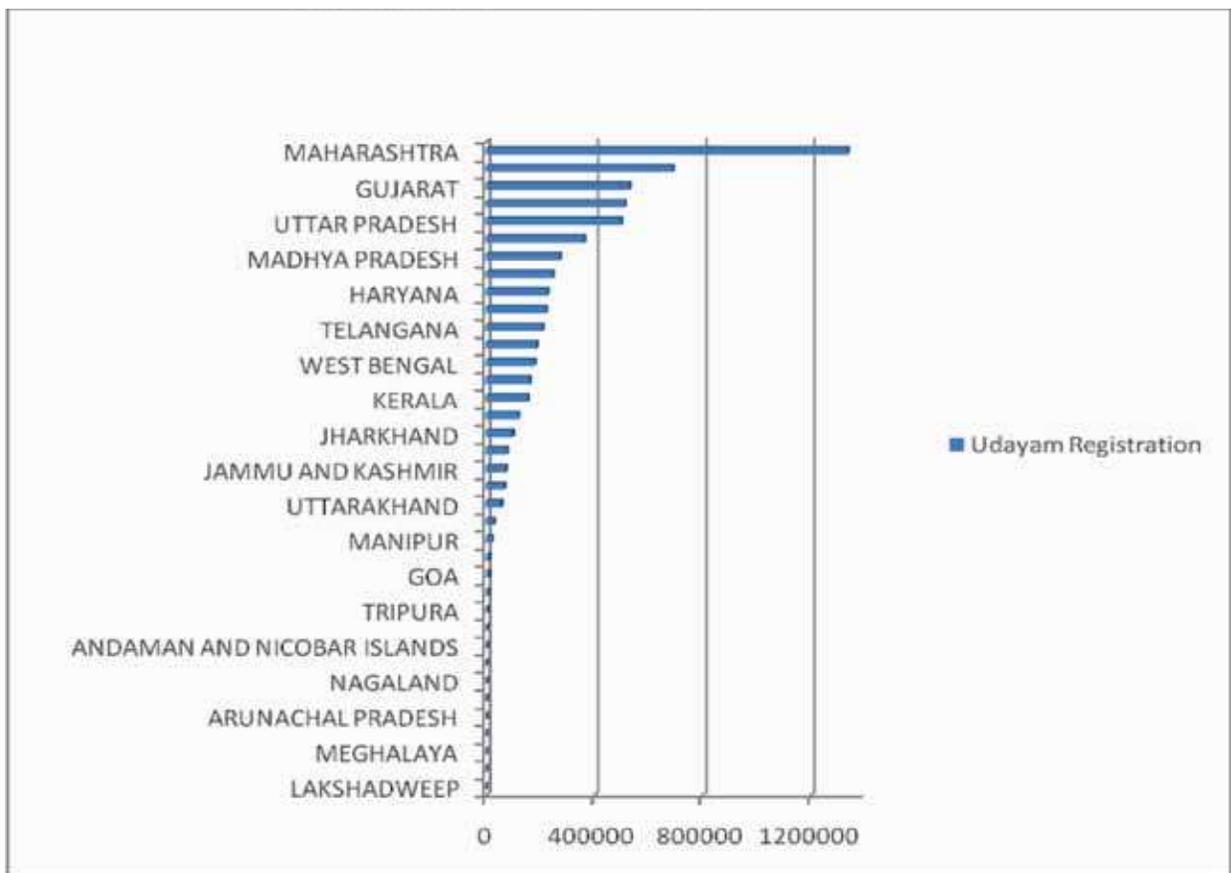


Table 1: State-wise Distribution of Estimated Number of MSMEs

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

Source: NSS 73rd Round, 2015-16

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

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

Source: NSS 73rd Round, 2015-16

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



Bamboo samplings plantation and convention centre inaugurated by Hon'ble Union Minister of State for MSME Shri Bhanu Pratap Singh.

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

3.1. Khadi and Village Industries Commission (KVIC)

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

3.1.1. Main Objectives

The main objectives of KVIC include:-

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

3.1.2. Functions

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

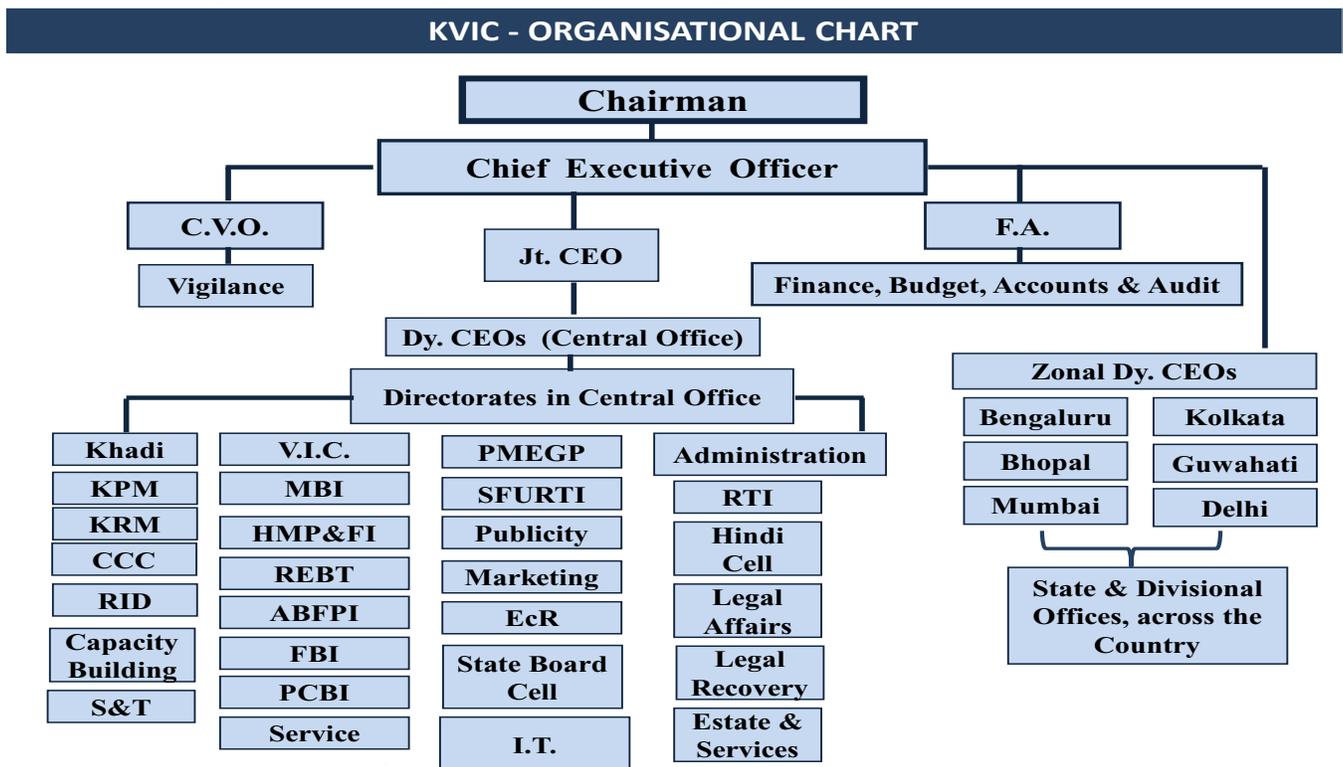
- (i) to plan and organize training of persons employed or desirous of seeking employment in Khadi and Village Industries;
- (ii) to build up directly or through specified agencies reserves of raw materials and implements and supply them or arrange supply of raw materials and implements to persons engaged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

- (v) to encourage and promote research in the technology used in Khadi and Village Industries, including the use of non-conventional energy and electric power with a view to increasing productivity, eliminating drudgery and otherwise enhancing their competitive capacity and to arrange for dissemination of salient results obtained from such research;
- (vi) to 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;
- (vii) to promote and encourage co-operative efforts among the manufacturers of Khadi or persons engaged in Village Industries;
- (viii) 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

3.1.3. Organisation Set-up

3.1.3.1. The Commission functions with its Head Office at Mumbai and six Zonal Offices located at New Delhi, Bhopal, Bengaluru, Kolkata, Mumbai and Guwahati and 45 Field Offices, spread all over the Country.

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



3.1.3.3. KVIC undertakes training activities through its 35 Departmental and Non-Departmental Training Centres. Marketing of KVI product produced by Khadi & Village Industries Institutions and Units, Khadi Gramodyog Bhandar and Bhavans, run by KVI Institutions is done through vast network of 8 Departmental Sales Outlets (Khadi India) and its 15 branches of KVIC, and 8035 sales outlet belonging to the Khadi Institutions throughout the Country. KVIC also makes available quality raw material to Khadi Institutions through its five Central Sliver Plants (CSPs).

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

3.1.4. Khadi Sector in India

3.1.4.1. After independence, Khadi and Village Industries productivity became the grand symbol of nationalism. As such, Khadi came to be known not just a piece of cloth, but as a symbol of freedom and self-reliance.

3.1.4.2. KVIC is a Statutory Organisation tasked with the role of promoting the production and sale of Khadi. Over 2863 Khadi Institutions form the vast network are implementing the programmes of KVIC in India. Over 4.97 Lakh people are engaged in this activity. Out of which, over 80 percent are women Artisans.

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

3.1.4.4. Khadi sector production and sales have grown during previous year. Production and sale of Khadi sector during last 4 years and current year 2021-22 (up to December, 2021) & anticipated up to 31.03.2022 are given below :-

Khadi Sector: Production & Sales (Rs. in Crore)

(Rs. in Crore)

YEAR	PRODUCTION	SALES
2017 - 18 #	1626.66	2510.21
2018 - 19 #	1963.30	3215.13
2019 - 20 #	2324.24	4211.26
2020 - 21 #	1904.49	3527.71
2021 - 22 (up to 31 - 12 - 2021) #	1809.86	3030.00
2021 - 22 (Projected up to 31 - 03 - 2022) #	2617.56	4632.00

@ Including Polyvastra # Including Polyvastra & Solarvastra

3.1.4.5. Khadi sector's employment during last 4 years and current year 2021-22 are given below :-

Khadi Sector : Employment

(Artisan in Lakh)

Year	Employment
2017 - 18 #	4.65
2018 - 19 #	4.96
2019 - 20 #	4.97
2020 - 21 #	4.97
2021 - 22 (up to 31 - 12 - 2021) #	4.97
2021 - 22 (Projected up to 31 - 03 - 2022) #	4.97

@ Including Polyvastra # Including Polyvastra & Solarvastra

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

Sl. No.	CLASSIFICATION	INDUSTRIES
1	Agro Based and Food Processing Industry (ABFPI)	<ul style="list-style-type: none"> • Village Oil Industry • Aromatic Oil • Honey & Beekeeping • Palm Gur and other Palm Products • Fruit & Vegetable Processing Industry • Pulses & Cereals Processing Industry • Spices & Condiments Processing Industry • Gur & Khandsari Industry • Collection of Minor Forest Produce • Bamboo, Cane & Reed Industry • Organic Dyeing Industry • Medicinal Plant Collection & Processing Industry
2	Mineral Based Industry (MBI)	<ul style="list-style-type: none"> • Hand Made Pottery, Glazed & Ceramic Pottery, Pottery as Home Décor, Pottery for Food Industry • Stone Cutting & Polishing Industry

		<ul style="list-style-type: none"> • Ceramic Tiles Industry • Granite Cutting, Polishing, Stone Carvings, Sculptures, etc. • Brass Metal and other Metal Crafts Industry
3	Wellness & Cosmetics Industry (WCI)	<ul style="list-style-type: none"> • Wellness & Cosmetics including Soap & Oil Industry • Aromatic Oils & Fragrances Industry • Cosmetic and Beauty Products Industry • Hair Oil and Shampoos, Toiletries Industry • Bathing Soap Industry • Agarbatti Industry
4	Hand Made Paper, Leather and Plastic Industry (HMPLPI)	<ul style="list-style-type: none"> • Hand Made Paper and Paper Products Industry • Paper Conversion Industry • Leather Industry • Plastic Industry • Natural Fibre other than Coir Industry
5	Rural Engineering and New Technology Industry (RENTI)	<ul style="list-style-type: none"> • Bio-Gas, Non-Conventional Energy, Bio-Manure, Vermi-Compost Industry • Carpentry & Blacksmithy Industry • Agricultural Implements & Tools Industry • Electric & Electronic Products Industry • Dry Dairy • Household Metal Utensils & Articles Manufacturing Industry
6	Service Industry	<ul style="list-style-type: none"> • Small Business • Maintenance and Servicing of Electrical and Electronic Goods • Farm Aggregators (Pre & Post Farming)

3.1.4.7. Village Industries have shown growth over the previous years. Production and sales of Village Industries Products during last 4 years and current year 2021-22 (up to December, 2021) & anticipated up to 31.03.2022 are given below :-

Village Industries : Production & Sales**Rs. in Crore)**

YEAR	PRODUCTION	SALES
2017 - 18	46454.75	56672.22
2018 - 19	56167.04	71076.96
2019 - 20	65343.07	84664.28
2020 - 21	70330.66	92213.65
2021 - 22 (up to 31 - 12 - 2021)	60694.43	81375.16
2021 - 22 (Projected up to 31-03- 2022)	83315.41	108446.21

3.1.4.8 Village Industries employment during last 4 years and current year 2021-22 upto December, 2021 and anticipated upto 31.03.2022 are given below :-

Village Industries : Employment**(Artisan in Lakh)**

YEAR	EMPLOYMENT
2017 - 18	135.71
2018 - 19	142.03
2019 - 20	147.76
2020 - 21	154.09
2021 - 22 (up to 31 - 12 - 2021)	159.10
2021 - 22 (Projected up to 31 - 03 - 2022)	161.47

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

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

- An online portal has been made operational for disbursement of funds under the Modified Market Development Assistance (MMDA) and Interest subsidy Eligibility Certificate (ISEC) scheme to Khadi Institutions and Artisans. Institutions are uploading data and filing their MMDA and ISEC claims from the financial year 2016 - 17 onwards in DBT Portal.
- KVIC has started registration of new Institutions online through Khadi Institutions Registration and Certification Seva(KIRICS), for under taking Khadi activities by the new entities.
- KVIC as well as Khadi Institutions are working with the reputed retailers to offer suitable platform for retailing Khadi and Khadi products through Digital Marketing, e-Marketing, Bhim App, Franchisee, e-Commerce, etc.

- Honey Mission Portal was developed for all the stakeholders implementing the Honey Mission programme to capture the data pertaining to bee-keepers, bee-boxes, bee colonies, production and sales of honey, etc.
- A new software application has been designed and developed for the benefit of Central Sliver Plants (CSPs) to record their supply of raw material (sliver/roving) to the Khadi Institutions (KIs).
- Online Government Supply System has been designed, developed and made live with a view to handle entire Government Supply chain through online. This facilitates to disburse the orders dynamically and monitor order status received from various Government Departments by the registered Khadi Institutions.
- In order to ease out the problem of manual budget, KVIC has designed, developed and launched an online Budgeting System for Khadi Institutions (KIs) enabling the KIs to submit their Budget with all detailed information like performance achievement of the previous year and action plan for the budget year.
- KVIC launched a unique Scheme called SPIN (Strengthening the Potential of India) is a new initiative which is currently started as a pilot project in four states viz. Uttar Pradesh., Rajasthan, Bihar and Jharkhand. SPIN is a voluntary inclusion mechanism and it encourages the potters to join the programme and build a collective mechanism of progress.SPIN offers a framework assistance, which in due course will result in an atmanirbhar industry, without any financial support or subsidy from the Government.

SPIN will have a very specific mandate:

- To enhance the income of potters by providing skill development training and modern equipment along with Bank Finance.
- To strengthen the traditional potters of the country and develop entrepreneurship model through the existing “Pradhan Mantri Shishu Mudra Scheme”.

3.1.6. Swachh Bharat Abhiyan

- KVIC actively participated in Centre’s flagship programme Swachh Bharat Abhiyan by implementing activities like office premises cleaning by brooming and dusting, sanitization, record digitalization, shredding of waste materials, weeding out of old records/files etc.

3.1.7. Implementation of Major Schemes

MAJOR SCHEMES BEING IMPLEMENTED BY KVIC

Sl. No.	SCHEME	KVIC ACTIVITIES
1	Prime Minister's Employment Generation Programme (PMEGP)	<p>PMEGP is a bank appraised and financed, "credit linked subsidy programme" for generation of employment opportunities through establishment of 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 the implementing agencies are the KVIC and State Khadi and Village Industries Boards (State KVIBs) in rural areas, and District Industries Centers (DICs) in both rural and urban areas in the Country, and Coir Board for coir activities.</p>
		<p>Maximum cost of the project under the scheme in Manufacturing Sector is Rs. 25.00 Lakh and in Service Sector Rs. 10.00 Lakh. Margin money subsidy varies from 15% to 35% for different categories.</p>
		<p>Since inception, from 2008-09 to 2021-22 (up to 31 - 12 - 2021), a total of about 7.38 lakh micro enterprises have been assisted with a margin money subsidy of Rs.17819.23 Crore and provided employment to about 60.67 Lakh persons. During the year 2021-22, a target has been fixed for setting up of 95181 PMEGP units, by disbursing Rs. 2867.93 Crore as margin money subsidy, and generating estimated employment opportunities for 7.6 1Lakh persons.</p>
2	Modified Market Development Assistance (MMDA)	<p>The Government of India has introduced the "Modified Market Development Assistance" (MMDA) scheme w.e.f, 3rd Quarter of 2016-17; under which 30% is provided as Grant on Prime Cost of Khadi & Polyvastra. Modified MDA Scheme aims at decontrolling and de-linking the sales price from the Cost Chart, thus offering scope to the Institutions to add value to Khadi; so that the products can be sold at market oriented prices.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>The MMDA is calculated @ 30% of the Prime Cost of Khadi & Polyvastra includes the cost of raw material, plus conversion charges up to grey cloth, plus processing charges without margins; as specified in the Cost Chart. Khadi Institutions undertaking production as well as sales activity shall be entitled for 60% of MMDA (40% for production and 20% for sales); the remaining 30% shall be distributed to Spinners & Weavers, and 10% to Karyakartas / other artisans.</p> <p>During 2020-21, Rs. 197.34 Crore has been disbursed to 1143 Khadi Institutions and 1,35,342 artisans; under MMDA to Khadi & Polyvastra.</p> <p>During 2021-22 (up to 31 - 12 - 2021), Rs. 152.57 Crore has been disbursed to 917 Khadi Institutions and 1,27,328 artisans; under MMDA to Khadi & Polyvastra.</p> <p>During 2021-22 (up to 31-03-2022), the anticipated disbursement under MMDA to Khadi and Polyvastra is Rs. 155.16 Crore to 1503 Khadi Institutions and 1,66,876 artisans.</p>
3	Interest Subsidy Eligibility Certificate (ISEC) Scheme	<p>Government of India has launched the “Interest Subsidy Eligibility Certificate” (ISEC) Scheme in May, 1977 for Khadi Institutions to mobilize additional requirements of fund from the Financial Institutions / Banks. The ISEC Scheme is the major source of funding for the Khadi Programme and also to a limited extent for the Village Industries Programme. The ISEC for Village Industries has discontinued from 2012 - 13.</p> <p>The ISEC Scheme is applicable for all registered Khadi Institutions under KVIC / KVIB implementing Khadi and Polyvastra programme. Under the scheme, credit at the concessional rate of Interest @ 4% per annum is given for Capital Expenditure (CE) as well as for Working Capital (WC), as per the requirement of KVI Institutions. The difference between the actual lending rate and 4% is paid by the Central</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>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 2020-21, Rs. 33.36 Crore has been disbursed to 1236 Khadi Institutions; under ISEC to Khadi & Polyvastra.</p> <p>During 2021-22 (up to 31-12-2021), Rs. 24.59 Crore has been disbursed to 1042 Khadi Institutions; under ISEC to Khadi & Polyvastra.</p> <p>During 2021-22 (up to 31-03-2022), the anticipated disbursement under ISEC to Khadi and Polyvastra is Rs. 25.00 Crore to 1425 Khadi Institutions.</p>
4	Work-shed Scheme for Khadi Artisans	<p>“Work-shed Scheme for Khadi Artisans” was introduced in 2008-09 to envisage providing sufficient space and congenial environment to Khadi artisans for smooth and fatigue free working; leading to enhanced productivity and increased earning.</p> <p>In the State where BPL card is being issued, the Khadi artisans are covered under the scheme. Where BPL cards are not being issued at present, identification of poor Khadi artisans is made in a transparent and open process. The benefits of the scheme would be made available only to those Khadi artisans who work at least 100 days in a year, and possess own land. Under the Scheme financial assistance given up to Rs. 60,000/- for constructing Individual Work-shed and up to Rs. 40,000/- for constructing Group Work-shed.</p> <p>Since inception, up to 31-12-2021, a total of 46,702 Khadi Artisans were benefitted under this Work-shed Scheme.</p> <p>During 2020-21, 912 Khadi Artisans were benefitted under this Work-shed Scheme.</p> <p>During 2021-22 (up to 31-03-2022), 1336 Khadi Artisans are expected to 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. 9.90 Lakh is provided to Weak / Problematic Khadi Institutions to bring back their activities to normalcy.</p> <p>Assistance up to Rs. 25.00 Lakh was provided for developing marketing infrastructure, viz., common logo, signage, visual merchandising, computerization including billing and bar-coding, training of sales staff, furniture and fixture including civil works incidental to renovation, etc., to Khadi Institutions, sales outlets of KVIBs and Departmental Sales Outlets.</p> <p>During 2020-21, Rs. 4.54 Crore has been disbursed to 32 Khadi Institutions; under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, Rs. 6.06 Crore has been disbursed for renovation of 52 sales outlets of Khadi Institutions under Assistance for Marketing Infrastructure.</p> <p>During 2021-22 (up to 31-03-2022), 40 Khadi Institutions are expected to benefitted under Strengthening of Infrastructure of Existing Weak Khadi Institutions. Further, 80 sales outlets of Khadi Institutions are expected to renovate under Assistance for Marketing Infrastructure.</p>
6	Convergence of Khadi Artisans Insurance Scheme -Aam Admi Bima Yojana (AABY) to PMJJBY / PMSBY)	<p>The KVIC, as a social security measure to Artisans engaged in the Khadi activity, introduced a Group Insurance Scheme captioned “Aam Admi Bima Yojana (erstwhile Khadi Karigar Janashree Bima Yojana) on 15th August, 2003. This is a unique scheme designed by Life Insurance Corporation of India (LIC) specifically for Khadi Artisans. The Scheme is centrally operated covering Artisans throughout the Country. Under the Scheme the premium is shared between KVIC, Khadi Institutions, Artisans and Government of India.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES														
		<p>Replacing this scheme, the Government of India has introduced two schemes, one with the convergence of Aam Admi Bima Yojana with Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) for the artisans belonging to the age group from 18 to 50 years; and the other Modified Aam Admi Bima Yojana (Modified AABY) for the artisans belonging to the age group from 51 to 60 years.</p> <p>Under this schemes, the following monetary benefits are extended :-</p> <p style="text-align: center;">PMJJBY / PMSBY</p> <table border="1" data-bbox="621 758 1458 1041"> <tr> <td>Death due to any reason</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Death due to Accident and total Permanent Disability</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Partial Permanent Disability</td> <td>Rs. 1.00 Lakh</td> </tr> <tr> <td>Scholarship to maximum 2 Children of beneficiary, studying 9th to 12th Standard (including ITI)</td> <td>Rs. 100/- Per Month Per Child</td> </tr> </table> <p style="text-align: center;">MODIFIED AABY</p> <table border="1" data-bbox="621 1098 1458 1266"> <tr> <td>Death due to any reason</td> <td>Rs. 30,000/-</td> </tr> <tr> <td>Death due to Accident and total Permanent Disability</td> <td>Rs. 2.00 Lakh</td> </tr> <tr> <td>Partial Permanent Disability</td> <td>Rs. 1.00 Lakh</td> </tr> </table> <p>The scheme has been transitioned to full premium payment regime w.e.f, 01-04-2020 and has been ceased w.e.f, 01-06-2020.</p>	Death due to any reason	Rs. 2.00 Lakh	Death due to Accident and total Permanent Disability	Rs. 2.00 Lakh	Partial Permanent Disability	Rs. 1.00 Lakh	Scholarship to maximum 2 Children of beneficiary, studying 9 th to 12 th Standard (including ITI)	Rs. 100/- Per Month Per Child	Death due to any reason	Rs. 30,000/-	Death due to Accident and total Permanent Disability	Rs. 2.00 Lakh	Partial Permanent Disability	Rs. 1.00 Lakh
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Death due to any reason	Rs. 30,000/-															
Death due to Accident and total Permanent Disability	Rs. 2.00 Lakh															
Partial Permanent Disability	Rs. 1.00 Lakh															
7	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 a 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>														

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>Since inception, up to 31-12-2021, a total of 100 Clusters (Khadi: 10 and Village Industries: 90) were assisted under this SFURTI Scheme.</p> <p>During 2020-21, 23 Village Industries Cluster were assisted under this SFURTI Scheme.</p>
8	Khadi Reform and Development Programme (KRDP)	<p>Khadi Reform and Development Programme (KRDP) was introduced and supported by Government of India by availing loan amounting US \$ 105 Million from the Asian Development Bank (ADB). The financial support for implementing the Khadi and Village Industries programmes is extended by the Government in the form of grant to Khadi and Village Industries Commission. The assistance is given to the Khadi and V.I. Institution / implementing agencies.</p> <p>The main objective of the scheme is to fully realize the significant growth potential of Khadi and Village Industries sector in terms of employment generation, enhancement of the earnings of the Artisans, replacement of implements & improving the technology, and also to ensure positioning of Khadi in consonance with current Market needs.</p> <p>Since inception, up to 31 - 12 - 2021, a total of 465 Khadi Institutions were provided Direct Reform Assistance (DRA) and 8 Village Industries were provided under KRDP.</p> <p>During 2020-21, 18 Khadi Institutions were provided Direct Reform Assistance (DRA) and 1 Village Industries were provided under KRDP.</p> <p>During 2021-22 (up to 31 - 12 - 2021), 26 K.I. are expected to provide Direct Reform Assistance (DRA) under KRDP.</p>
9	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</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>of his vision, Ministry of MSME accorded approval for Honey Mission.</p> <p>Since inception, up to 31-12-2021, a total of 155659 Bee Hives (Boxes) with Bee Colonies were distributed to 15545 Beekeepers under Honey Mission programme.</p> <p>During 2020-21, 15,050 Bee Hives (Boxes) with Bee Colonies were distributed to 1,645 Beekeepers under Honey Mission programme.</p> <p>During 2021-22 (up to 31-12-2021), 2400 Bee Hives (Boxes) with Bee Colonies were distributed to 240 Beekeepers under Honey Mission programme.</p> <p>During 2021-22 (up to 31 - 03 - 2022), 19100 Bee Hives (Boxes) with Bee Colonies were expected to distributed to 1910 Beekeepers under Honey Mission programme.</p>
10	Kumbhar Shashaktikaran Programme	<p>Under Mineral Based Industry, Khadi & Village Industries Commission (KVIC) distributed Electric Pottery Wheels along-with other tools & equipments to the Pottery artisans, for strengthening Potter families engaged in Pottery.</p> <p>Since inception, up to 31 - 12 - 2021, a total of 20410 Electric Pottery Wheels, and other equipment's were distributed to 20410 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 81640 pottery artisans were benefitted.</p> <p>During 2020-21, 6,475 Electric Pottery Wheels and other equipment were distributed to 6,475 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 25,900 pottery artisans were benefitted.</p> <p>During 2021-22 (up to 31 - 12 - 2021), 700 Electric Pottery Wheels were distributed to 700 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 2000 pottery artisans were benefitted.</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>During 2021-22, 3120 Electric Pottery Wheels were expected to distribute to 3120 Pottery artisans under Kumbhar Shashaktikaran programme. By this, 12,480 pottery artisans were to be benefitted.</p>
11	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 2020 - 21, Village Industries production was Rs. 70330.66 Crore and sales was Rs. 92213.65 Crore. Further, 154.09 Lakh employment were provided under Village Industries.</p> <p>During 2021 - 22 (up to 31 - 12 - 2021), Village Industries production was Rs. 60694.43 Crore and sales was Rs. 81375.16 Crore. Further, 159.10 Lakh employment were provided under Village Industries.</p>
12	Science & Technology (S&T)	<p>Khadi and Village Industries Commission has been functioning with the vision of boosting and injecting innovation, quality and productivity to make the Khadi and Village Industries products globally competitive and also to enable rural industries get its due to market demand.</p> <p>KVIC has made stringent effort to address the Quality aspects, Research and Development need of KVI Sector through Research and Development (R&D) projects, and ISO 9001 - 2015 Certification.</p> <p>Research and Development activities are continuously explore and implemented in the area of technology by providing scientific input to needy Institutions with an objective to increase the productivity and quality of the product through reputed Scientific Institutions.</p> <p>During 2020 - 21, under Research & Development 1 Project</p>

Sl. No.	SCHEME	KVIC ACTIVITIES
		<p>under Khadi and 7 Projects under V.I proposal were assisted under Science & Technology.</p> <p>During 2021 - 22 (up to 31-03-2022), Research & Development (Khadi:3 and Village Industries:8) projects were expected to assisted under Science & Technology.</p>
13	Capacity Building	<p>Khadi and Village Industries Commission conduct training programmes through 35 Departmental and Non-Departmental Training Centres. These Training Centres imparts need base training under various disciplines, viz., Soap and Detergent Making, Food Items, Bakery Products, Ready Made Garments Making, Beekeeping, Agarbatti Making, Candle making, Motor Repairing, Binding, etc.</p> <p>During 2020 - 21, 47,612 trainees were trained through these training centres.</p> <p>During 2021-22 (up to 31 - 12- 2021), 37345 trainees were trained through these training centres.</p>

3.1.8. Growth in the Khadi Industry

Khadi and Village Industries activities are the key source of livelihood for rural and urban people who largely include Spinners, Weavers and other Artisans spread across the Country. The comparative performance of Khadi and Village Industries during 2020-21 & 2021-22 (actual up to 31-12-2021 and estimated up to 31-03-2022) is given in the following table and shows the robust growth:-

Comparative Performance of Khadi & Village Industries

(Rs. in crore and Employment in lakh persons)

Sl. No.	INDUSTRY	2020-21	2021-22 (Actual up to 31.12.2021)	2021-22 (Estimated up to 31.03.2022)
I	PRODUCTION			
A	Khadi	1668.61	1592.68	2350.45
B	Polyvastra	230.51	217.18	267.66
C	Solarvastra	5.37	0.00	0.00
Total Khadi, Polyvastra & Solarvastra		1904.49	1809.86	2618.11

Sl. No.	INDUSTRY	2020-21	2021-22 (Actual up to 31.12.2021)	2021-22 (Estimated up to 31.03.2022)
D	Village Industries	70330.66	60694.43	83315.41
	TOTAL KVI PRODUCTION	72235.15	62504.29	85933.52
II	SALES			
A	Khadi	3085.53	2698.34	4214.70
B	Polyvastra	436.52	331.66	417.30
C	Solarvastra	5.66	0.00	0.00
	Total Khadi, Polyvastra & Solarvastra	3527.71	3030.00	4632.00
D	Village Industries	92213.65	81375.16	108446.21
	TOTAL KVI SALES	95741.36	84405.16	113078.21
III	EMPLOYMENT			
A	Khadi	4.61	4.61	4.74
B	Polyvastra	0.30	0.30	0.30
C	Solarvastra	0.06	0.06	0.06
	Total : Khadi, Polyvastra & Solarvastra	4.97	4.97	5.10
D	Village Industries	154.09	159.10	161.47
	TOTAL KVI EMPLOYMENT	159.06	164.07	166.57

3.1.9. Budgetary Support to KVIC:-

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

3.1.9.2. The details of funds provided from Budgetary Sources (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 2021 - 22 are given in the following Table:-

BUDGETARY SUPPORT TO KVIC**(Rs. in Crore)**

YEAR	BUDGET ALLOCATED		FUND RECEIVED FROM MINISTRY	
	KG VY & Other Grant	Khadi Grant (Adm.& Book Adjustment)	KG VY & Other Grant	Khadi Grant (Adm.& Book Adjustment)
2019 - 20	3086.50	375.20	3078.78	375.00
2020 - 21	2736.87	437.11	2145.46	305.73
2021 - 22	2305.04	350.00	1447.20*	161.24*

*up to 31-12-2021

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

3.2.1 The Technology Centers set up by the Ministry of MSME play a crucial role in providing practical skill development training to unemployed youth and industry workforce per year. In the year 2020-21, 18 Technology Centers set up across the country have provided training to 1,33,301 trainees, supported 27,831 units and earned revenue of Rs. 196.43 Crore. These TCs have been set up as Autonomous Bodies of the Ministry and work on self-sustainable basis for meeting their operating expenses.

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

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

3.2.3 There are eight Technology Centres for product specific support to MSMEs in the respective sectors by rendering technical services to develop and upgrade technologies, processes and products apart from training in the specific product groups such as Forging & Foundry,

Electronics, Electrical Measuring Instruments, Fragrance & Flavour, Glass, Footwear & Sport Goods. Some TCs apart from extending design, development & manufacturing support to MSMEs for complex tools, parts and components have also supported the strategic sectors such as Defence, Aerospace etc. of the country towards their R&D requirements.

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



Training in Hi-tech areas

- 3.2.5** 76 courses have been developed in compliance with National Skill Qualification Framework (NSQF). Students of 18 TRs & TIs are regularly participating in various Skill Competition programmes both at National & International level through these TRs & TIs. Post Covid-19 Pandemic, TRs & TIs have started offline training programmes.

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



Heat Treatment : Peripheral design roller die

3.2.7 The physical performance of TCs for 2021-22 is as under:

Trainees trained

	Trainees trained (in nos.)	Unit assisted (in nos.)	Opted for placement	Total placed (wage & self employment)
2021-22 (upto December, 2021)	83,027	19,702	6,992	4,404

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

(a) Design & developed precision components

(i) Pneumatic Heating Fixture: -

Indo Danish Tool Room (IDTR), Jamshedpur developed pneumatic heating fixture for Tata Steel R&D which is required for forming of light-weight & high strength automobile sheet components. This technology of heating sheets for forming is the first development in India. This will eliminate the need of heating furnace, reduce cycle time, increase safety & ease the handling of hot sheets.



Pneumatic Heating fixture

(ii) Frame Cell for Ordnance Factory Dumdum:

Indo Danish Tool Room (IDTR), Jamshedpur designed and Manufactured 2 sets of Press Tool and 5 Nos. of Welding Fixture to product ionized the Frame Cell component for T 72 Tank. First few sets of the component have been taken at IDTR and make the prototype samples. The samples has been approved by the Ordnance Factory, Dumdum.



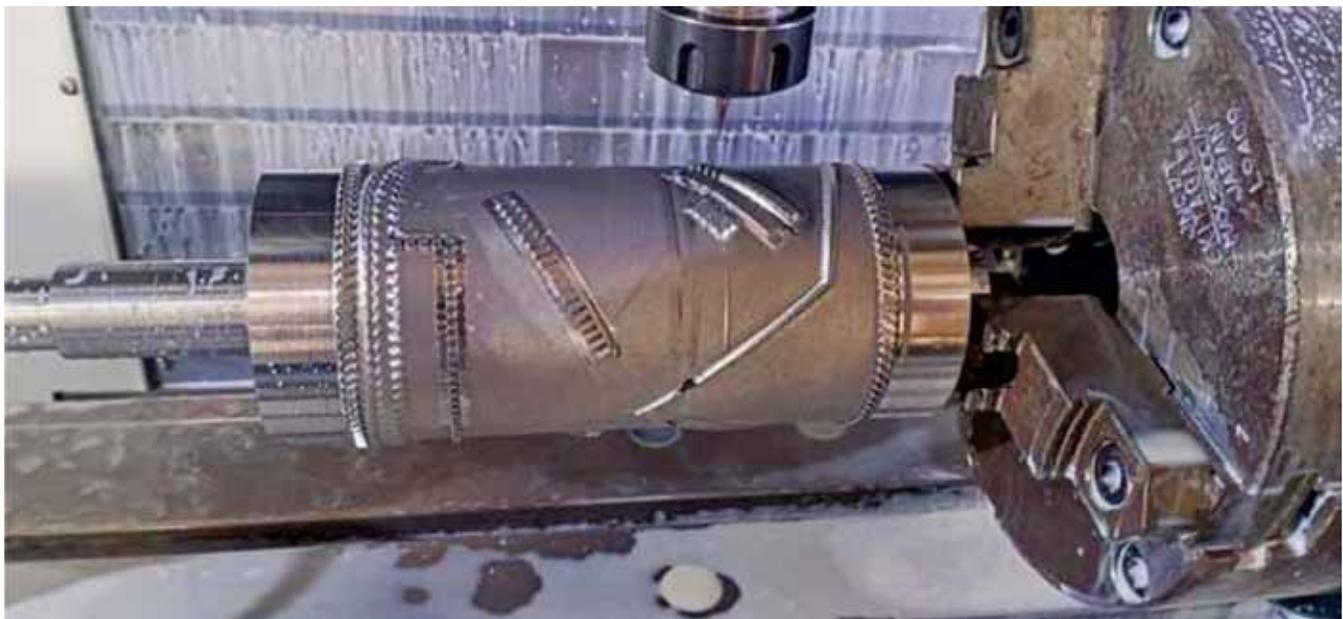
T 72 Tank



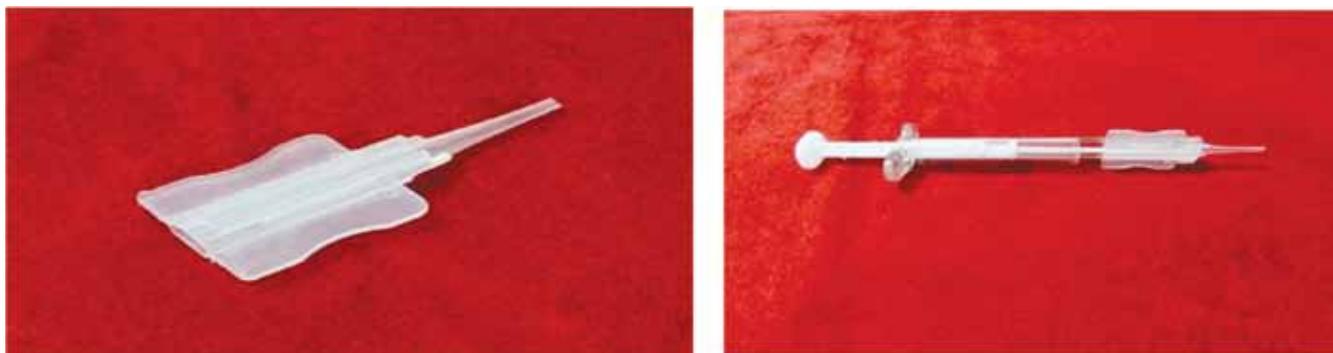
Frame Cell

(iii) Roller for N95 Mask

Central Tool Room & Training Centre (CTTC), Kolkata manufactured Harden Roller (Title: Teeth mold knife mold). The roller will be used in customer's machine for manufacturing of N95 mask, also N95 will be engraved on the masks with the help of this roller.



(iv) The component is used in syringe and is attached in front of the syringe to inject the optics lens into the eye, during cataract operations.



(b) Significant work done for fighting against COVID 19

- (i) Oxygen Enrichment Unit (Pranavayu):-** CTTC Bhubaneswar has developed affordable “Oxygen Enrichment Unit – Pranavayu” through license agreement with Central Mechanical Engineering Research Institute, Durgapur.



An Oxygen enrichment unit is a device, which concentrates the Oxygen from the air around us by selectively removing nitrogen to supply an oxygen-enriched air. The concentrated Oxygen is delivered to the patients, having respiratory diseases, through oxygen mask or nasal cannula. The device may be used in remote places, homes or hospital like facilities for patients with chronic obstructive pulmonary diseases (COPD), chronic hypoxemia and pulmonary edema. It may be used as an adjunct treatment for severe sleep apnea (in conjunction with a continuous positive airway pressure unit).. The Unit is capable of delivering up to 5-10 LPM Oxygen enriched air.

(ii) Non-Invasive Continuous positive airway pressure (CPAP) type Ventilator

Central Tool Room & Training Centre (CTTC), Kolkata has developed proto-type for Non-Invasive CPAP type Ventilator (life-saving ventilator system).



Non-Invasive Continuous positive airway pressure (CPAP) type Ventilator

Operating Principle Non-invasive ventilation (NIV) is the delivery of Oxygen in atmospheric air plus pure Oxygen at 37°C 98% RH mixed together for ventilation support via a face mask and therefore eliminating the need of an endotracheal airway. NIV works by creating a positive airway pressure - the pressure outside the lungs being greater than the pressure inside of the lungs. CPAP is the most basic level of support and provides constant fixed positive pressure throughout inspiration and expiration, causing the airways to remain open and reduce the work of breathing. It also helps to keep the chest and lungs expanded by increasing the functional residual capacity (the amount of air remaining in the lungs after expiration) by maintaining PEEP (Pressure 0~2.0KPa) after a normal (tidal) expiration.

(iii) Automatic Hand Sanitizer Dispenser

- This product provides feature of dispensing liquid sanitizer without making actual contact with the equipment.
- It detects the presence of hands automatically & releases sufficient quantity of sanitizer for short period of time.



Automatic Hand Sanitizer Dispenser

(iv) Face Shield for COVID-19

- Face shield is an important product for the fight against deadly Corona Virus.
- As per the need of solution oriented products IDEMI has developed two types of face shields.

*C - Type Face Shield**CAP Type Face Shield*

- C-Type Face shield is specially designed for outdoor use which enables air to pass through the shield. It benefits the users like Police man, Municipal workers and other outdoor working professionals.
- CAP Type Face Shield is specially designed for indoor use with controlled environment which is closed from upper side of the head. It benefits the users like Doctors, Hospital staff, pharmaceutical staff and other indoor working professionals.

3.2.9 Establishment of new Technology Centres / Extension Centres

To augment the network of 18 existing Technology Centres, and 15 new Technology Centre being established under World Bank assisted Technology Centre Systems Programme (TCSP), Government of India is implementing a scheme, "Establishment of New Technology Centres / Extension Centres", for establishing 20 Technology Centres (TCs) and 100 Extension Centres (ECs) at an estimated cost of Rs 6000 Cr to enhance outreach of TCs/ECs of Ministry of Micro, Small and Medium Enterprises throughout the country. These TCs/ECs provide various services like technology support, skilling, incubation and consultancy to MSMEs and skill seekers leading to enhancement in employability of the skill seekers, competitiveness of MSMEs and creation of new MSMEs in the Country.

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

20 Technology Centre and 100 Extension Centres are being established under Hub and Spoke model wherein few Extension Centres (a miniature form of TC as Spoke) would be

established under a common Technology Centre (Hub) for their mentoring, monitoring, administration and control so as to cover maximum part of the Country including aspirational districts, NER etc. depending upon the need of the MSMEs and skill seekers of the catchment area. An investment of approximately Rs. 200.00 Cr per Technology Centre and Rs 20.00 Cr per Extension Centre is proposed to be incurred under the scheme. These TCs/ECs will be set up in sectors like General Engineering, Fragrance and Flavour, Electronics Systems Design and Manufacturing (ESDM), Sports and other sectors as per requirement of the Industry.

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

3.2.9.1 The Status of establishment of Technology Centres:

- Locations for the Technology Centers finalized.
- Land at two places is in possession of this office and land at 8 other locations also finalised which are in the process of transfer from the concerned State Governments.

3.2.9.2 The Status of establishment of Extension Centres:

- 35 locations of the Extension Centers have been finalized. Out of these 35 locations, DPRs of 24 locations approved.
- 17 Extension Centers are operational and have started assisting MSMEs and conducting training programmes. During the year 2021-22, these Extension Centres have trained 9664 trainees up to December, 2021. It is expected that these Extension Centres would be able to train about 10000 trainees up to 31 March, 2022.

3.2.10 IMPORT SUBSTITUTION:

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

- IDTR Jamshedpur has developed & manufactured a high precision component “Grip Jaw” (an import substitute) through reverse engineering which is used in clamping of sheets in Steel Rolling Mill. This item is manufactured for M/s Automotive India, Kolkata, an MSME.
- CTR Ludhiana has developed pressure die casting die (an import substitute, being imported China) for a MSME unit, M/s Deepak International Ltd, Kangra (H.P) . The component is for battery of Electric vehicle.

- IDTR Jamshedpur has manufactured Auto coupler male & female assembly through reverse engineering for perching Nitrogen gas into the molten material in Tata Steel Jamshedpur. It is an import substitute (being imported from Germany).
- CTTC Bhubaneswar has manufactured NOZZLE assembly (import substitute, being imported from UK and France) for M/s Washmatic Systems (P) Ltd., Kolkata. The cost of item has been reduced from Rs. 5000/- to Rs. 1000/-.

3.2.11 Technology Centre Systems Programme (TCSP)

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

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

Status of the Programme

- The Contract has been awarded for all 15 new TCs for Civil work.
- 3 TCs i.e. Bhiwadi, Vizag & Bhopal in FY 2020-21 were inaugurated by Hon’able Minister (MSME) & dedicated to the nation, 01 TC at Rohtak was inaugurated in FY 2021-22.
- 514 nos. of machines & labs (Training & Production) have been delivered at TCs sites.
- Training courses have been started by 11 Nos. of new TCs. More than 8,000 thousand students have been trained.
- AICTE approval obtained for 7 new TCs i.e. Bhiwadi, Bhopal, Vizag, Durg, Baddi, Kanpur & Rohtak TC.

Training by New TCs

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

Sr. No.	2018-19	2019-20	2020-21	2021-22 (Till Dec, 2021)
Trainees trained by new Technology Centres	157	2571	2583	3068

Special Achievement:

- TC Bhiwadi organized various workshops and knowledge seminars for design and development of parts for Electric Vehicles.
- TC-Puducherry supported startup “M/s CARUNA Accessibility” by customer centric design and development of an automotive swivel seat product that is adaptable to fit in any vehicle and accessible to a spectrum of human disabilities and injuries. This seat will help for getting-in and out from vehicle for physically-challenged, elderly and spinal-injury persons.



Enabling walker-to-vehicle transfers



Enabling wheelchair-to-vehicle transfers

- TC-Durg has supported MSMEs unit who is a vendor to Indian Railways to develop prototype parts of Rear Axle Cover.
- TC-Vizag supported local MSMEs for development of ventilator parts (required for Oxygen supply to ICU patients). Also supported in developing parts for MSMEs and Defence under Atma Nirbhar Bharat.
- TC-Bhiwadi is helping in Indigenization of toy screw tightening machine under the Atma Nirbhar Bharat.
- 8 MoU's signed with various universities and industries during the year by TC Bhiwadi, Durg, Vizag, Rohtak and Puducherry.
- TC Imphal jointly conducted an online Industrial Motivational Campaign with one of the local colleges in the state, with an aim to give awareness to youths for setting up enterprises using locally available bioresources in the form of Medicinal and Aromatics plants. Also, TC Imphal facilitated one of the aspiring entrepreneurs in distillation of an aromatic crop (Laibakngou in local area).

3.3 Micro, Small and Medium Enterprises Development Institutes (MSME-DIs)

3.3.1 MSME- Development Institutes

MSME-DIs are the field offices of DC (MSME), Ministry of MSME, Government of India, New Delhi, which provides a wide spectrum of services to the Micro, Small and Medium Industries in the State. There are 32 MSME-DIs and 27 Branch MSME-DIs across the country.

Their major functions includes providing access to finance including insurance, access to technology, creation of common facility infrastructure, hand holding of MSMEs in registering for Udyam Registration/ GEM / GST, Implementation of M/o MSME schemes like NMCP components (IPR, Design, Business incubation, Lean), MSE-cluster development program, procurement and marketing support, Industrial awareness cum motivation campaign, public procurement policy, coordination with DIC, KVIC, NSIC and State Government departments.

3.3.1.1 Consultancy and Technical support

The MSME-DIs are one of the pioneer and leading consultancy organization providing technical support services in 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 SSI including environmental projects
- Up gradation / modernization of MSE Units
- Specialized programme on ISO -9000
- Interface between Centre & State Government
- Market & Industrial potential servicing Product development

3.3.1.2 Market Research

The MSME-DIs also support Economic Information Service Comprehensive data base and market research support for industrial development:

- Programme Identification of products for setting up of new MSME Units
- Preparation of Industry prospect sheets

- Industrial potential survey
- Appraisal of projects and techno economic viability
- Market survey and feasibility report.
- Creating Awareness Besides regular development activities

3.3.1.3 Coordination and Implementation

The MSME-DIs also plays major role in:

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

3.3.1.4 Cluster Development Activity :

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

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

3.3.1.5 Project Profiles :

This Institute prepared and updates the project profiles on select 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, economics of working, market and address of suppliers of raw materials and machinery. The reports are available in MSME-DIs website.

3.3.1.6 District Industrial potential survey Reports :

MSME-DIs across the country prepared Detailed report on District Industrial potential Surveys and District Development Plan for 50 Aspirational districts.

3.3.1.7 Assistance to MSMEs in seeking financial support

- MSME-DIs are member in the State Level Bankers Committee (SLBC) and regularly attends the meetings. SLBC regularly monitor the credit flow to MSME sector by inviting all LDM and Nationalized Banks. These SLBC meeting is exclusively for MSME sector Loan disbursement.
- MSME-DIs through the state level RBI Empowered Committee reviews the credit flow to MSMEs and takes up various credit related issues of MSMEs through the Empowered Committee for their further directions to the Banks.
- MSME-DIs 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-DIs , takes up various credit related issues for MSMEs and also DLRC regularly review various credit related schemes for MSMEs.
- MSME-DI facilitates MSMEs to avail credit through “Udyami Mitra” and “PSB 59 minutes loan” portals by creating awareness about these portals. MSME- DI also facilitates entrepreneurs to Credit Councillors (approved under Udyami Mitra Portal). MSME DI also direct entrepreneurs to FLCCs (Financial Literacy Credit Councilors) for credit related guidance. MSME DI also conduct awareness programmes on Stand up India scheme for women& SC/ST
- MSME-DIs takes up the credit related grievances of entrepreneurs to LDMs, SLBC, RBI and controlling offices of the Banks for possible assistance. MSME-DI also attends the credit related grievances in the Champion portal and forwards the grievances to the Controlling Officers in the portal. These grievances are also taken up with LDMs, SLBC, RBI, Controlling Offices of Banks, separately for possible support.
- All MSME-DIs have Entrepreneur Development Cell (EDC) through which MSME-DIs, 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 form the EDC visitors database are invited with their business proposals for one to one discussion with the financial institutions. A pre-scrutiny of the business proposals are done by the EDC officers before submitting to the banker. All major PSBs are invited to participate in the Credit Facilitation programme.
- MSME-DIs provides model project reports to prospective entrepreneurs to avail finance support from banks and provides guidance to Entrepreneurs in modifying the project report as per the requirements of the Entrepreneurs.

3.3.1.8 Infrastructure Development for MSME-DIs :

A new Building was constructed at Ahmedabad for MSME-DI with a total project cost of Rs 22 crores. The Building was inaugurated by Honorable Minister Shri Narayan Rane on 4th December 2021. The building was constructed with good infrastructure facility like Library Hall, MSME Champion control room, IPR facilitation cell, EDC Cell with the aim of helping MSME sectors in the NE region. The proposal of establishment of Testing Centre in the same building is under process.

Honourable Minister Shri Narayan Rane Inaugurating the MSME-DI Ahmedabad building :



A new Building is also constructed at Dimapur (Nagaland) for MSME-DI with a total project cost of Rs 6.8 crores. The Building was inaugurated by Secretary (MSME) Shri B.B.Swain, IAS on 4th December 2021. The building has good infrastructure facilities like Library Hall, MSME Champion control room, IPR facilitation cell, EDC Cell with the aim of helping MSME sectors in the NE region. For further benefits to MSME sector in North Eastern region, the proposal of establishment of Testing Centre in the same building is also under consideration.



Secretary (MSME) Shri B.B. Swain, IAS Inaugurating the MSME-DI, Dimapur building

3.3.2 MSME Testing Centres and Testing Stations

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

Testing Centres (TC) are equipped with indigenous and imported state of art equipments 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.

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

MAJOR TESTING CENTRES :



TESTING CENTRE- CHENNAI



TESTING CENTRE- KOLKATA

**TESTING CENTRE- MUMBAI****TESTING CENTRE- NEW DELHI**

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

3.3.2.2 Major activities Undertaken:

- Use of Bharatkosh portal for online collection of testing Charges.
- MSME- Testing Centres and Testing Stations has implemented uniform test charges across the country on the lines of one rate one testing charges in all Testing Centres/ Testing stations. The rates are rationalized and discount is given to MSMEs. MSME Testing Centres and testing stations are providing subsidy in test charges @ 25% to Micro Units and 10 % to Small units.
- New testing facilities for Surgical gloves, PPE Kit's item, LED luminaries and hospital furniture have been developed at Testing Centre, New Delhi.
- New Testing facilities for Toys have been developed at Testing Centre, New Delhi.
- New Testing facilities for testing of complete Leather & leather products have been developed at Testing Centre, Chennai.
- The revenue generated by MSME- Testing Centres & Testing Stations for the year 2021-22 is Rs 6.34 crores (Till 31st December 2021).
- TC Booklet prepared and uploaded in website, (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.

3.4 COIR BOARD

3.4.1 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.

3.4.2 Objective

India is the largest coir producer in the world accounting for more than 80 per cent of the total world production of coir fibre. The coir sector in India is very diverse and involves households, co-operatives, NGOs, manufacturers and exporters. This is the best example of producing beautiful artifacts, handicrafts and utility products from coconut husks which is otherwise a waste. The coir industry employs about 7.37 lakh persons of whom majority are from rural areas belonging to the economically weaker sections of the society. Nearly 80% of the coir workers in the fibre extraction and spinning sectors are women. The Board is tasked with promoting the overall development of the coir industry and improvement of the living conditions of the workers engaged in this traditional industry.

3.4.3 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;
- 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.

3.4.4 Organisation

- The Government of India, vide Gazette Notification No. S.O. 1019 (E) dated 22.09.2019 reconstituted the Board for a period of 3 years. Coir Board consists of 16 Members, at present, including Chairman, Coir Board.
- The Head Quarters of the Board is located at Coir House, M.G.Road, Kochi, Kerala. The Board is running 47 establishments including 29 Showrooms and Sales Depots set up in various parts of India. There are a total number of 235 employees under the Board. (As on 31.12.2021)

3.4.5 Coir Industry in India

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

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

Year	Quantity (MT)	Value (Rs. In Lakhs)
2016-17	957,045	228164.82
2017-18	10,16,564	253227.84
2018-19	964,046	272804.59
2019-20	988,996	275790.13
2020-21	1,163,213	377897.91
2021-22 (Estimated up to December 2021)	905000	300000.00

3.4.5.2 The top 5 coir importing countries from India during 2021-22 (as on 31st July 2021)

Sl. No.	Country	Quantity (Tonnes)	Percentage (%)	Value (Rs. in Lakhs)	Percentage (%)
1	USA	92503.88	20.45	48983.98	31.05
2	China	146198.49	32.31	29942.22	18.98
3	Netherlands	45374.82	10.03	15288.02	9.69
4	South Korea	27237.31	6.02	8315.61	5.27
5	UK	18414.03	4.07	8213.72	5.21

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

3.4.5.3 Growth in production of coir products during 2018-19 to 2021-2022 (Provisional as on 31 , December 2021)

Item	2018-19 (Qty in MT)	2019-20 (Qty in MT)	2020-21 (Qty in MT)	2021-22 (Qty in MT)
Coir fibre	7,49,600	7,41,000	7,58,000	5,72,800
Coir yarn	4,49,800	4,46,000	4,56,000	3,44,600
Coir products	2,96,800	2,94,200	3,00,800	2,27,300
Coir Rope	90,000	89,200	91,200	68,900
Curled Coir	89,900	88,800	90,800	68,600
Rubberized coir	1,19,900	1,08,500	1,10,400	83,000

3.4.6 Swachh Bharat Abhiyan

Coir Board has been participating in the Swachh Bharat Abhiyan, a flagship programme of the Central Government, by making significant contributions. Coir Board has been implementing its action plan containing several action points approved for the year 2021-22.

3.4.7 Schemes implemented by Coir Board

3.4.7.1 Coir VikasYojana (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 VikasYojana are the following:

(i) Science & Technology (S & T)

Coir Board is implementing various plan/schemes/programmes for overall and sustainable development of Coir Industry. The Science & Technology Schemes under the Umbrella Scheme “CVY” is pursued with a view of modernizing the traditional Industry bringing improvement in productivity, enhancement in quality, diversification in products range and also elimination of drudgery. Innovative R&D on coir is carried out under the Coir Board by the two research institutes; the Central Coir Research Institute (CCRI), Kalavoor and Central Institute of Coir Technology (CICT), Bangalore on the following areas:

- a) Modernization of Production Processes in coir sector.
- b) Development of Machinery & Equipments.
- c) Product Development & Diversification.
- d) Development of Environment Friendly Technology.
- e) Technology transfer, Incubation, Testing & Service facilities.

Output/Outcome for S&T Schemes upto Dec, 2021 & Workplan for three months

	Sub-scheme/Activity	Physical Target	Achievement up to 31.12.2021	Workplan for Jan to Mar, 2022
a	New machines/ process to be developed	12	3	4
b	Development of new technology	8	7	2
c	Development of new products	13	8	4
d	Technology Transfer	30	19	11
e	Field demonstrations of technology	230	61	50

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

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

Most of the Skilling programmes as per the scheme guidelines, including trainings are group oriented and need involvement of public participation. Due to the outbreak of Covid-19 and the consequent lockdown declared by the Central/State Governments, the Board could not commence the programmes under Skill Upgradation & MCY as these programmes involve public participation. Owing to the COVID 19 pandemic situation, the Board could not conduct

the programmes in full fledged momentum under the Skill Upgradation and MCY as per the approved Action Plan during the first two quarters for the year 2021-22. However, the Board has initiated action for conducting the programmes like training, seminar, workshop etc. through online mode. As a first step, video tutorials pertaining to various processes involved in coir industry have been uploaded in the Board's website. All the Field Offices and Training Institutes of the Board were instructed to commence the training programmes through online and conduct the seminars etc. in the form of Webinars as and when the situations become better. Now as the lockdown has been lifted by the Central/ State Governments, all the Field Offices and Training Institutes of the Board have restarted Action Plan Programmes.

Regular Training Programmes

The Board is conducting two regular training programmes viz. Certificate Course of Coir Artisans in Coir Technology- NSQF Level-3 (six months duration) and Diploma Course in Coir Technology- NSQF Level-4 (one year duration).

Details of the Regular Training conducted during the Year 2021-22 (as on 31.12.2021)

Sl. No.	Name of the Course	No. of persons trained
1.	Certificate Course of Coir Artisan in Coir Technology	38 Completed, 34 ongoing
2.	Diploma Course in Coir Technology	2 Completed, 68 ongoing

(iii) Export Market Promotion.

The activities of the Board in the area of export market promotion include registration of coir exporters, organising participation of coir MSMEs in international Exhibitions, Trade Fairs and Buyer Seller Meets abroad, International Conferences/ Summits/ Workshops/ Seminars in India in physical & virtual modes, providing assistance to the MSME Units under the International Cooperation Scheme, presentation of Coir Industry awards, etc. with the objective of encouraging the small scale exporters to enter global market and to expand the export of Indian coir products. Under the International Cooperation scheme, the eligible entrepreneurs will get reimbursement of space rent, air fare, freight charges etc., for participation in international exhibitions as per the eligibility conditions and scale of assistance prescribed in the scheme. The Board will make efforts to expand the share of Indian coir products in the existing and new markets propagating the message of coir as an eco-friendly natural fibre. During the year 2021-22 (upto 31.12.2021), 107 coir units have been registered as coir exporters and issued Registration-cum-Membership Certificates.

(iv) Domestic Market Promotion

In order to develop domestic market for coir products, the Board has been undertaking various activities including publicity and promotion, participation in

major domestic exhibitions, providing Performance Linked Market Development Assistance to promote sales through co-operative societies, public sector undertakings, etc. The Board is providing support to the coir producing states in the form of Market Development Assistance at the rate of 10% on annual sales turnover of coir products. The expenditure is shared on 1:1 basis between the Central Government and the concerned State/Union Territory Government concerned. The Board is also popularizing the uses of coir and coir products by way of giving wide publicity through print, electronic media, etc. During the year 2021-22 (upto 31.12.2021), Market Development Assistance (MDA) - Rs. 6.72 Crore has been released to the State Governments towards Central share of MDA. The Board has participated in 66 exhibitions. The participation in India International Trade Fair (IITF), New Delhi was excellent and won the Gold medal for best pavilion.



IITF Inauguration

(v) Trade and Industry Related Functional Support Services.

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

(vi) Welfare Measures

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

under the scheme by paying the premium on behalf of them. So far 46,584 coir workers were enrolled under PMSBY scheme by Coir Board. An expenditure of Rs. 7.6 lakhs incurred so far.

3.4.8 Challenges to Coir Sector:

The Indian coir export sector is facing the following challenges:

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

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

The Board has been implementing PMEGP scheme in coir sector since 2018-19.

During the 2021-22 up to 31 December 2021, Coir Board had received 348 nos. of applications through PMEGP e-portal. From this, the Banks sanctioned loans to 148 nos. of coir projects only and further the KVIC released margin money/ subsidy of Rs. 5.98 Crore to 113 nos. of coir projects through the concerned leading banks.

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

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

Coir Board is one of the Nodal Agencies under the Ministry of MSME for implementation of this scheme. So far 40 coir clusters have been sanctioned with a total project cost of Rs.141.15 Crores, out of which Government of India (GoI) grant is Rs.117.05 Crores.

3.4.11 Budgetary support by Ministry of MSME to Coir Board

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

Budgetary support to the Coir Board

(Rs. in crore)

Year	Allocation	Funds Released
2017-18	70.50	58.89
2018-19	86.23	82.03
2019-20	75.70	73.00
2020-21	80.70	80.69
2021-22(BE)	80.00	52.02*

*Releases are as on 31-12-2021.

3.5 The National Small Industries Corporation (NSIC) Limited

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

3.5.2 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.”

3.5.3 Organisation

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

3.5.4 Operating Performance:

a) Raw Material Distribution

Amongst the diverse requirements of Micro, Small & Medium Enterprises (MSMEs), steady and timely availability of raw material assumes great significance. Accordingly in the various support services rendered by the Corporation while providing “Marketing Support”, raw material distribution has been given top priority. Raw material assistance to MSMEs at competitive rate, quality and in time not only enhances the competitive capacity of MSMEs but also contribute in increasing their business volumes.

NSIC through its distribution network has been supplementing the availability of raw material to a large number of MSMEs all over the country. Arrangements have been made with bulk manufacturers to provide raw materials to MSMEs as per their requirements.

During the year 2020-21 NSIC has serviced the raw material requirements of MSMEs through supply of iron & steel, Aluminium form M/s. NALCO, Paraffin Wax from M/.s CPCL, Coal from M/s. Coal India Ltd., Polymer Products i.e. PP, HDPE & LLDPE from M/s. IOCL.

During the current financial year 2021-22 (upto 31st December, 2021) the value of raw material distributed is Rs. 1436.00 crore under sale purchase.

The anticipated achievement for the remaining period of current financial year (i.e. up to March 31, 2022) is likely to be Rs. 464.00 crore approx.

b) Consortia and Tender Marketing

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

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

During the FY 2021-22 (upto 31-12-2021), the Company has participated in 314.00 no. tenders valuing Rs. 311.12 crore and executed tenders worth Rs. 52.30 crore.

The anticipated achievement for remaining period of current financial year (i.e. upto March 31, 2022) is likely to be tenders executed worth Rs. 50.00 crore.

c) Credit support:

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

Further, to meet the credit requirements of MSME units, NSIC has entered into Memorandum of Understanding with Nationalized and Private Sector Banks. Through syndication with these banks, NSIC arranges for credit support (fund or non-fund based limits) from banks. In addition, NSIC has initiated online Finance Facilitation Center under which credit to MSMEs is being facilitated through web linkages between NSIC portal and Bank's portal. The MSME Unit can either directly log in at www.nsicffonline.in or can also contact to its nearest NSIC Finance Facilitation Center with the loan proposal. The Finance Facilitation Center provides hand holding support by assisting the unit in documentation for online submission of the loan proposal to any three preferred banks as opted by MSME unit which are under MOU agreement with NSIC. For providing these handholding support, NSIC doesn't charge any fee from the unit.

During the year 2020-21, credit facilitation of Rs. 4522.71 crore was provided to the units.

During the year 2021-22 (upto 31-12-2021) credit facilitation of Rs. 3978.99 crore was provided to the units.

The anticipated achievement during remaining period of current financial year (upto March 31, 2022) is expected to be Rs. 2100.00 crore.

d) Single Point Registration Scheme (SPRS)

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

During the year 2020-21, 2677 new units were added and 6,353 units were renewed.

During FY 2021-22 (upto 31-12-2021), 1803 nos. new units were added and 4403 nos. units were renewed under this scheme.

The anticipated achievement for the remaining period of the current financial year (i.e. upto March 31, 2022) is registration of 1000 new units and renewal of 2000 units under this scheme.

e) NSIC Technical Services Centres

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

(i) Skill development (Capacity Development)

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

During the Year 2020-21, total of 33527 nos. trainees passed out through different technical centres/ LBI and PPPP.

During the year 2021-22(upto 31-12- 2021) 25153 no. of trainees were trained in the technical centres. Revenue generated by Technical Centre upto 31-12-2021 is Rs. 7.80 crore.

The anticipated achievement during remaining period of current financial year (upto 31st March, 2022) no. of trainees is 15547 and revenue generation is Rs. 2.04 crores. The total expected trainees trained will be 40,700 nos. and expected income will Rs. 9.84 crore in the current financial year.

(ii) Common Facility Services

The Technical Centre offer testing services through NABL accredited Laboratories placed in the Centre. The services of testing of products like Ferrous and Non-Ferrous materials, Pipes, Steel wires, Building materials, Wood & Soil and Bitumen testing, Diesel Engine Testing, Pump Testing, Plastics testing, Material Testing, Electrical Conductor, Wires and Cables, Insulators, Electrical Appliances Testing, Calibration lab etc. offered to the Industry.

During the year 2020-21, total no. of 8906 units have been facilitated under common facilities services.

During the year 2021-22 (upto 31-12-2021) 7361 no. of units were facilitated under common facility services.

The anticipated achievement during remaining period of current financial year (upto March 31, 2022) is 2962 units to be facilitated under common facility services.

(iii) E-Marketing/ Digital Services facilitation for MSMEs

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

During the period 2020-21, 46,034 units were registered under B2B portal. For the year 2021-22, 11105 number of members enrolled upto 31-12-2021. Revenue generated during the year upto 31st December, 2021 through B2B portal is Rs. 3.85 crore.

The anticipated achievement during remaining period of current financial year (i.e. upto March 31, 2022), No. of members to be enrolled under B2B Portal is 14948 & Revenue to be generated through B2B Portal is Rs.3.64 crore.

(iv) National Scheduled Caste and Scheduled Tribe Hub

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

Following are the schemes which have been implemented under National SC/ST Hub:

1. Special Credit Linked Capital Subsidy Scheme (SCLCSS),
2. Capacity Building Training programs for skill / entrepreneurship development and distribution of toolkits,
3. Special Marketing Assistance Scheme (SMAS),
4. Reimbursement of membership fee of government supported e-commerce portals (MSME Mart, GeM, e-khadi, TRIFED, Tribes India etc.) - 80% or maximum of Rs. 25,000/- (excluding applicable taxes) whichever is less, per financial year,
5. Registration under Single Point Registration Fee on token payment of Rs.100 plus GST
6. Reimbursement of Membership fee of Export Promotion Councils (80% or Rs. 20,000 (excluding GST and all other applicable taxes), whichever is less whichever is lower),
7. Reimbursement of Bank loan processing fee (80% or Rs.1 Lac whichever is lower),
8. Reimbursement of Bank charges on Performance Bank Guarantee (PBG) (80% or Rs.1 Lac whichever is lower),
9. Reimbursement of Testing charges for testing of raw materials / products (80% or Rs.1 Lac whichever is lower),
10. Reimbursement of short-term courses fee of top 50 NIRF ranked management institutions (90% or Rs.1 Lac whichever is lower),

For maximum on-ground penetration and to provide handholding support to SC/ST entrepreneurs across their business lifecycle, 15 National SC-ST Hub Offices (NSSHOs) have been opened across the country which are also providing the handholding support for market linkage, bank loan facilitation etc.

The action taken during current FY 2021-22 under NSSH upto 31.12.2021 are as under :

- 495 SC/ST candidates have been trained in under capacity building training programmes.
- 433 SC/ST units facilitated to participate in 20 domestic exhibitions under SMAS component of NSSH.
- 56 Special VDPs were conducted with various CPSEs that were participated by 1946 SC/ST entrepreneurs.
- 888 SC/ST units were supported in 47 e-Tendering training programs.

- Organized 69 Awareness Programs on NSSH which were participated by 2369 SC/ST entrepreneurs.

Assisted 453 SC/ST MSEs for registration under Single Point Registration Scheme (SPRS) and 2544 SC- ST entrepreneurs for enrolment on B2B portal “MSME Mart”.

During remaining months of the financial year 2021-22 i.e. Jan to March 2022, Special Vendor Development Programs, Awareness Campaigns, e-Tendering Workshops etc. would be organized in virtual mode in view of Covid-19 related restrictions.

3.6 Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)

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

3.6.1 Objectives

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

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

3.6.2 Functions

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

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

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

3.6.3 Organisation

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

3.6.4 Major activities and achievements in 2021-22

- Employees of the institute participated in 14 national/international workshops and exhibitions for the presentation of research work, technology dissemination, technology awareness and knowledge sharing among the scientific community and KVI sector through webinars and virtual mode.
- Four (4) research papers have been published /accepted for publication in national and international journals.
- MGIRI imparted enterprise development training to 161 trainees in 18 sessions and Skill Development training to 77 trainees in 12 sessions to various aspirant and existing entrepreneurs, representatives of NGOs, field agencies, artisans, students, farmers, SHGs etc. from all over the country for dissemination of technologies, products, processes, designs etc. for enterprise development and skill up gradation.



Training on Garment manufacturing



Training on Sanitizer manufacturing

- MGIRI has provided quality testing and guidance services to 34 agencies such as KVI institutions, entrepreneurs, students, farmers etc. for 34 different product samples to improve and maintain the quality of the products as per Indian standards.
- During the period 2021- 2022, MGIRI came up with a number of technologies, products namely Groundnut pod remover machine, Portable Orange grader, Single spindle wool charkha, Turmeric washer, Jigger Jolly cum potter wheel, Wax Thread Extruder machine, Designed different range of Planters, Fashion Jewellery & Buttons on Terracotta and Stoneware media using various decorative techniques, Ber based food products such as digestive powder, sattu and health drinks, Jaggery enriched with Moringa leaves, Date palm based immune booster product, Alcohol free hand sanitizer and High quality Laundry soap.
- Work on the machines/products/processes development for Rural Industries sector namely light weight fiber Charkha, MGIRI Modified NM Charkha, Turmeric Polisher, Solar Evaporative cooler, Leaves cyclone dryer, Cotton ginning machine (Down sized), Gang Turn wood Lathe, Pedal Operated Blunger and Hybrid Model Blunger, Buffing Machine (single phase AC motor operated) for Dhokra bell metal craft, optimization of method of dyeing khadi fabric, Soya based multigrain milk, Tofu and allied products, Panchgavya based polyherbal immune-booster, eco-friendly Herbal face-wash, process development for use and disposal of Pottery waste, Glycerine purification from Biodiesel, development of Organic micronutrients to increase soil fertility and Foam Mat Drying technology for fruits & vegetables are in progress.
- Two newly developed machine namely MGIRI modified NM charkha and Low cost Hank dyeing machine has been installed at various khadi institutions in six zones of KVIC for field trial and testing purpose.
- MGIRI is celebrating “Azadi Ka Amrit Mahotasav” and on this occasion along with other programmes, Technology Awareness Workshop among potential candidates in 20 aspirational districts in all over the country has also been organized for creating awareness about the MGIRI developed products, process, machines etc. for creating enterprise and employment generation in micro and small industries sector.
- Works on 8 external projects received from S&T KVIC and Sant Ravidas Madhya Pradesh Hastshilp Evam Hathkargha Vikas Nigam Ltd, Bhopal are under progress.
- To promote Rural Entrepreneurship / Village Industries Development, Agriculture, Health, Sanitation, Hygiene, Women empowerment and Education, MGIRI Radio 90.4 FM (Community Radio) have been broadcasted various awareness programs such as success stories of established small scale business, innovative works of Women and SHGs for inspiration, Government Schemes useful for villagers, interviews of Doctors for providing information about diseases and treatments, interviews of success farmers for increasing income from farming, COVID awareness programme, Mann Ki Baat by Hon’bl Prime Minister etc. Besides these programmes MGIRI Radio 90.4 FM has also been celebrating Bharat Ki Azadi Ka Amrit

Mohatsav by conducting interviews of freedom fighters or their family members/relatives to showcasing the struggle of freedom of those freedom fighters whose story of struggle are not well known among the people.

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

3.6.5 Budgetary support to MGIRI

(Rs. in crore)

Year	Budget allocation (RE)	Funds released
2017-18	10.00	7.80
2018-19	10.00	8.89
2019-20	10.00	10.00
2020-21	11.00	6.18
2021-22	10.41	2.12*

*Funds released till 31.12.2021.

3.7 National Institute for Micro, Small and Medium Enterprises, (NI-MSME)

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

3.7.1 Objectives:

- The primary objective of NI-MSME was to be the trainer of trainers. Today, with the technological development and ever-changing market scenario, the organisation's involvement has undergone changes too. From being merely trainers NI-MSME has widened its scope of activities to consultancy, research, extension and information services.
- In line with the national objective of economic development through industrialization, and based on the expertise that is available, the Institute has identified thrust areas that need emphasis and exploration. These are: Entrepreneurship Development, Technology Up-gradation & Transfer, Policy Issues, NGO Networking, Environment Concerns, Cluster Development, Management Consultancy, Quality Management Services, Financial Services, and Information Services.
- NI-MSME's long-term mission is to excel at the following:
 - Training new corners in Information Technology
 - Spotlighting of topical issues through conferences, seminars, etc.
 - Greater attention to need based programmes
 - Shift towards client driven approach and innovative interventions
 - Programme evaluation
 - Emphasis on research publications.

3.7.2 Functions

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

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

3.7.3 Organisation

- The apex body of the institute is managed, administered, directed and controlled through Governing Council constituted by the Government of India. Hon'ble Minister for Ministry of Micro, Small and Medium Enterprises, Govt. of India is the President of the Society and Chairman of the Governing Council of ni-msme. Secretary, Ministry of Micro, Small and Medium Enterprises, Govt. of India is the Vice- President of the Society, Vice-Chairman of the Governing Council and Chairman of the Executive Committee. Day to day affairs and activities are administered by the Director General of the Institute.
- Activities of the Institute are organized through its four Schools of Excellence (Enterprise Development; Enterprise Management; Entrepreneurship and Extension; and Enterprise Information and Communications). With each School consisting of theme-focused centre's and cells. The Academic Council is the nucleus coordinating body which formulates academic activities and programmes with quantitative and qualitative benchmarks by providing a framework for assessment and evaluation addressing contextual variations.

3.7.4 Major activities and achievements

- New Initiatives
 - National Conference on Making India AatmaNirbar
 - International Conference on Green Energy: Powering MSMEs for Future
- The performance of the National and International Programme conducted by the Institute during the year 2021-22 (upto December, 2021) is given in the Table below:

Performance of ni-msme during 2021-22 (upto 31.12.2021)

Sl. No.	Activity	2021-22 (upto 31.12.2021)		2021-22 Estimated (January to March 2022)	
		Programmes	Trainees	Programmes	Trainees
(a)	ESDPs under ATI Scheme	74	2220	-	-
(b)	Non ATI				
1	International Programmes	2	23	-	-

2	National Sponsored Programmes	28	884	35	825
3	National Announced Programmes	23	240	25	400
4	National Collaborative Programmes	6	192	5	100
5	Webinars	41	2342	20	400
6	Seminars & Workshops	5	98	2	100
	Sub Total (b) Non-ATI	105	3779	87	1825
	Grand Total (a+b)	179	5999	87	1825

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

The number of programmes conducted, the participants trained and the number of trainees who achieved self-employment or managed to find wage-employment since 2017-18 to 2020-21, are given in the following table.

Percentage of trainees with wage employment/self-employment 2017 to 2021

Year	Program (in numbers)	Trainees (in numbers)	Achievement (Success rate)				Overall %
			Wage employed		Self employed		
			No.	%	No.	%	
2017-18	87	2610	328	12.56	498	19.08	31.64
2018-19	25	750	54	7.00	53	7.00	14.00
2019-20	53	1590	40	6.36	24	3.81	10.17
2020-21	77	2310	22	5.08	12	2.77	7.85

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

Sr. No.	Name of the Article/ Publication	Authors	Year of Publication	Language	Remarks
1	Dipstick Study on Loans to MSME's by Financial Institutions in India – Effect and Gap Analysis	ni-msme	August 2021	English	MoMSME

2	Government Policy Initiatives towards Agriculture Technologies in select Developing Countries	ni-msme	July 2021	English	AARDO
3	Research Report on National SC/ST Hub Programmes	ni-msme	July 2021	English	NSSH
4	Small Enterprises Development, Management and Extension Journal (SEDME)	ni-msme	March June September December 2021	English	ni-msme
5	ni-msme News Bulletin	ni-msme	monthly	English & Hindi	ni-msme

Major Schemes of the Ministry of MSME and its Attached Offices



Major Schemes of the Ministry of MSME and its Attached Offices

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

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

A snapshot of all the schemes is provided below:

A. Scheme for Credit and Financial assistance to MSMEs

I. Prime Minister's Employment Generation Programme (PMEGP)	
Description	<p>The Prime Minister's Employment Generation Programme (PMEGP) was launched during the year 2008 - 09 (September, 2008), by merging the erstwhile Rural Employment Generation Programme (REGP) implemented by KVIC and Pradhan Mantri Rojgar Yojana (PMRY) implemented by District Industries Centers. The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises. Besides, the scheme also seeks to provide continuous and sustainable employment to all 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 KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs), Coir Board (for coir units) and banks.</p> <p><i>The maximum cost of the project/ unit admissible under manufacturing sector is Rs.25 lakh and under business/service sector is Rs.10 Lakh.</i></p>

<p>Intended beneficiaries</p>	<p>Only new projects are considered for sanction under PMEGP. Any individual above 18 years of age can apply under the scheme. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other scheme), institutions registered under Societies Registration Act, 1860; Production Co- operative Societies, and Charitable Trusts are also eligible. Since inception in 2008-09 till 31.12.2021, a total of about 7.38 lakh micro enterprises have been assisted with a margin money subsidy of Rs 17,803 crore providing employment to an estimated 60 lakh persons. Out of the total units set up under PMEGP, 80% are from rural areas and 20% from urban areas. More than 50% units owned by women, SC and ST entrepreneurs. Around 14% units are setup in Aspirational Districts.</p>																							
<p>Category-wise own Contribution & Rate of Subsidy</p>	<table border="1"> <thead> <tr> <th data-bbox="440 665 987 768"> CATEGORIES OF BENEFICIARIES UNDER PMEGP </th> <th data-bbox="992 665 1192 768"> BENEFICIARY'S OWN CONTRIBUTION </th> <th colspan="2" data-bbox="1196 665 1464 768"> RATE OF SUBSIDY (ON PROJECT COST) </th> </tr> <tr> <th data-bbox="440 774 987 842"> AREA (LOCATION OF PROJECT / UNIT) </th> <th data-bbox="992 774 1192 842"> (ON PROJECT COST) </th> <th data-bbox="1196 774 1317 842"> URBAN </th> <th data-bbox="1321 774 1464 842"> RURAL </th> </tr> <tr> <th data-bbox="440 848 987 884"> (1) </th> <th data-bbox="992 848 1192 884"> (2) </th> <th data-bbox="1196 848 1317 884"> (3) </th> <th data-bbox="1321 848 1464 884"> (4) </th> </tr> </thead> <tbody> <tr> <td data-bbox="440 890 987 926"> General Category </td> <td data-bbox="992 890 1192 926"> 10% </td> <td data-bbox="1196 890 1317 926"> 15% </td> <td data-bbox="1321 890 1464 926"> 25% </td> </tr> <tr> <td data-bbox="440 932 987 1060"> Special Category (Including SC / ST / OBC / Minorities / Women / Ex. Servicemen / Physically Handicapped / NER, Hill and Border areas, etc.) </td> <td data-bbox="992 932 1192 1060"> 05% </td> <td data-bbox="1196 932 1317 1060"> 25% </td> <td data-bbox="1321 932 1464 1060"> 35% </td> </tr> </tbody> </table>				CATEGORIES OF BENEFICIARIES UNDER PMEGP	BENEFICIARY'S OWN CONTRIBUTION	RATE OF SUBSIDY (ON PROJECT COST)		AREA (LOCATION OF PROJECT / UNIT)	(ON PROJECT COST)	URBAN	RURAL	(1)	(2)	(3)	(4)	General Category	10%	15%	25%	Special Category (Including SC / ST / OBC / Minorities / Women / Ex. Servicemen / Physically Handicapped / NER, Hill and Border areas, etc.)	05%	25%	35%
CATEGORIES OF BENEFICIARIES UNDER PMEGP	BENEFICIARY'S OWN CONTRIBUTION	RATE OF SUBSIDY (ON PROJECT COST)																						
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<p>Recent developments:</p>	<p>Scheme process has been simplified by discontinuing the role of District Level Task Force Committee (DLTFC) in selection of applications, to speed up selection and setting of units under PMEGP on Score Card model.</p> <p>Provision is made for engaging marketing, technical and financial experts in all States for providing handholding and mentoring to PMEGP beneficiaries.</p> <p>Awareness campaign to reach to 1 Cr prospective beneficiaries – Start outreach to various technical institution/colleges/ Universities etc.</p> <p>Advanced training on quality control, packaging, export, certification etc.</p> <p>Wide publicity in regional languages</p> <p>Weekly Webinars on various activities for setting up of micro enterprises through Portal on every Sunday for the awareness of youth and prospective entrepreneurs.</p> <p>So far more than 3 lakhs people have been gained the knowledge of scheme.</p> <p>A geo-tagging portal namely www.geotag.kvic.gov.in has been designed. All the micro-enterprises setup under PMEGP will be Geo-mapped, facilitating easy location and monitoring of units.</p>																							

PMEGP Performance during last three years and current year	Year	Margin Money Disbursed (Rs. Crore)	Micro Units Assisted (Number)	Estimated Employment Generated (Number)
	2018-19	2070.00	73,427	5,87,416
	2019-20	1950.82	66,653	5,33,224
	2020-21	2188.80	74,415	5,95,320
	2021-22*	1633.48	52,994	4,23,952
*31.12.2021				
Disbursement of margin money subsidy has been increasing over the year during last three years. During 2019-20 disbursement was impacted due to COVID 19 pandemic and consequent lockdown.				
In FY 2020-21, PMEGP has performed very well by assisting 74,415 applicants in setting up new micro-enterprises through disbursing a subsidy of Rs.2,188 crores and generating employment opportunities for an estimated 5.7 lakh persons. Banks have sanctioned about 1 lakh applications, which is 50% more over the last year. This has been PMEGP's best performance since its inception in 2008-09 despite COVID challenges throughout the year.				
Implementation	ARI Division			
Funds allocated during FY 2021-22	Rs.2500.00 Crore (RE)			
Expenditure incurred (upto 31.12.2021)	Rs.1785.00 Crore			
II. CREDIT GUARANTEE TRUST FUND FOR MSEs (CGTMSE) - Provision of Collateral Free Credit for MSMEs				
Description	<p>Guarantees are provided for extending collateral free lending to Micro and Small Enterprises through banks and financial institutions (including NBFCs). The Scheme covers collateral free credit facility (term loan and/ or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 200 lakh per borrowing unit. The guarantee cover provided under this scheme varies from 50 percent to 85 percent depending upon the quantum of loan and type of beneficiary. An Annual Guarantee Fee upto 1.80% p.a. of the credit facility (2% for retail Trade) sanctioned is charged on the outstanding loan amount, with the minimum Guarantee Fee being 1% p.a.</p> <p>STATUS: As on 31st December, 2021, cumulatively 56.03 lakh proposals have been approved for guarantee cover of Rs. 2.90 lakh crores.</p>			

Impact of the scheme	This scheme has covered more than 56 lakh beneficiaries in the last 21 years. The beneficiaries experienced a boost in their turnover as well as employment generation in the years following approval of CGTMSE funding. This has had a positive impact on six major areas in the MSE sector, viz. technology upgradation, skill upgradation, market development, sustainability of scheme, economic impact, and social impact. The scheme has been successful in spanning itself geographically across the country with a special focus in the North East. The benefits of the scheme have also reached more than 100 industrial sectors in which MSEs are operating. The beneficiaries are not just limited to major industrial hubs but are also spread even in tier 3 towns. CGTMSE has been highly effective in settling the claims wherein the first installment was settled within one month in majority of the cases. Details of the scheme along with latest circulars are available in the website of CGTMSE at www.cgtmse.in .
Intended beneficiaries	The scheme is applicable to new and existing MSEs.
Fund Allocation (2021-22)	NIL as approved corpus of Rs. 7,500 crore already been achieved.
Expenditure incurred (upto December, 2021)	Corpus of Rs. 7,500 crore already been achieved.

B. Schemes for Skill Development and Training

I. A Scheme for Promotion of Innovation, Rural Industries & Entrepreneurship(ASPIRE)	
Description	<p>The scheme has the following objectives:</p> <ul style="list-style-type: none"> (i) Create new jobs and reduce unemployment, (ii) Promote entrepreneurship culture in India, (iii) Facilitate innovative business solution for unmet social needs, and (iv) Promote innovation to strengthen the competitiveness of MSME sector. <p>The scheme components are</p> <ul style="list-style-type: none"> (i) Create a database of technologies available with various Government/private agencies and setup a Network of Technology Centers for sharing of best practices and experiences; ii) Develop the required skilled Human Resources necessary for mentoring and handholding the incubates;

- iii) Set up **Livelihood Business Incubators (LBI)** to provide skill training and incubation support to incubatees, through NSIC, KVIC, Coir Board, any other institution/agency of Govt./State Govt. or any eligible private institution
- iv) Setting up **Technology Business Incubators (TBI)** by incubation centers operated currently under different Ministries/Departments of Govt. of India or institutions/eligible private institutions.
- v) **Incubation and Commercialization of Business Ideas Programme** through technical/ research institutes Ministries of GOI and Private incubators.
- vi) **Business Accelerator** programme for scaling up.
- vii) Establish a framework for **Start-up Promotion** through creating a **Fund of Funds** with Small Industries Development Bank of India (SIDBI), thereby providing funding support to early stage enterprises and start ups in agro-rural sector to convert these into commercial enterprises.

The Objective of LBIs is

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

The Objective of TBIs is

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

The following activities are covered under the scheme:

- A- Livelihood Business Incubators** by NSIC, KVIC, Coir Board or any other Institution or Agency of Govt. of India/State Govt. or Private

	<p>Institution under PPP mode – Support for setting up LBI’s (Rs.100 lakh for NSIC & other Govt. agencies and Rs.50 lakh for eligible agencies under PPP) for plant & machinery only.</p> <p>B. Technology Business Incubator</p> <ul style="list-style-type: none"> • Support for Existing Incubators (Rs.30 lakh for plant and machineries) • Setting up of New Incubator (Rs.100 lakh for plant and machineries) <p>Status:</p> <p>Till 31.12.2021, 102 LBIs and 22 TBIS have been approved, of which 54 LBIs and 9 TBIs are already functional.</p> <ul style="list-style-type: none"> • 50,572 persons have been trained in LBIs, of whom 14428 persons are self-employed and 8236 persons have been employed in other units. • 5 LBIs are proposed to be approved in 2021-22
Intended beneficiaries	Existing incubation centres currently operating under different Ministries and Departments of the Government of India or Institutions including National/Regional level institutions of GOI/State Governments.
Funds Allocated (2021-22)	Rs 15 crore
Expenditure Incurred 2021-22 (till 31.12.21)	Rs. 4.31 crore
II .Entrepreneurship and Skill Development Programmes (ESDP)	
Description	<p>Entrepreneurship development is the process of improving the skills and knowledge of entrepreneurs, enhancing the capacity to develop, manage and organize a business venture while keeping in mind the risks associated with it. The O/o DC-MSME under “Development of MSMEs” vertical has launched the “Entrepreneurship and Skill Development Programme (ESDP)”. The objective of the programme is to motivate young persons (Men and Women) representing different sections of the society. The ultimate objective is to promote new enterprises, build capacity of existing MSMEs and inculcate entrepreneurial culture in the country. This scheme (ESDP) is implemented across the length and breadth of the country.</p> <p>Activities of the Scheme:- The Activities/programme under the ESDP Scheme includes the following modules:</p> <ol style="list-style-type: none"> 1. One day Entrepreneurship Awareness Programme (EAP) 2. Six weeks’ Entrepreneurship-cum-Skill Development Programme (E-SDP)

	<p>3. One-Week Advance E-SDP(New component has been added during the 15th FC)</p> <p>4. One week duration Management Development Programme (MDP) and</p> <p>5. Advance MDP (New component has been added during the 15th FC)</p> <p>SFC of the new ESDP was approved on 11.11.2021 and the respective guidelines are under Process. To have a better outreach of the ESDP scheme, the scheme activities/programmes are being conducted by the field offices of M/o MSME, and also through other Ministries/Departments/ organizations/ Corporations/PSUs/ Agencies under the administrative control of Central/ State Governments.</p>	
Programmes/ Beneficiaries FY 2021-22 (upto 31.12.2021)	Total No. of Programmes Completed under ESDP	No. of Beneficiaries under ESDP
	315	15599
Fund Allocation (2021-22)	BE- Rs. 10.00 crore RE- Rs. 10.00 crore	
Expenditure incurred (upto 31.12.2021)	Rs. 1.83 Crore	

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

I. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	
Description	<p>The objectives of the scheme is to organize traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability, sustained employment, to enhance marketability of products of such clusters, to equip traditional artisans of the associated clusters with the improved skills, to make provision for common facilities and improved tools and equipment for artisans, to strengthen the cluster governance systems with the active participation of the stakeholders, and to build up innovative products, improved technologies, advanced processes, market intelligence and new models of public-private partnerships.</p> <p>The scheme covers three types of interventions:</p> <p>i) Soft interventions- Activities to build general awareness, counseling, skill development and capacity building, exposure visits, market development initiatives, design and product development, etc.</p> <p>ii) Hard interventions- Creation of common facility centres, raw material banks, upgradation of production infrastructure, warehousing facility, tools and technological upgradation, etc.</p>

iii) Thematic interventions- Interventions on a cross-cutting basis for brand building, new media marketing, e-commerce initiatives, research and development, etc.

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.

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

MSME Ministry has constituted a Scheme Steering Committee as the apex coordination and monitoring body. KVIC, Coir Board, NIMSME (Hyderabad), IED (Odisha), IIE (Guwahati), IMEDF (New Delhi), J&K KVIB and NIESBUD (Noida) are the Nodal Agencies for implementation of the scheme. In addition, to widen the reach of the scheme, Foundation for MSME Clusters (FMC), New Delhi, Council for Handicrafts Development Corporations (COHANDS), New Delhi and 18 Tool Rooms/Technology Centers under O/o DC(MSME) have been designated as Nodal Agencies under the scheme during 2019-20. In 2020-21, TRIFED, UP KVIB and EPCH have also been empaneled as Nodal Agencies.

- Two more Nodal Agencies namely North East Handloom and Handicraft Development Corporation (NEHHDC) and NISARG Argipreneurship Foundation have also been approved for empanelment as Nodal Agency during 2021-22. Besides, more than 100 Technical Agencies (TA) and above 400 Implementing Agencies (IA) have been engaged under SFURTI Scheme. Each cluster has Nodal Agency, Technical Agency and Implementing Agency.

Status: Under the scheme of Fund for for Regeneration of Traditional Industries (SFURTI), from the year 2015 to 30th November 2021, 434 clusters have been approved with GoI grant worth Rs. 1106 crore that will benefit about 2.50 lakh artisans. 77 of these clusters are approved in North Eastern Region. 176 of 434 clusters are functional, out of which 96 became functional in 2020-21.

- During the period January 2021 to December 2021, 103 SFURTI cluster proposals have been approved.

	Ministry has released an amount of of Rs 154.81 cr during the year 2021-22 (till 31.12.21)for implementing the activities prescribed in the DPRs such as setting up of Common facility Centres (CFC), procurement of machineries, conducting Soft Interventions activities such as marketing initiatives, awareness programmes etc.
Intended beneficiaries	Non-Government organizations (NGOs), institutions of the Central and State Governments and semi-Government institutions, field functionaries of State and Central Govt., PanchayatiRaj institutions (PRIs), Private sector by forming cluster specific SPVs, Corporates and Corporate Social Responsibility (CSR) foundations with expertise to undertake cluster development.
Funds Allocated (2021-22)	Rs. 170 Cr.
Expenditure incurred (2021-22) (till 31.12.21)	Rs 154.81 Cr.

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

Objectives:	<p>i. Support sustainability of MSMEs by addressing common issues</p> <p>ii. Capacity Building of MSMEs for common supportive action</p> <p>iii. Create / upgrade Infrastructural Facilities in Industrial Estates / Clusters</p> <p>iv. Setting up of Common Facility Centres (CFCs)</p> <p>v. Promotion of Advanced & Sustainable Manufacturing Technologies</p> <p>i. Common Facility Centers (CFCs): Creation of tangible “assets” as Common Facility Centers (CFCs) like Common Production/Processing Centre (for balancing/correcting/improving production line that cannot be undertaken by individual units), Design Centres, Testing Facilities, Training Centre, R&D Centres, Effluent Treatment Plant, Marketing Display/Selling Centre, Common Logistics Centre, Common Raw Material Bank/Sales Depot, etc.</p> <p>The GoI grant will be restricted to 70% of the cost of Project of maximum Rs.20.00 crore. GoI grant will be 90% for CFCs in NE & Hill States, Island territories, Aspirational Districts / LWE affected Districts, Clusters with more than 50% (a) micro/ village, (b) women owned, (c) SC/ST units. The cost of Project includes cost of Land (subject to maximum of 25% of Project Cost), building, preoperative expenses, preliminary expenses, machinery & equipment, miscellaneous fixed assets, support infrastructure such as water supply, electricity and margin money for working capital.</p>
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ii. Infrastructure Development: Consist of projects for infrastructural facilities like power distribution network, water, telecommunication, drainage and pollution control facilities, roads, banks, raw materials storage and marketing outlets, common service facilities and technological backup services for MSEs in the new/ existing industrial estates/areas. The GoI grant will be restricted to 60% of the cost of Project (Rs.10.00 crore for Industrial Estate & Rs.15.00 crore for Flatted Factory Complex). GoI grant will be 80% for Projects in NE & Hilly States, Island territories, Aspirational Districts / LWE affected Districts, industrial areas / estates / Flatted Factory Complex with more than 50% (a) micro/ village, (b) women owned, (c) SC/ ST units.

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

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

iv. Thematic Interventions:

This component would cover GoI financial assistance for implementation of Thematic Interventions in approved / completed CFCs for following activities:

- a. Training Programmes.
- b. Exposure Visits.
- c. Strengthening the Business Development Service (BDS) provision through a panel of service providers.
- d. Any other activity related to creating business eco-system in cluster mode.

The GoI grant will be restricted to 50% of total cost of maximum 5 activities not exceeding Rs.2.00 lakh for each activity. As such the total GoI maximum grant under this component for each CFC would be Rs.10.00 lakh. Remaining cost would be borne by SPV / State Government.

v. Support to State Innovative Cluster Development Programme:

This component would provide co-funding of the CFC projects of State Cluster development Programme on matching share basis. The GoI fund would be limited to State Government share or Rs.5.00 crore whichever is lower. The GoI assistance would be 90% of project cost not exceeding Rs.5.00 crore

in respect of CFC projects in North East / Hilly States, Island territories, Aspirational Districts / LWE affected Districts, as well as for projects where beneficiaries are SC / ST / Women owned enterprises, as per the scheme guidelines of State Cluster Development Programme.

Achievement :Year-wise data during the FY 2015-16 to 2021-22

Year	Projects Approved			Projects completed			Budget utilized (Rs. in crore)		
	CFC	ID	Total	CFC	ID	Total	BE	RE	Exp.
2015-16	9	6	15	0	4	4	100.00	102.95	81.36
2016-17	6	3	9	5	5	10	135.00	123.00	121.68
2017-18	9	12	21	13	11	24	184.00	157.65	157.11
2018-19	11	26	36	17	11	28	279.00	173.40	172.73
2019-20	39	35	74	11	11	22	227.90	227.90	226.339
2020-21	26	42	68	8	12	20	390.69	116.28	116.28
2021-22 (as on 31.12.21)	11	8	19	3	2	5	156.50	0.00	68.31
Total	111	132	242	57	56	113	1473.09	901.18	943.809

D. Scheme for Marketing Assistance

I. Scheme for providing financial assistance to Khadi institutions under MPDA

Description	Government has introduced w.e.f 01.04.2010, a flexible, growth stimulating and artisan oriented Market Development Assistance (MDA) Scheme, in place of the erstwhile system of Rebate. The financial assistance being extended currently under MMDA @ 30% to the artisans like spinners and weavers engaged in production of khadi, and @ 10% to the other workers engaged in khadi production will continue to be paid. However, the financial assistance to the Khadi Institutions would be reduced to 30% (20% for Producing Institution and 10% for Selling Institution) from the existing 60% (40% for Producing Institution and 20% for Selling Institution). The balance 30% component would be distributed among the Institutions on the basis of an incentive structure with an objective to introduce competition, incentivize entrepreneurial endeavor and market-driven principles. The current Modified Market Development Assistance (MMDA) would be distributed as mentioned in the following table:
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	Nature of Share/ Incentive	Existing share among MMDA	Revised share among MMDA
	Artisan Share	40%	40%
	Producing Institution Share	40%	20%
	Selling Institution Share	20%	10%
	Institutions' Incentive	0	30%
	Total	100%	100%
	MDA provides institutions flexibility to use the assistance for improving the outlets, products and production processes, besides giving incentive to customers, etc. The scheme has been modified as MPDA by amalgamating existing Market Development Assistance on production (Khadi & Poly) Scheme and additional components of Publicity, Marketing and Market promotion (including Export Promotion) & Infrastructure (inclusive of new component of Marketing Complexes /Khadi Plaza)out of VI Grant. Under the Modified MDA (MMDA), Pricing would be fully de-linked from the cost chart and products can be sold at market- linked prices at all stages of production. Incentives would be extended to Artisans and Karyakartas.		
Intended beneficiaries	The Khadi institutions, having valid Khadi certificate and categorized as A+, A, B and C, are only eligible to avail MDA grant from KVIC.		
Funds Allocated (2021-22)	BE: Rs 155.16 crore		
Expenditure incurred (upto 31.12.21)	Rs. 129.35 crore		

E. Scheme for Technology Upgradation and Competitiveness

MSME Champions Scheme (Erstwhile CLCS-TUS)

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

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

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

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

I. MSME Sustainable (ZED)	
Description	<p>MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSMEs about Zero Defect Zero Effect (ZED) practices and motivate and incentivise them for ZED Certification while also encouraging them to become MSME Champions. Through the journey of ZED Certification, MSMEs can reduce wastages substantially, increase productivity, enhance environmental consciousness, save energy, optimally use natural resources, expand their markets, etc.</p> <p>MSMEs will also be motivated to adopt best practices in work culture, standardization of products, processes and systems etc. in order to enhance their global competitiveness and sustainability. The ZED Certification aims at enhancing the competitiveness of an MSME by assessment, modification through guidance, handholding, managerial and technological intervention – not just certification.</p>
Nature of Assistance	<ul style="list-style-type: none"> • Subsidy on cost of ZED certification, • MSME KAWACH (knowledge acquisition through wash for an accelerated COVID-19 handling) • Financial Assistance In Testing/Quality/Product Certification, Technology Upgradation, Graded Incentives by Central /State Govts, / Banks etc.
Status	Under the programme 23948 MSMEs registered under ZED certification, out of which 503 MSMEs has been certified (BRONZE: 131, SILVER: 132, GOLD: 62, DIAMOND: 4, NO RATING: 174), 908 nos. of Industry Awareness

	<p>Programme has been conducted which benefitted 43,552 participants and 3,173 personnel were trained under 117 training programmes.</p> <p><i>Approved through SFC under MSME Champions Scheme.</i></p>
Intended Beneficiaries	Manufacturing MSMEs with UAM/UDYAM Registration.
Implementation	Through the Offices of Development Commissioner
Fund Allocation (2021-22)	BE- Rs. 16.00 crore
Expenditure 2021-22 (upto 30.12.2021)	No expenditure due to redesigned of scheme
II. 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>Financial Assistance to group of MSME Units for adoption of Lean tools/ techniques</p> <p>Basic-Free, Intermediate-1,20,000/-, Advance- 2,40,000/-</p>
Achievement/Status	In 182 clusters the interventions of Lean tools have been implemented with waste reduction of 5-10%.
Intended Beneficiaries	For Manufacturing MSMEs with UAM/UDYAM Registration.
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2021-22)	BE- Rs. 19.43 crore
Expenditure (31-12-2021)	Rs.1.61 crore

III. MSME-Innovative (for Incubation, IPR, Design and Digital MSME)

MSME Innovative Scheme will be an amalgamation of the Incubation, Design and IPR Schemes of the Ministry of MSME. These erstwhile three schemes will operate as separate verticals with interflows and connections. These verticals will also be integrated sequentially and parallelly into one singular formulation to promote and encourage innovative activities for improved synergy and higher efficiency.

III. A MSME-Innovative (Incubation)

Description	The main objective of the scheme is to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovative MSMEs that seek the validation of their ideas at the proof of concept level. The scheme also supports engagement with enablers who will advise such MSMEs in expanding the business by supporting them in design, strategy and execution.
Nature of Assistance	<ul style="list-style-type: none"> ➤ Recognition of eligible institutions as Host Institute (HI) to act as Business Incubator (BI). ➤ Approval of Ideas of Incubatees submitted through Host Institute (HI) ➤ Financial Assistance up to maximum of Rs. 15 lakh per idea shall be provided to HI. The HI may invite ideas from MSME/others and after due diligence may submit the selected ideas through the MIS portal of the DC MSME website (https://my.msme.gov.in/inc /). ➤ Financial assistance for Plant and Machinery to HI and SEED Capital support fund for setting up of business
Achievement/Status	No. of Host Institutes approved : 39 No. of ideas approved : 87
Intended Beneficiaries	For Manufacturing MSMEs with UAM/UDYAM Registration.
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2021-22)	BE- Rs. 23.16 crore
Expenditure (31-12-2021)	Rs.1.52 crore

III.B MSME-Innovative (Design)	
Description	The objective of this component is to bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform. It aims to provide expert advice and cost effective solution on real time design problems for new product development, its continuous improvement and value addition in existing/new products.
Nature of Assistance	<ul style="list-style-type: none"> ➤ Financial assistance to the MSMEs under Design Scheme for the design projects for any MSME, 75% of the total project cost by GoI up to a maximum of Rs. 40 lakh in 3 stages. ➤ Financial assistance for the student design projects up to Rs. 2.5 lakh to the IA. 75% of the total project cost in 2 stages.
Achievement/Status	<ul style="list-style-type: none"> ➤ 20 nos. of MoUs signed with 6 IITs (Roorkee, Varanasi, Ropar, Kanpur, Bhubaneshwar, Indore), 14 NITs (Silchar, Nagpur, Puducherry, Arunachal Pradesh, Jaipur, Bhopal, Trichinapalli, Agartala, Warangal, Srinagar, Allahabad, Raipur, Kurukshetra, Surathkal) to work as implementing agencies under Design Scheme during FY 2020-21. ➤ No. of Design/Student Projects approved : 47
Intended Beneficiaries	For Manufacturing MSMEs with UAM/UDYAM Registration.
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2021-22)	BE: Rs. 15.21crore
Expenditure (31-12-2021)	Rs. 2.36 crore
III.C MSME-Innovative (IPR)	
Description	<p>The objective of the scheme is to improve the IP culture in India with the following interventions:</p> <ul style="list-style-type: none"> • To enhance the awareness of Intellectual Property Rights (IPRs) amongst the MSMEs and to encourage creative intellectual endeavor in Indian economy; • To take suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies developed by the MSMEs for their commercialization and effective utilization of IPR tools.

Nature of Assistance	<ul style="list-style-type: none"> ➤ Financial assistance for setting-up of IPFCs provided. ➤ Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design, financial assistance to the eligible applicants ➤ Submission of applications for reimbursement of Patent, Trademark, Geographical Indications (G.I.), Design, financial assistance through MIS portal of the DC MSME website https://my.msme.gov.in/MyMsme/Reg/COM_IprReim.aspx
Achievement/Status	<ul style="list-style-type: none"> ➤ Awareness programme approved: 193 ➤ No. of IP Facilitation Centres approved: 28 ➤ No. of Reimbursement for Patent/Trademark: 105
Intended Beneficiaries	For Manufacturing MSMEs with UAM/UDYAM Registration.
Implementation	Through the Offices of Development Commissioner (MSME), Ministry of MSME
Fund Allocation (2021-22)	BE- Rs. 25.57 crore
Expenditure (31-12-2021)	Rs. 0.14 crore

F. Other Schemes for the MSMEs across the country

I. The National Scheduled Caste and Scheduled Tribe Hub	
Description	<p>NSIC has been implementing National SC-ST Hub (NSSH), an initiative of Ministry of MSME, Govt. of India since its launch in 2016. The objective of this scheme is to provide professional support to the SC-ST Entrepreneurs to fulfill the mandate of 4% procurement from CPSEs as per Public Procurement Policy.</p> <p>Following are the schemes which have been implemented under National SC/ST Hub:</p> <ul style="list-style-type: none"> i) Special Credit Linked Capital Subsidy Scheme (SCLCSS), ii) Capacity Building Training programs for skill / entrepreneurship development and distribution of toolkits, iii) Special Marketing Assistance Scheme (SMAS),

	<p>iv) Reimbursement of membership fee of government supported e-commerce portals (MSME Mart, GeM, e-khadi, TRIFED, Tribes India etc.) - 80% or maximum of Rs. 25,000/- (excluding applicable taxes) whichever is less, per financial year</p> <p>v) Registration under Single Point Registration Fee on token payment of Rs.100 plus GST</p> <p>vi) Reimbursement of Membership fee of Export Promotion Councils (80% or Rs. 25,000/- whichever is lower),</p> <p>vii) Reimbursement of Bank loan processing fee (80% or Rs.1 Lac whichever is lower),</p> <p>viii) Reimbursement of Bank charges on Performance Bank Guarantee (PBG) (80% or Rs.1 Lac whichever is lower),</p> <p>ix) Reimbursement of Testing charges for testing of raw materials / products (80% or Rs.1 Lac whichever is lower),</p> <p>x) Reimbursement of short-term courses fee of top 50 NIRF ranked management institutions (90% or Rs.1 Lac whichever is lower),</p>
<p>Nature of Assistance</p>	<p>Financial assistance is provided under NSSH under the following sub- schemes/ interventions:</p> <ul style="list-style-type: none"> • Single Point Registration Scheme (SPRS) • Special Marketing Assistance Scheme (SMAS) • Special Credit Linked Capital Subsidy Scheme (SCLCSS) • Short-term course fee of top 50 NIRF rated management institutions to SC/ST entrepreneurs to build capacities of existing entrepreneurs • Distribution of Toolkits by training institutions to the successful trained SC/ST entrepreneurs • Testing fee charged of NABL and BIS accredited laboratories for SC/ST MSEs. • Bank charges for performance bank guarantee obtained by SC/ST MSEs for participation in Government Tenders • Bank loan processing fee • Membership fee charged by various Export Promotion Councils (EPCs) for SC/ST MSEs

Status	<ul style="list-style-type: none"> 495 SC/ST candidates have been trained in under capacity building training programmes. 433 SC/ST units facilitated to participate in 2 domestic exhibitions under SMAS component of NSSH. 56 Special VDPs were conducted with various CPSEs that were participated by 1946 SC/ST entrepreneurs. 888 SC/ST units were supported in 47 e-Tendering training programs. Organized 69 Awareness Programs on NSSH which were participated by 2369 SC/ST entrepreneurs. Assisted 453 SC/ST MSEs for registration under Single Point Registration Scheme (SPRS) and 2544 SC- ST entrepreneurs for enrolment on B2B portal "MSME Mart".
Application Process	<p>Who can apply: SC/ST entrepreneurs are eligible to get the assistance as per guidelines.</p> <p>How to apply: Interested SC/ST entrepreneurs may apply in the prescribed application form alongwith requisite documents as per respective guidelines to the nearest NSIC Branch Office / NSSH Office / online on www.scsthub.in or visit nearest CSC-VLE.</p> <p>Whom to contact: NSIC Branch Office / NSSH Office / NSSH Cell at NSIC Ltd., NSIC Bhawan, Okhla Industrial Estate, New Delhi (Contact details are available at www.nsic.co.in)</p>
Intended Beneficiaries	SC/ST Entrepreneurs
Fund Allocation (2021-22)	Rs. 150.00 crore (BE), RE –Rs.120.00 Cr
Expenditure 2021-22	Rs.101.87 Cr (as on 13.01.2022)
II. Scheme for Promotion of MSMEs in N.E. Region and Sikkim	
Description	<p>The Scheme component 'Promotion of MSMEs in North Eastern Region and Sikkim' approved by Govt. of India has the following sub-components: -</p> <ol style="list-style-type: none"> Setting up new and modernization of existing Mini Technology Centres. <p>Objective: The Scheme envisages financial assistance to State Governments for setting up new and modernization of existing Mini Technology Centres.</p>

	<p>Financial Assistance: The quantum of financial assistance will be equal to 90% of the cost of machinery / equipment / buildings, not exceeding Rs. 10.00 crore. Government of India funding would not be admissible towards cost of land and building cost will be maximum to the extent of 20% only.</p> <p>2. Development of new and existing Industrial Estates.</p> <p>Objective: Financial assistance for development of new and existing Industrial Estates.</p> <p>Financial Assistance: 80% of the cost of infrastructure facilities not exceeding Rs. 8.00 crore will be sanctioned for development of new and existing Industrial Estates. The infrastructure facilities will include power distribution system, water, telecommunication, drainage & pollution control facilities, roads, banks, storage and marketing outlets etc.</p> <p>3. Capacity Building of Officers.</p> <p>Objective: Capacity Building of officers engaged in promotion and development of MSMEs, by deputing them for various Techno-managerial training programmes in MSME Institutions such as NI-MSME, Hyderabad & MSME Technology Centres and other reputed organizations at national level.</p> <p>Financial Assistance: The expenditure towards training fee and the boarding/ lodging expenses of officers would be borne by Government of India under the scheme and would be paid directly to the Training Institutions (maximum 7 days). Expenditure towards TA/DA would be borne by the respective Departments / State Governments for the Domestic Training. In case of International Training Programmes, GOI will bear the expenditure towards TA/DA incurred during abroad journey [by economy class shortest route] only apart from the course fee (expenditure limit on both to be Rs. 1.5 Lakhs per participant). The expenditure pertaining to the domestic area shall be borne by the respective state Governments.</p>
	<p>4. Other Activities:</p> <p>Objective: The Scheme funds can also be used for undertaking various activities such as Research Studies (including assessment studies), Strengthening of Institutes etc. (Soft intervention only). It shall also include the demand based services like knowledge & human capital development, business development & access to operational services – finance, technology, infrastructure, markets and business networks, etc. These can be specially designed Projects formulated by State Governments or other organizations for development and promotion</p>

	<p>of enterprises in the areas of honey, bamboo, organic products etc. IT modules for ease of doing business for micro and small enterprises working in NER and Sikkim can also be developed.</p> <p>Financial Assistance: Each such intervention can be up to Rs. 1.00 crore with detailed justification on each component in DPR.</p>
Intended beneficiaries	All MSMEs
Fund Allocation (2021-22)	BE: Rs. 20.00 crore
Expenditure incurred (31-12-2021)	Rs. 17.93 Crore
III. Ministry of MSME UNIDO, GEF-5 Project on 'Promoting Market Transformation for Energy Efficiency in Micro, Small & Medium Enterprises'	
Background:	<p>The UNIDO, GEF-5 Project 'Promoting Market Transformation for Energy Efficiency in Micro, Small & Medium Enterprises' intends to develop and promote market environment for MSME by introducing energy efficient technologies and enhancing the use of identified technologies in the clusters. The programme focuses 10 clusters from seven sectors (Pulp & Paper, Textile, Food Processing, Pharma, Chemical & Dye, Foundry & Forging, Iron & Steel). The project is under the Global Environmental Facilities' (GEF) programmatic framework for energy efficiency in India and includes United Nations Industrial Development Organization (UNIDO) as the Implementing Agency (IA) and Ministry of MSME as the Lead Executing Agency (EA). The key executing partner for the project is Energy Efficiency Services Ltd (EESL). Small Industrial Development Bank of India (SIDBI) and Bureau of Energy Efficiency (BEE) are the guiding agencies for the project.</p>
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). The project has the following specific objectives:</p>

	<ul style="list-style-type: none"> a. promote implementation of energy efficiency in the MSME sector; b. create and sustain a mechanism that would ensure replication of energy efficiency measures in the sector; c. create a revolving fund by apportioning a part of the revenues from the aggregator (EESL) that would sustain the activities beyond the life of this project; and d. to address the identified barriers for scaling-up energy efficiency measures and consequently promote a cleaner and more competitive MSME industry in India.
<p>Energy Target:</p>	<p>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.</p>
<p>Achievement:</p>	<ul style="list-style-type: none"> ➤ Under the project, 740 surveys have been done under 10 clusters. Under these clusters, 100 baseline studies and 90 detailed energy audits has been completed. ➤ The programme has directly benefitted 110 MSME units so far which includes MSME units, MSME technology manufacturers and technology suppliers under 19 technologies and capacity of 2500 MSME personnel has been built through organization of 35 technical workshop till October 2021. From the project, 470 MSME units will be directly benefitted by adoption of 35 energy efficient technologies. So far, due to this intervention, around 50 MSME units have implemented these energy efficient technologies in their units. ➤ The project is also in the process of developing and train 100 local service providers (LSPs) related to those energy efficient technologies ➤ It is on the path of creating an investment opportunities to the tune of 150mnUSD. ➤ In total so far, 17 technologies have been implemented in 31 MSME Units at the identified clusters which has resulted into reduction of 3585.21 tonnes of CO2 and allied saving of 697.906 MWh of Electricity, 1203.7 tonnes of Coal, 234 MT/y of Furnace Oil and 25039 KL of Water, 98512 SCM/Y of Natural Gas and 321 Tonnes of Material per year. This in terms of monetary value can be accounted to the tune of Rs. 155.66 Lakh per year.

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



Hon'ble Minister Shri Narayan Rane inaugurating the North-East MSME Conclave

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. 1608.61 crore in BE 2021-22 had been earmarked exclusively for the Region which comprise the States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.

Budgetary outlay and Expenditure for the North-East Region during 2017-18 to 2021-22 (Upto 31.12.2021)

(Rs in Crore)

Year	Budget Allocation	10% Budget Allocation to NER	Expenditure NER
2017-18	6481.96	643.85	590.36
2018-19	6552.61	670.05	671.85
2019-20	7011.29	755.26	720.55
2020-21	7572.20	758.93	482.07
2021-22	15699.65	1608.61	1016.03*

* (Tentative Expenditure upto 31.12.2021)

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

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

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

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

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

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

5.1.2.2 Development of new and existing Industrial Estates.

Objective: Development of New and existing Industrial Estates

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

5.1.2.3 Capacity Building of Officers.

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

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

5.1.2.4 Other Activities:

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

These can be specially designed Projects formulated by State Governments or other organizations for development and promotion of enterprises in the areas of honey, bamboo, organic products etc. IT modules for ease of doing business for micro and small enterprises working in NER and Sikkim can also be developed.

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

5.1.2.5 Physical Achievements under the scheme component:

- The 1st phase of Nagaland Tool Room & Training Center (NTTC), Dimapur, and Nagaland has been inaugurated by Hon'ble Chief Minister of Nagaland on 08.12.2018 in the presence of Secretary (MSME). The full & final installment of GoI Grant of Rs.5.50 Crores has also been released in March 2019 to complete the project. The project is completed.
- The Tool Room & Training Center (TRTC), Agartala, Tripura has been set up and was dedicated to the nation by Hon'ble Chief Minister of Tripura on 29.12.2018 in the presence of Hon'ble Minister for MSME(I/C), Secretary (MSME).The project is completed.
- Tool Room & Training Centre (TRTC) Tinsukia, Assam. The 1st phase of the project has been completed. The final GoI grant has been released in March 2020. The installation of machinery & equipment's is in process and project is under implementation.
- Establishment and strengthening of Resource Development Centre of Skillpedia Foundation at Gangtok, Sikkim has been completed.
- During the year 2019-20 total 17 No. of new projects were approved in the 5th & 6th PAMC meeting of the scheme component "Promotion of MSMEs in NER & Sikkim". The projects include Industrial Infrastructure Development projects, Mini Technology Centre & other activities. First/ Second instalment of GoI grant for all the projects was released and projects are under implementation.
- Creation of Technology Centre for Bamboo Products Industry at Sikkim has been completed.
- Setting up of "Agro Based Rural Technology & Incubation Centre' at NTTC Dimapur" Nagaland has been completed.
- Under the sub component capacity building of officers engaged in promotion of MSMEs in NER & Sikkim total 18 no. of projects (14-International & 04-Domestic) were approved out of which two international training programmes i.e. Bangkok, Thailand & Singapore has been completed.
- During the year 2020-21 total 12 No. of new projects were approved in the 7th & 8th PAMC meeting of the scheme component "Promotion of MSMEs in NER & Sikkim". The proposals include Industrial Infrastructure Development projects, Mini Technology Centers & projects under other activities and the pre project activities are under taken and First installment of GOI released.
- Proposal for Setting up of Infrastructure development project for industrial complex at mission Tilla, Dharamanagar, North Tripura has been approved in the 6th meeting of PAMC held on 06.03.2019 with a project cost of Rs.10.19 Cr., out of which, GoI assistance is as grant-in-aid of Rs.8.00 Cr. The final installment of GoI released.

Financial Achievement up to 31.12.2021:

BE 2021-22	Rs. 20.00Cr.
Expenditure till date	Rs. 12.98Cr.
Expenditure may be achieved till March 2022	Rs. 20.00Cr.

5.1.3 KVIC in the North-East

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

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

5.1.3.3 Khadi and Village Industries in the North East States

State-wise Physical Performance of Khadi # in NER during 2021-22.

Sl. No.	State	Upto 31.12.2021			Expected upto 31.03.2022		
		PRODUC-TION (Rs. In lakhs)	SALES (Rs. In Lakhs)	Cumulative EMPLOY-MENT (Number)	PRODUC-TION (Rs. In lakhs)	SALES (Rs. In Lakhs)	Cumulative EMPLOY-MENT (Number)
1.	Arunachal Pradesh	1.49	3.40	31	1.55	3.63	31
2.	Assam	512.33	446.96	5144	538.25	478.69	5144
3.	Manipur	5.88	3.55	179	6.12	3.80	179
4.	Meghalaya	9.65	5.94	59	9.84	6.23	59
5.	Mizoram	0.00	0.00	0	0.00	0.00	0
6.	Nagaland	10.96	40.44	295	11.40	43.31	295
7.	Sikkim	0.00	0.00	0	0.00	0.00	0
8.	Tripura	0.00	0.00	0	0.00	0.00	0
TOTAL		540.31	500.29	5708	567.16	535.66	5708

Including Polyvastra & Solarvastra

5.1.3.4 State-wise Physical Performance of Village Industries in NER during 2021-22.

Sl. No.	State	Upto 31.12.2021			Expected upto 31.03.2022		
		PRODUCTION (Rs. In lakhs)	SALES (Rs. In Lakhs)	Cumulative EMPLOYMENT (Number)	PRODUCTION (Rs. In lakhs)	SALES (Rs. In Lakhs)	Cumulative EMPLOYMENT (Number)
1.	Arunachal Pradesh	10210.09	15766.04	0.24	14610.77	22571.97	0.24
2.	Assam	124681.26	184481.15	6.08	218392.63	327056.74	6.43
3.	Manipur	53000.86	76693.30	1.40	91736.91	135014.98	1.57
4.	Meghalaya	24059.41	34103.67	0.69	47439.68	69353.30	0.78
5.	Mizoram	41911.41	66250.04	1.43	66660.91	105092.14	1.50
6.	Nagaland	56047.92	77761.09	1.16	86790.55	122431.77	1.25
7.	Sikkim	6502.54	9723.95	0.28	9419.03	14129.74	0.28
8.	Tripura	41153.33	60796.33	1.36	64043.37	95322.38	1.43
	TOTAL	357566.82	525575.57	12.64	599093.85	890973.02	13.48

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

5.1.4.1 A total number of 7,401 PMEGP Projects were assisted by utilizing Margin Money Subsidy of Rs. 170.99 Crore in NE States during the year 2020-21. PMEGP performance in NER States during 2020-21 for New Units is as under:

Sr. No.	State	Margin Money allocation (Rs. in lakh)	Margin Money utilized# (Rs. in lakh)	Units assisted (Number)	Estimated employment generated (Number)
1	Sikkim	191.63	152.28	57	456
2	Arunachal Pradesh	479.08	232.63	98	784
3	Nagaland	4296.52	2045.47	740	5920
4	Manipur	5156.79	5899.03	1556	12448
5	Mizoram	2893.48	1412.46	810	6480
6	Tripura	3072.38	1829.57	842	6736
7	Meghalaya	3837.48	579.65	359	2872
8	Assam	14589.04	4948.48	2939	23512
	TOTAL	34516.4	17099.57	7401	59208

including un-utilized balance funds of previous year

5.1.4.2 Total number of 3190 PMEGP Projects were sanctioned by involving Margin Money Subsidy of Rs. 73.13 Crore in NE States during the year 2021-22. PMEGP performance in NE States during 2021-22 (31.12.2021) is as under

Sr. No.	State	Margin Money allocation (Rs. in lakh)	Margin Money utilized# (Rs. in lakh)	Units assisted (Number)	Estimated employment generated (Number)
1	Sikkim	240.52	52.53	24	192
2	Arunachal Pradesh	675.7	336.62	86	688
3	Nagaland	4453.49	1281.32	490	3920
4	Manipur	6928.56	1599.65	460	3680
5	Mizoram	2984.23	398.05	189	1512
6	Tripura	3499.3	1058.65	453	3624
7	Meghalaya	3928.23	323.94	206	1648
8	Assam	14887.25	2262.59	1282	10256
	Total	37597.28	7313.25	3190	25520

including un-utilized balance funds of previous year

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

State	2017-18	2018-19	2019-20	2020-21	2021-22 (upto 31.12.21)
Arunachal Pradesh	209	280	211	98	86
Assam	2282	3737	2587	2939	1282
Manipur	600	1291	1173	1556	460
Meghalaya	75	390	377	359	206
Mizoram	249	1123	760	810	189
Nagaland	930	1208	1109	740	490
Sikkim	37	55	79	842	24
Tripura	1116	1179	963	57	453
TOTAL	5498	9263	7259	7401	3190

5.1.5 SFURTI Projects in North East States:

In 2020-21, 9 clusters have been approved in the NE States benefitting 4,126 artisans with a Government of India assistance of Rs. 29.14 cr. These clusters are in bamboo, agro-processing, honey and textile sector.

Total 31 clusters have already become functional in NE States.

5.1.6 COIR BOARD in North-East

5.1.6.1 North East Coir Expo 2021

The Board has organized an exclusive exhibition of Coir Products in connection with Azadi Ka Amrit Mahotsav at Kalakshetra, Guwahati during the period from 16th to 19th December 2021. The event was inaugurated by the Hon'ble Minister of State for MSME, Shri. Bhanu Pratap Singh Verma in the presence of Hon'ble Chairman, Coir Board. The inauguration programme was graced by Shri. Chandra Mohan Patowary, Hon'ble Minister for, Commerce and Industry, Transport, Parliamentary Affairs, Skill, Employment & Entrepreneurship Development, Act Easy Policy Affairs, Govt. of Assam, Shri. T.B Borah, Director Horticulture, Govt. of Assam. The stall area was inaugurated by Hon'ble Chairman Coir Board and has interacted with the participants of all the 28 stalls. There were stalls of CCRI, NCTDC, CICT, Guwahati Showroom. Various Coir Manufacturers/ Suppliers have also displayed their products during the event in the stalls allocated. A special attraction of the expo was 3D holographic display which highlighted various products and initiatives of Coir Board. Demonstration of various processes of coir products with machineries was also organized.



5.1.7 NSIC in North Eastern Region (NER)

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

North-East Zone has done MSME NE Conclave in august presence of Hon'ble Cabinet Minister MSME with more than 250 SCST participants.

- Activities undertaken are Vendor Development Program & Awareness Program with IOCL, RINL, NE Frontier Railways, BCPL, NEEPCO, FCI and also with various associations including Laghu Udyog Bharti, ICC etc. SC/ST Hub has done 12 webinars with above 500 participants.

- The total trainees who were trained/ being trained in various trades under Technical Incubation Centre are 580 participants upto December, 2021.
- The total units supported under Spacial Marketing Assistance Scheme (SMAS) for SCST Participants are 175 through 6 Domestic Exhibitions up to December, 2021

5.2 Activities targeted at welfare of women

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

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

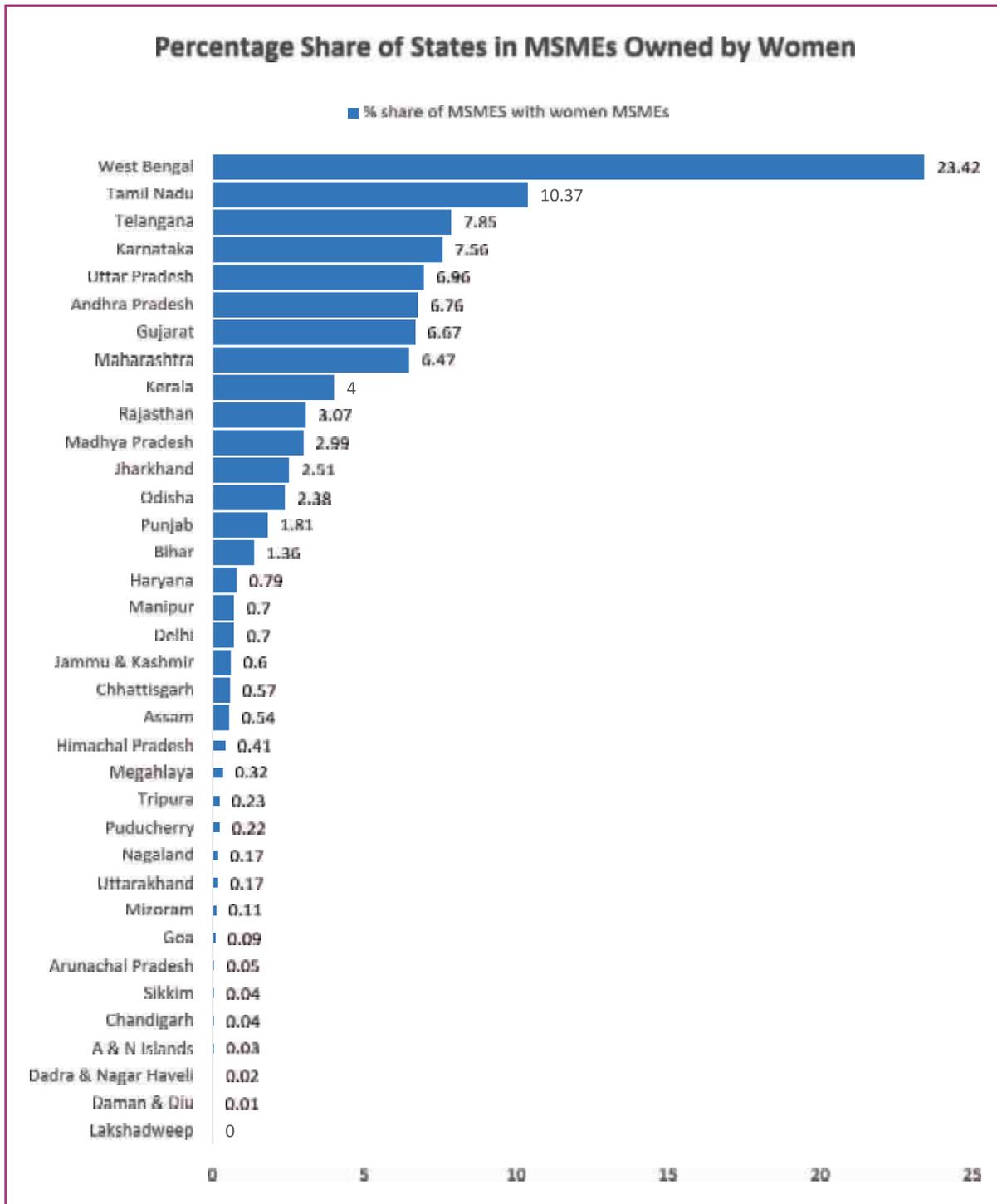


State-wise Distribution of Proprietary MSMEs by Gender of Owners [NSS 73rdRound]

Sl. No.	State/UTs	Male	Female	All	Share of State among All MS-MEs with Male Owners(%)	Share of State among All MS-MEs with Female Owners (%)
1	West Bengal	5583138	2901324	8484462	11.52	23.42
2	Tamil Nadu	3441489	1285263	4726752	7.10	10.37
3	Telangana	1459622	972424	2432046	3.01	7.85
4	Karnataka	2684469	936905	3621374	5.54	7.56
5	Uttar Pradesh	8010932	862796	8873728	16.53	6.96
6	Andhra Pradesh	2160318	838033	2998351	4.46	6.76
7	Gujarat	2375858	826640	3202499	4.90	6.67
8	Maharashtra	3798339	801197	4599536	7.84	6.47
9	Kerala	1647853	495962	2143816	3.40	4.00
10	Rajasthan	2261127	380007	2641134	4.67	3.07
11	Madhya Pradesh	2275251	370427	2645678	4.70	2.99
12	Jharkhand	1250953	310388	1561341	2.58	2.51
13	Odisha	1567395	295460	1862856	3.24	2.38
14	Punjab	1183871	224185	1408056	2.44	1.81
15	Bihar	3239698	168347	3408044	6.69	1.36
16	Haryana	831645	98309	929953	1.72	0.79
17	Delhi	827234	86742	913977	1.71	0.70
18	Manipur	86383	86604	172987	0.18	0.70
19	Jammu & Kashmir	624056	74785	698841	1.29	0.60
20	Chhattisgarh	727203	71201	798403	1.50	0.57
21	Assam	1128411	66665	1195076	2.33	0.54

Sl. No.	State/UTs	Male	Female	All	Share of State among All MS-MEs with Male Owners(%)	Share of State among All MS-MEs with Female Owners (%)
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 MSMEs owned by Women



5.2.3 Prime Minister's Employment Generation Programme (PMEGP)

Under PMEGP higher subsidy is provided to women beneficiaries. Since inception (i.e. 2008-09 to 31.12.2021), a total of 2,22,457 projects have been assisted to women entrepreneurs under PMEGP. The cumulative data on number of women beneficiaries for the last five years

(2016-17 to 2020-21) and current year upto 31.12.2021 is as follow:

(Micro Enterprises / Projects: in Numbers)YEAR	WOMEN ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2016-17	14768
2017-18	15669
2018-19	25434
2019-20	24720
2020-21	27285
2021-22 (upto 31.12.2021)	20598
TOTAL SINCE INCEPTION (UPTO 31.12.2021)	222457

5.3 Welfare for persons with disabilities

5.3.1 This Ministry is maintaining 'reservation roster' as per the instructions on the subject. The vacancies arising out of 100-point roster for the disabled persons for the Ministry and its attached O/o DC (MSME), are regularly intimated to the Department of Personnel and Training for filling up of such posts. Besides other facilities (like conveyance allowance), as per the Government of India's instructions, also provided to the disabled persons working in various offices of the Ministry.

5.3.2 The NSIC and NIMSME are providing necessary reservation/preference for the training in different fields of entrepreneurship development and related training modules.

5.3.3 PMEGP – Under PMEGP Physically Disabilities beneficiaries are treated as special category and are entitled for higher rate of subsidy and lower personal contribution. Since inception (i.e. 2008-09 to 31.12.2021), a total of 4473 projects have been assisted to Physically disabled entrepreneurs under PMEGP. Data on number of PHC beneficiaries for the last five years (2016-17 to 2020-21) and current year upto 31.12.2021 is as follow:

Year	PHC ENTREPRENEURS (BENEFICIARIES) UNDER PMEGP
2016-17	184
2017-18	44
2018-19	495
2019-20	414
2020-21	400
2021-22 (Upto 31.12.2021)	214
Total	4473

5.4 International Cooperation

5.4.1 Worldwide, the MSMEs have been accepted as the engine of economic growth for promoting equitable development. Similarly, in India also, MSMEs have played an important role in export promotion of the country. However, the progression of COVID-19 virus across the globe from beginning of the year 2020 brought in ample problems for trade and many other sectors of the economy. To maintain its niche in the international and global markets, MSMEs have been required to remain globally competitive and have to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demands, emergence of new markets, etc.

5.4.2 With agility and dynamism, the sector has shown admirable innovation and adaptability in the past. However, MSMEs have been facing great challenges due to the nationwide lockdown that was imposed as a measure to curb the virus. With consistent measures being taken in India to curb the virus and boost MSMEs to sustain the economic climate, the future prospects appear to be promising. M/o MSME and its organizations, through its various Schemes and programmes, have been providing support to the Indian MSME sector by giving them exposure of the international market; latest technology; sharing of experiences and best management practices in the international arena. In continuation of this endeavor, M/o MSME has entered into long term Agreements, Memorandum of Understanding/Joint Action Plan with 19 countries viz. Tunisia, Romania, Rwanda, Mexico, Uzbekistan, Lesotho, Sri Lanka, Algeria, Sudan, Cote d'Ivoire, Egypt, Republic of South Korea, Mozambique, Botswana, Indonesia, Vietnam, Mauritius, Sweden and UAE.

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

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

- A Virtual G2G webinar between India and Brazil was held on 03.03.2021. The Indian side was led by Joint Secretary, Ministry of Micro, Small and Medium Enterprise (MSME). During the meeting, both sides shared their policies & practices on the development of MSMEs in their respective countries. India also expressed willingness for renewal of the MoU between National Small Industries Corporation Ltd. (NSIC), a CPSE under the Ministry of MSME, Govt. of India, and SERBRAE of Brazil.
- A Virtual Meeting between India and Algeria was held on 27.04.2021. During the meeting, both sides shared their policies & practices on the development of MSMEs in their respective countries, exchanged views on potential areas of bilateral cooperation and potential sectors for B2B cooperation/VC meetings.

- A virtual meeting on developing MSME Partnership was held between India and Brazil on 5th May 2021 involving officers of technical spheres from both sides. Both the country representatives exchanged their policies & experiences in the development of MSMEs and discussed the potential sectors for B2B engagements between the two sides.
- A meeting between India and Serbia was held on 11.05.2021 through video conferencing both sides shared their policies & programs on the development of MSMEs in their respective countries, and exchanged views on potential sectors for B2B cooperation & meetings between MSMEs of both sides.
- An India-Mongolia Virtual Meeting on MSME was held on 27.05.2021. Both the country representatives shared their policies & experiences on the development of MSMEs in their respective countries and exchanged views on potential sectors for B2B engagements between MSMEs of both countries.
- India and Cyprus on 09.06 2021 participated in a virtual meeting. During the meeting, both sides shared their policies & programs on the development of MSMEs in their respective countries, exchanged views on potential sectors for B2B cooperation, and meetings between MSMEs of both sides.
- A Virtual Meeting between India and South Africa on MSME was held on 11.06.2021. In the meeting, both sides shared their policies & experiences on the development of MSMEs in their respective countries; exchanged views on potential sectors for B2B engagements between MSMEs of both countries. South African representative proposed for exploring a MoU at Govt. to Govt. between both the countries for cooperation in the field of MSMEs.
- Ministry of MSME organized a conference (in virtual mode) on “Indian MSMEs – Growth Engines of Economy” on 28th June, 2021 to celebrate the International MSME Day and also to acknowledge the contribution of MSME sector to the country’s economy.
- BRICS MSME Roundtable 2021 was hosted by the Ministry of Micro, Small and Medium Enterprises on 22nd July 2021 (in virtual mode). The roundtable witnessed participation by senior functionaries from BRICS nations. In the Roundtable Vision of Post Covid roadmap and mutual collaboration leveraging BRICS platform for accelerated development of MSMEs were discussed.
- A virtual meeting on MSMEs was held between India and Ireland on 12.08.2021. During the meeting, both sides shared their policies & programs on the development of MSMEs in their respective countries and exchanged views on potential sectors for B2B cooperation and meetings between MSMEs of both sides.
- The IBSA 6th Tri-nations Virtual Conference on Small and Medium, sized Enterprises (SME) was hosted by the Ministry of MSME, Gol from 02-03 Sept, 2021 in association

with the National Small Industries Corporation Ltd. (NSIC), Brazilian Micro and Small Business Support Service (SEBRAE), Department of Small Business Development (DSBD) & Small Enterprise Development Agency (SEDA), South Africa. The theme of the tri-nation summit was: - "Development Role of SMEs in creating equal economic opportunities for sustainable demography". The conference witnessed participation by senior functionaries from IBSA nations.

General Statutory Obligations



Deputy Director General (DPS), receiving the annual programme and other documents from Vice-Chairman of the 3rd Sub-Committee of the CPOL on 30.10.2021.

General Statutory Obligations

6.1 Official language

- 6.1.1** The Union of India is constitutionally obligated to use the Hindi in Devanagari script as its official language. Government policy aims at progressively increasing the use of Hindi in official work. Effective steps were taken during the year in the Ministry of MSME to ensure the compliance of Official Language Policy, implementation of the annual programme and compliance with the various orders of the Government of India on the recommendations of the Committee of Parliament on Official Language.
- 6.1.2** Progress has been made in the progressive use of Hindi in official business. The Ministry has a functional Hindi language website at: <http://msme.gov.in>
- 6.1.3** All documents such as general orders, notifications, press communiqué, contract, agreement, tender forms and notices, resolution, rules, memorandum /office memorandum, administrative reports and official papers laid before a House or both the Houses of Parliament under the Section 3(3) of the Official Languages Act, 1963 are issued bilingually, i.e. both in Hindi and English. General orders meant for departmental use were issued in Hindi only. All letters received in Hindi were replied to in Hindi.
- 6.1.4** The meeting of Hindi Advisory Committee of Ministry of Micro, Small and Medium Enterprises are held under the chairmanship of the Hon'ble MSME Minister wherein important decisions are taken. The Departmental Official Language Implementation Committee under the Chairmanship of the Joint Secretary (In-Charge of Hindi) in the Ministry of MSME has already been constituted. Quarterly meetings of the Committee are organized regularly and important decisions for use of Hindi in official work are taken. Effective steps for ensuring compliance of the decisions have also been taken.
- 6.1.5** Correspondence in Hindi: Letters to State Governments, Union Territory and Central Government offices located in regions 'A' and 'B' were issued in Hindi, to the extent possible. Similarly, letters were sent in Hindi to Central Government offices located in region 'C' as per the targets laid down in the Annual Programme. About 86% correspondence was made in Hindi in region 'A', 85% in region 'B' and 76% in region 'C' up to the quarter ending September 2021.
- 6.1.6** Monitoring and Inspections: In order to ensure the implementation of the Official Language Policy, monitoring is done through reviewing the quarterly progress reports. During the years 05 sections of the Ministry and attached organizations i.e. KVIC headquarter Mumbai, NSIC, Regional offices and NSIC zonal office, Coir Board showroom and sales depot, Mumbai, NSIC hqrs, Delhi, NIMSME, Hyderabad, NSIC Zonal office, Hyderabad, KVIC state office and Coir Board Regional office, Bangalore, Coir Board hqrs, Kochi, NSIC branch office, Kochi etc.

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

6.1.7 Hindi Month: Hindi month was celebrated from 14th September, 2021 to 13th October 2021 in the Ministry of Micro, Small and Medium Enterprises. To encourage and motivate the employees/officers for doing official work in Hindi, various competitions like Hindi Typing, Hindi Essay Writing, Noting and Drafting in Hindi, General Hindi, Dictation, quiz, speech in Hindi, Kavita path and Hindi work in the sections were organized. A large number of officers and employees participated in these events with enthusiasm. The message of Hon'ble Minister(MSME) on the occasion of Hindi Day 2021 was circulated on the 14th September in the Ministry of MSME as well as in its attached and subordinate offices for compliance.

6.1.8 Use of Hindi in attached Offices and statutory bodies:

6.1.8.1 Office of DC (MSME) : During the period, the Hindi section of O/o the Development Commissioner (MSME) has taken many action to ensure continuous and smooth compliance of the Official Language Act, Rules and orders of the Hon'ble President on the recommendation of the Committee of Parliament on Official Language in the Headquarter as well as its subordinate offices. All forms, reports, parliamentary questions and papers covered under section 3(3) were prepared bilingually (Hindi and English) even during the COVID-19 pandemic.

It is worth mentioning that the 3rd Sub-committee of Committee of Parliament on Official Language (CPOL) has inspected the progress and implementation of Official Language in the O/o DC (MSME) on 30.10.2021 and its field offices ie. MSME-Development Institute, Ahmadabad on 21.09.2021, and Central Footwear Training Institute, Agra on 27.12.2021. All the necessary work completed related to said inspection with dedication and due diligence.

During the Hindi Fortnight Hindi Diwas (on 14th September, 2021), workshop, poetry recitation, stenography competition, essay competitions were also organized between 14th September to 30th September, 2021 in which the officers and employees of head quarters participated with full enthusiasm. Special cooperation has been done for the translation related to publicity & advertising. IT tools were also very popular during COVID-19 pandemic. Therefore, through IT tools like Unicode, E-Mahashabdkosh, Kanthasth and Mantra etc related support was provided to all the sections of the office of DC (MSME) and its subordinate offices as well.

6.1.8.2 KVIC: Khadi and Village Industries Commission (HQ), Mumbai has a full-fledged Hindi Directorate which is responsible to implement the Official Language policy and guidelines issued from time to time by the Department of Official Language, Ministry of Home Affairs. Hindi Pakhwada was organized from 14th September, 2021 to 30th September, 2021 in which various Hindi competitions were held and the winners were awarded. Sub-ordinate offices, of the Commission and Directorates of the headquarters were inspected. The meeting

of Official Language Implementation Committee and Hindi workshops were organized regularly in the commission. The website of the commission is bilingual. The compliance of the Section - 3 (3) of Official Language Act, 1963 is ensured in the Commission.

6.1.8.3 MGIRI: To promote the use of Hindi (Rajbhasha) in office activities, quarterly workshops on relevant topics have been organised, progress of use of Hindi in official communications, advertisement in bilingual etc. have also been reviewed in the quarterly meeting of Executive Committee of the Institute and found satisfactory, Hindi Pakhwada have been organised during 14-28 September 2021 in the institute in which competitions on note writing, translation from English to Hindi, recitation, oration and knowledge of Hindi have been organised among staffs of the institute.

6.1.8.4 Coir Board: Coir Board is continuing its efforts to promote the use of Official Language of the Union in all its establishments. All the documents under Section 3(3) were issued bilingually and letters received in Hindi were replied in Hindi under Rule (5). Quarterly OLIC meetings were conducted. Virtual Hindi workshops on Official Language were organized for all the Officers and Staff members of Coir Board all over. Hindi Pakhwada was organized from 14th September, 2021 to 30th September, 2021 in which various Hindi competitions were held and the winners were awarded.

6.1.8.5 NSIC: NSIC continuously strives to promote the use of Hindi in official work. The meeting of Official Language Implementation Committee and Hindi workshop were regularly organized in NSIC. During the year Hindi Pakhwada was organized from 14th September, 2021 to 30th September, 2021.

6.1.8.6 NI-MSME

On the occasion of Hindi Day 2021 Hindi Pakhwada was celebrated in the institute. During this period various Hindi programmes were conducted. Different types of training programmes and workshops were conducted in the institutes.

6.2 Vigilance

6.2.1 The Vigilance Division of the Ministry is headed by a part-time Chief Vigilance Officer (CVO) of the rank of Joint Secretary who functions as the nodal point for all vigilance matters, in consultation with the Central Vigilance Commission and Investigating Agencies.

6.2.2 The Ministry is implementing the guidelines/instructions issued by the Department of Personnel & Training and the Central Vigilance Commission on creating greater awareness of vigilance among the users of its services. During the period under report, the references/vigilance complaints received from various sources in the Ministry/Attached Office/Organizations under the Ministry were replied to/disposed off.

6.2.3 Awareness Week was observed from 26th October, 2021 to 1st November, 2021. During this period Essay Writing and Speech Competitions were organized in the Ministry to spread awareness among employees on the issues relating to anti-currupcion

6.2.4 The Vigilance Division deals with the appeals preferred by employees of the organizations functioning under the Ministry on the penalties imposed on them as also complaints, etc. received against the functionaries of these organizations and disciplinary proceedings against officers of the Ministry and Assistant Directors and above level officers of O/o DC (MSME). The Vigilance Division also performed the functions like Maintenance of Annual Performance Appraisal Reports (APARs) of Officers and Staff including online system of SPARROW <https://sparrow.eoffice.gov.in>, All cases falling under CCS (Conduct) Rules, 1964 including Annual Property Return Statement of the employees, Safe custody of mortgage bonds/deeds and Vigilance clearance for administrative purposes.

6.2.5. During the period under report, 27 complaints were received and were closed/disposed off in consultation with Central Vigilance Commission, wherever applicable.

6.2.6. During the period under report, 1 disciplinary case was disposed of by imposing penalty under CCS (CCA) Rules, 1965.

6.3 Citizen's Charter

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

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

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

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

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

suggestions received in the Ministry. The address, phone and fax numbers of the Information and facilitation Counter and the Grievance Cell are as follows:

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

6.4 Right to Information

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

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

6.5 Prevention of Sexual Harassment

- 6.5.1 In accordance with the provisions contained in the Sexual Harassment of Women at Work Place (Prevention and Redressal) Act, 2013, an Internal Complaints Committee has been constituted in the Ministry.
- 6.5.2 During the year 2021-22 (Upto December, 2021) no case was reported to the Internal Complaints Committee and no case is pending with the ICC.
- 6.5.3 The online complaint management system-“She box” (Sexual Harassment electronic-Box) introduced by the Ministry of Women and Child Development to enable women employees of the Central Government to file complaints directly. It has been given wide publicity by the Ministry among its employees and attached /subordinate organizations.

Annexures

I – VI

Annex-I

1. Plan Allocation and Expenditure During 2018-19, 2019-20, 2020-21 and 2021-22 (Upto 31.12.2021)

(Rs. in crore)

Items	2018-19	2019-20	2020-21	2021-22
SME DIVISION				
BE	170.29	213.99	223.72	221.10
RE	143.03	174.93	171.54	208.65
Expenditure	135.61	136.08	169.68	109.11*
ARI DIVISION				
BE	3308.24	3641.75	4066.94	2927.54
RE	3488.40	3714.43	2570.98	4202.73
Expenditure	3577.98	3692.20	2872.76	2446.58*
O/o DC(MSME)				
BE	3074.08	3155.55	3281.54	12551.01
RE	2921.18	3121.93	2921.70	11288.27
Expenditure	2799.53	2889.25	2605.06	8206.03*
Total BE	6552.61	7011.29	7572.20	15699.65
Total RE	6552.61	7011.29	5664.22	15699.65
Total Expenditure	6513.12	6717.53	5647.50	10761.72*

* (Tentative Expenditure upto 31.12.2021)

2. Status of Action Taken Notes in r/o Audit Observations on C&AG Paras

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

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

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

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

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

Sl. No.	Name and Address of the organisation	Website	E-mail	Telephone	Fax
1	UdyogBhavan, New Delhi and Medium Enterprises, Udyog Bhavan, New Delhi – 110 107	www.msme.gov.in	min-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
2	Office of Development Commissioner (MSME), 7 th Floor, A-Wing, Nirman Bhavan, New Delhi – 110 108	www.dcmsme.gov.in; www.laghu-udyog.com; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
3	Khadi and Village Industries Commission, (KVIC), “Gramodaya” 3, Irla Road, Vile Parle (West), Mumbai - 400056, Maharashtra	www.kvic.org.in	kvichq@bom3.vsnl.net.in, ditkvic@bom3.vsnl.net.in, dit@kvic.gov.in	022-26714320-25/ 26716323/ 26712324/ 26713527-9/ 26711073/ 26713675	022-26711003
4	Coir Board, “Coir House”, M.G. Road, Ernakulam, Kochi-682016, Kerala	www.coirboard.gov.in	info@coirboard.org coirboard@nic.in	0484-2351900 2351807, 2351788, 2351954, Toll Free – 1-800-4259091	0484-2370034 2354397
5	National Small Industries Corporation Limited (NSIC), NSIC Bhawan, Okhla Industrial Estate, New Delhi – 110 020	www.nsic.co.in	info@nsic.co.in,	011-26926275 26910910 26926370 Toll Free 1-800-111955	011-26932075 26311109
6	National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad – 500 045	www.nimsme.org	registrar@nimsme.org	040-23608544-46 23608316-19	040-23608547 23608956 23541260
7	Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	www.mgiri.org	director.mgiri@gmail.com	0752-253512	0752-240328

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

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
1	Andaman & Nicobar (UT)	Br. MSME-DI	Port Blair	Dollygung Industrail Estate, P.O. Jungle Ghat, Port Blair-744103	03192-252308		brdcddi-pprt@dcmsme.gov.in
2	Andhra Pradesh	MSME-DI	Visakhapatnam	F-19-22, Block D IDA, Autonagar, Visakhapatnam- 530012	0891-2517942 /2701061	0891-2517942	brdcddi-vish@dcmsme.gov.in
3	Telangana	MSME-DI	Hyderabad	Narsapur Cross Roads, Bala Nagar, Hyderabad-500 037	040-23078857	040-23078857	dcddi-hyd@dcmsme.gov.in
4	Arunachal Pradesh	Br. MSME-DI	Itanagar	APIDFC Building, 'C' Sector, Itanagar-791111	0360-2291176	0360-2291176	brmsme.itan@gmail.com
5	Assam	MSME-DI	Guwahati	Industrial Estate, M.R.D Road , P.O. Bamuni- maidam, Guwahati-781021	0361-2550052, 2550298	0361-2550298	dcddi-guwahati@dcmsme.gov.in
		Br. MSME-DI	Silchar	Link Road Point, N.S Avenue, Silchar-788006	03842-247649	03842-241649	brdcddi-silc@dcmsme.gov.in
		Br. MSME-DI	Diphu (KarbiAnglong)	Behind Civil Hospital, Near Nehru Yuva Kendra, Diphu-782460	03761-272549	03671-272549	brmsmediphu@gmail.com
		Br. MSME-DI	Tezpur	Darrang College Road, Tezpur-784001	03712-221084	03712-221084	brdcddi-tezp@dcmsme.gov.in
6	Bihar	MSME-DI	Muzaffarpur	Institute, Goshala Road, P.O Ramna, Muzaffarpur-842002.	0621-2282486 /2284425	0621-2282486	dcddi-mzfpur@dcmsme.gov.in
		MSME-DI	Patna	Patliputra Industrial Est., Patna-800013	0612-2262568	0612-2262719	dcddi-patna@dcmsme.gov.in
7	Chattisgarh	MSME-DI	Raipur	Near Urkura Railway Station, Bhanpuri Industrial Area, Raipur (C.G)-492001	0771-2427719	0771-2422312	dcddi-raipur@dcmsme.gov.in
8	Dadra & Nagar Haveli (UT)	Br. MSME-DI	Silvasa	Masat Industrial Estate, Silvassa-396230	0260-2640933	0260-2640933	brdcddi-silv@dcmsme.gov.in
9	Delhi (NCT)	Br. MSME -DI	New Delhi	Bal Sahayog Kendra, Connaught Place, New Delhi.		011-23411950	Ramawatar.singh@nic.in
		MSME-DI	New Delhi	Shaheed Capt. Gaur Marg, Opp. Okhla Industrial Estate, New Delhi-110 020.	011-26847223, 26838369,	011-26838016	dcddi-ndelhi@dcmsme.gov.in
10	Goa	MSME-DI	Margoa	Opp. Konkan Railway Station (Quepem Road), Margao-403 601.	0832-2705092	0832-2710525	dcddi-go@dcmsme.gov.in

Sl. No.	State	Name of the Institute	Location	Address	Land Line No.	Fax No.	E-mail ID
11	Gujarat	MSME-DI	Ahmedabad	Harsiddhh Camber, 4th Floor, Ashram Road (Gujarat), Ahmedabad-380014	079-27543147, 27544248	079-27540619	dcdi-ahmbad@dcmsme.gov.in
		Br. MSME-DI	Rajkot	3rd Floor, Annexe Building, Amruta (Jasani) Building Premises, Nr.Girnar Cinema, M G Road, Rajkot-360001	0281-2471045	0281-2471045	brdcdi-raj@dcmsme.gov.in
12	Haryana	MSME-DI	Karnal	11-A, Industrial Development Colony, Near ITI, Kunjpura Road, Karnal-132001.	0184-2208100/2208113	0184-2208114	dcdi-karnal@dcmsme.gov.in
		Br. MSME-DI	Bhiwani	Iti Campus, Hansi Road, Bhiwani-125021.	01664-243200	01664-243200	brdcdi-bhiw@dcmsme.gov.in
13	Himachal Pradesh	MSME-DI	Solan	Electronic Complex, Chambaghat, Solan-173213.	01792-230265	01792-230766	dcdi-solan@dcmsme.gov.in
14	Jammu & Kashmir (UT)	Br. MSME-DI	Jammu Tawi	Industrial Estate Digiane, Jammu Tawi-180010	0191-2431077	0191-2431077	dcdi-jammu@dcmsme.gov.in
		MSME-DI	Jammu	36, B/C, Gandhi Nagar, Jammu-180004.	0191-2431077	0191-2450035	dcdi-jammu@dcmsme.gov.in
15	Jharkhand	Br. MSME-DI	Dhanbad	Katras Road, Matkuria, Dhanbad-826001.	0326-23063380	0326-23063380	brdcdi-dhan@dcmsme.gov.in
		MSME-DI	Ranchi	Industrial Estate., Kokar, Ranchi-834001	0651-2546133	0651-2546235	dcdi-ranchi@dcmsme.gov.in
16	Karnataka	MSME-DI	Hubli	Industrial Estate, Gokul Road, Hubli-580 030	0836-2330389, 0836-2332334	0836-2330389	dcdi-hubli@dcmsme.gov.in
		MSME-DI	Begaluru	Rajaji Nagar, Industrial Estate, Bangalore-560 010.	080-23151540, 080-23151581, 080-23151582	080-23144506	dcdi-bang@dcmsme.gov.in
		Br. MSME-DI	Mangalore	L-11. Industrial Estate, Yeyyadi, Mangalore-575005	0824-2217936		brdcdi-mang@dcmsme.gov.in
		Br. MSME-DI	Gulbarga	C-122, Industrial Estate, M.S.K. Mill Road, Gulbarga-585102.	08472-420944		bsjawalgi@yahoo.co.in
17	Kerala	MSME-DI	Thrissur	Kanjany Road, Ayyanthole, Thrissur-680003	0487-2360686/638/	0487-2360536/216	dcdi-thrissur@dcmsme.gov.in
		MSME-TI	Thiruvalla	Manjadi PO., Thiruvalla, Pathanamthitta-689105	0469-2701336	0469-2701336	msmeti@dcmsme.gov.in
		MSME-TI/TS	Ettumanur	P.B.No. 7, Ettumanur, Kottayam-686631, Kerala State	0481-2535563	0481-2535523	msmeti-ettu@dcmsme.gov.in
18	Lakshadweep (UT)	MSME-Nucleus Cell	Lakshadweep	Amini, UT of Lakshadweep-682552	04891-273345		brdcdi-laks@dcmsme.gov.in

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

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

6. Abbreviations

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

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

OBCs	Other Backward Classes
PMAC	Project Monitoring & Advisory Committee
PMEGP	Prime Minister's Employment Generation Programme
PPP	Public Private Partnership
PRI	Panchayati Raj institutions
QCI	Quality Council of India
RBI	Reserve Bank of India
REBTI	Rural Engineering & Bio Technology Industry
SC	Scheduled Caste
SEBI	Securities and Exchange Board of India
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SMAS	Special Marketing Scheme
SME	Small & Medium Enterprises
SPV	Special Purpose Vehicle
SSPRS	Subsidy of Single Point Registration Scheme
ST	Scheduled Tribe
TEQUP	Technology and Quality Upgradation
TREAD	Trade Related Entrepreneurship Assistance and Development
UAM	Udyog Aadhaar Memorandum

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