



The Indian Silk Export Promotion Council

Presentation on Schemes for MSME

MSME – Development Institute, Patna





Definition of MSME

Vide Notification dated 26.06.2020, Ministry of MSME revised the definition of MSMEs. Investment limit in plant and machinery has been enhanced and turnover criteria has also been introduced.

Criteria	Investment in Plant & Machinery or Equipment And Annual Turnover		
Activity	Micro	Small	Medium
Manufacturing and Services	Investment: < Rs. 1 cr. and Turnover: < Rs.5 cr.	Investment: < Rs. 10 cr. and Turnover: <Rs.50 cr.	Investment: < Rs. 50 cr. and Turnover: < Rs.250 cr.

UDYAM REGISTRATION

A one -page simple registration form for filing of Udyam Registration has been introduced vide Notification dated 26.06.2020 which replaces the filing of Udyog Adhaar. The filing of Udyam Registration can be done on <https://udyamregistration.gov.in/>. The salient features of Udyam Registration are -

- MSME registration process is fully online, paperless and based on self-declaration.
- No documents or proof are required to be uploaded for registering an MSME.
- Only Adhaar Number will be enough for registration.
- PAN & GST linked details on investment and turnover of enterprises will be taken automatically from Government data bases.
- Our online system is fully integrated with Income Tax and GSTIN systems.
- Having PAN & GST number is mandatory from 01.04.2021.
- Those who have EM-II or UAM registration or any other registration issued by any authority under the Ministry of MSME, will have to re-register themselves.
- No enterprise shall file more than one Udyam Registration. However, any number of activities including manufacturing or service or both may be specified or added in one Registration.

CHAMPIONS PORTAL

- **The single window system for the MSMEs (<https://champions.gov.in>)**

As the name suggests it will aim at Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength. Accordingly, the name of the system is CHAMPIONS. This is basically for making the smaller units big by helping and handholding, in particular, by solving their problems and grievances.

- **Three basic objectives of the CHAMPIONS:**

- To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
- To help the MSMEs capture new opportunities in manufacturing and services sectors.
- To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions.

Present Scenario of MSMEs

- Contribution of MSMEs in GDP : 28.77 %
- Contribution of MSMEs in Employment : 11.10 Cr
(2nd largest after Agriculture in India)
- Contribution of MSMEs in Exports : 40 %
- Estimated number of MSMEs in Bihar : 34.46 Lakhs

(Source: Annual Report 2020-21, Ministry of MSME, Govt of India)

1. Assistance to Prospective/Existing Enterprises

Techno Managerial Consultancy and Policy Guidance

- **Entrepreneurship Awareness Programme**
- **Entrepreneurship cum Skill Development Programme**
- **Management Development Programme**
- **Cluster Development Programme**
- **Awareness on Intellectual Property Rights**
- **Awareness on ZED Certification**
- **Awareness on GST**
- **Awareness on GeM**
- **Lean Implementation**
- **Awareness on Digital MSME**
- **Domestic/International Trade Fair Participation**
- **Design Scheme**

2. Schemes- Credit and Financial Assistances to MSMEs

➤ Prime Minister's Employment Generation Programme(PMEGP)

Maximum Project Cost:- 25 Lakh for Manufacturing sector & 10 lakh in the Business/Service sector. (Application online at www.kviconline.gov.in)

Categories of Beneficiaries	Beneficiary Contribution	Subsidy Urban (Of Project Cost)	Subsidy Rural(Of Project Cost)
General	10%	15%	25%
SC/ST/OBC/Minorities/Women, Ex-Servicemen, PH	05%	25%	35%

- **Second Component of PMEGP: Maximum Project Cost:- Rs 1 Crore for Manufacturing sector & 25 lakh in the Business/Service sector.**
 - Manufacturing: Maximum subsidy Rs 15 lakhs (Rs 20 Lakhs for NER & Hill States)
 - Services: Maximum subsidy Rs 3.75 lakhs (Rs 5 Lakhs for NER & Hill States)

Categories of Beneficiaries	Beneficiary Contribution	Subsidy (Of Project Cost)
All Categories	10% (Of Proposed Expansion/Upgradation)	15 % (20% in NER & Hill States)

2. Schemes- Credit and Financial Assistances

► Credit Guarantee Trust Fund For MSEs(CGTMSE)

- Any collateral / third party guarantee free credit facility (both fund as well as non fund based) extended by eligible institutions, to new as well as existing Micro and Small Enterprise, including Service Enterprises, with a maximum credit cap of Rs 200 lakh (Rupees Two Hundred lakh only) are eligible to be covered. Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks.

Category	Maximum extent of Guarantee where credit facility is		
	Upto Rs 5 Lakhs	Above Rs 5 Lakhs & Upto Rs 50 Lakhs	Above 50 lakh upto 200 lakh
Micro Enterprises	85% of the amount in default subject to a maximum of 4.25 lakh	75% of the amount in default subject to a maximum of 37.50 lakh	75% of the amount in default subject to a maximum of 150 lakh
Women /Units in NER (incl. Sikkim) (other than credit facility upto 5 lakh to micro enterprises)	80% of the amount in default subject to a maximum of 40 lakh		
All other category of borrowers	75% of the amount in default subject to a maximum of 37.50 lakh		

2. Schemes- Credit and Financial Assistances

➡ Interest Subvention Scheme for MSMEs: **(Withdrawn)**

- 2% Interest Subvention to MSMEs
- Eligibility: Valid UAM & GSTIN Number
- Coverage: Term Loan or Working Capital Loan to the extent of Rs 100 lakhs.
- Dovetailing of Schemes is not permissible

➡ Pradhan Mantri MUDRA Yojana (PMMY)

- Shishu: Loan amount up to Rs. 50,000.
- Kishore: Loan amount from Rs 50,001 to Rs. 5 Lakh.
- Tarun: Loan amount from Rs 5,00,001 to Rs 10 Lakh.

➡ Stand-up India Scheme

- Financial assistance between Rs.10 lakh and 1 Crore to **at least one SC/ST borrower and one woman** borrower per bank branch for setting up a Greenfield enterprise.
- This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

3. Marketing Assistance

- ➡ **Procurement and Marketing Support Scheme :**
- Domestic Trade Fairs / Exhibitions across the country
 - Assistance in modern packaging technique
 - Development of Marketing Haats
 - Vendor Development Programme (VDP)
 - International/ National Workshops/ Seminars
 - Awareness Programmes on GST/GeM/e-marketing platform

3. Marketing Assistance

Domestic Trade Fairs/Exhibition Across The Country:

Eligible Items	Scale of Assistance
Space Rent Charges	80% - General Category MSEs 100% - SC/ST/Women/NER/PH MSEs (Limited to Rs. 1,50,000/- or actual whichever is less for A Class Cities and Rs 1,00,000/- for other Cities)
Contingency expenditure include travel, publicity and freight).	100% for all categories of units subject to maximum Rs.25,000/- or actual , whichever is less. Travel expenditure for one representative from each participating unit may travel limiting to AC II tier fair/Economy Class Air Fare. Local participants will be paid Rs 12/Km as freight charges (Transportation of goods charge up to 50 Kms). The entrepreneur would be allowed reimbursement under the scheme for maximum of 2 (two) events in a year.

3. Marketing Assistance

➡ International Trade Fairs/ Exhibition (IC Scheme)

- The number of units in delegation: Minimum 10.
- Online application (<https://ic.msme.gov.in>) would be approved by Ministry of MSME. The eligible items for visit of MSME delegations and the scale of assistance would be as under:

Eligible Items	Scale of Assistance
Space Rent Charges	100% of the space rent subject to a maximum of Rs 3.00 Lakhs or actual rent paid, whichever is lower (for one MSME Unit) Office Bearer is not eligible for space rent
Air Fare	100% of the economy class airfare subject to a maximum of Rs.1.50 lakh or actual fare paid, whichever is lower (for one MSME unit & For office bearer of the applicant organisation).
Freight charges	Actual subject to maximum of 50,000/- per MSME unit (Rs.75,000/- per MSME unit for Latin American countries)
Advertisement & Publicity Charges	Maximum of Rs 2.50 lakhs or actual whichever is less for a delegation size upto 14 MSME Units and Maximum of Rs 5.00 Lakhs or actual whichever is less subject to a delegation of 15 MSME units or more

3. Marketing Assistance

➤ Capacity building of MSMEs in modern Packaging Technique

Unit Based Intervention for Specific Packaging Requirements

- 80% of total cost paid to empanelled agency / consultancy organisation for General category units and 100% for SC/ST/Women/NER/PH units limited to RS.1,00,000/-or actual whichever is less for packaging consultancy.
- The agencies will be empanelled by the Indian Institute of Packaging with approval of Competent Authority. For further details visit website.

➤ GeM (Government e-Market Place) :

- Purchases for the items which are available under GeM is mandatory for Government Organisations.
- Enormous opportunities for MSMEs to become supplier to Government Depts.
- MSME-DIs provide handholding support for registration on GeM platform

3. Marketing Assistance

➔ **Public Procurement Policy for MSEs 2012**

- **Mandatory Procurement goal from MSEs - 25%**
- **Sub-target for procurement from MSEs owned by SC/STs - 4% out of 25%**
- **Sub-target for procurement from MSEs owned by Women - 3% out of 25%**
- **Cost of Tender sets – Nil for MSEs**
- **Earnest Money Deposit – Nil for MSEs.**
- **MSEs quoting price within price band L-1 + 15% shall be allowed to supply a minimum of 25% of tendered value at L-1 subject to lowering of price by MSEs to L-1.**
- **358 items reserved for exclusive procurement from MSEs.**

4. Infrastructure

Cluster Development Programme:

(i) Setting up of CFCs: Assistance for Common Facility Centres (CFCs) like Common Production/Processing, 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.

GoI Grant: 70% of the cost of project of maximum Rs 20.00 Crore.

90% for CFCs in Clusters with more than 50% (a) micro/village (b) women owned (c) SC/ST units (d) Aspirational districts (e) Hilly Area

(ii) Infrastructure Development: Assistance for 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: 60% of the cost of project of Rs 10.00 crore.

70% of Project Cost upto Rs 15.00 crores with *Flatted Factory Complex*
80% for projects in industrial areas/ estates with more than 50%
(a) micro (b) women owned (c) SC/ST units.

4. Infrastructure

➡ Cluster Development Programme:

iii) Marketing Hubs/Exhibition Centres by Associations: Assistance to Associations for establishing Marketing Hubs/Exhibition Centres at Central Places for display and sale of product of MSE.

GoI Grant: - 60% of the cost of project of Rs 10.00 crore for Product Specific Associations with BMO Rating (NABET - QCI) of Gold & above
- 80% for Associations of Women entrepreneurs.

(iv) Support to State Innovative Cluster Development Programme: Co-funding of CFC Projects on matching share basis initiated by State Governments

GOI Grant/Fund: Limited to State Govt share or Rs 5.00 Crore whichever is lower.

- 90% of project cost not exceeding Rs 5.00 Crores in respect of CFC projects in NE/Hilly States/Aspirational/LWE/Island territories and Cluster of SC/ST/Women owned enterprises.

4. Infrastructure

➡ SFURTI:

Type of clusters	Per Cluster Budget Limit
Regular Clusters (upto 500 artisans)	Rs.2.50 crore
Major Clusters (more than 500 artisans)	Rs.5.00 crore

4. Infrastructure

➡ SFURTI: The funding pattern under the Scheme

	Project Intervention	Scheme Funding	Financial Limit	IA Share
A	Cluster Interventions			
A1	Soft Interventions including skill training capacity building design development	100%	10% of the amount of hard intervention (HI) or Rs. 25.00 lakh whichever is less	NIL
A2	Hard Interventions (HI) including CFCs, RMBs, training centres, etc	90%		10% of Hard Intervention as own contribution in cash
B	Cost of TA	100%	8% of the amount of Hard Intervention (HI) or Rs. 30.00 lakh, whichever is less	NIL
C	Cost of IA/SPV including CDE	100%	8% of the amount of Hard Intervention (HI) or Rs. 20.00 lakh, whichever is less	

Maximum Rs. 5 Crore per project (A+B+C)

5. Technology Upgradation and Competitiveness

➔ ZED Scheme (Zero Defect Zero Effect)

Focus on Zero effect manufacturing. An extensive drive to create proper awareness in MSMEs about Zero Defect Zero Effect (ZED) manufacturing and motivate them for assessment of their enterprise for ZED and support them.

ZED Certification can be attained in five levels

Level 1: Self Certification-- BRONZE .

Level 2: Conformity with Standards -SILVER

Level 3: Striving for Excellence--GOLD

Level 4: Achieving Excellence--DIAMOND

Level 5: ZED Certification--PLATINUM

➤)

5. Technology Upgradation and Competitiveness

➤ **Lean Manufacturing Competitive Scheme :**

- Lean Manufacturing (LM) is Better Production of Goods by
 - Eliminating Non-value Added Activities / Wastes
 - Helping to Produce More with Same Resources
- LM is very a very important Quality and Cost Management tools
- NPC and QCI are Monitoring & Implementing Nodal Agency

➤ **Support to MSMEs through Incubators**

➤ Assist Incubation of Innovative Ideas
Registration of Host Institute (HIs)

- **Grant to HIs:** up to Rs. 1.00 Cr. for procurement and installation of relevant P&M, HW/SW etc. in BI to strengthen the technology related R&D activities and common facilities for incubatees of BI.
- **Govt assistance for Incubation of Idea:** Rs 15 Lakhs per idea to HIs
- **Seed capital support:** Upto Rs.1.00 Cr. as grants in aid to appropriate Incubates.

Financial assistance may be given in the form of soft loan, interest free loan, equity participation, grant or combination of these etc.

5. Technology Upgradation and Competitiveness

► Intellectual Property Rights (IPRs) :

Under the scheme assistance for Grant on Patent /GI registration

- | | | |
|-------------------------|---|-----------------|
| (i) Domestic Patent | : | Rs.1.00 lakh |
| (ii) Foreign Patent | : | Rs.5.00 lakh |
| (iii) G.I. registration | : | Rs.2.00 lakh |
| (iv) Trade Mark | : | Rs 0.10 lakh |
| (v) Assistance for IPFC | : | Rs 100.00 Lakhs |

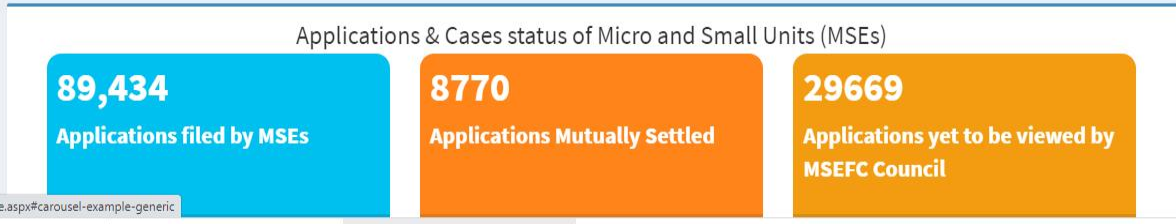
► Design Clinic Scheme:

- The scheme is for spreading awareness on importance of design and developing designs.
- For design projects application can be made online at <http://www.designclinicsmsme.org>
- NID, Ahmedabad is the nodal agency.

5. Technology Upgradation and Competitiveness

Design Clinic : Description	GoI (Rs in lakh)	Private
Awareness	0.70 (100%)	0
Workshop	5.00 (75%)	1.00 (25%)
National Workshop	5.00 (100%)	0
Orientation for Stakeholders	2.00	

6. Services



6. Services

MSME SAMADHAAN - Delayed Payments to Micro and Small Enterprises under Micro, Small and Medium Enterprise Development (MSMED) Act, 2006

"MSME Units are requested to Onboard on TReDS Platform. Three available platforms are 1. www.rxil.in 2. www.m1xchange.com 3. www.invoicemart.com."

Applications & Cases status of Micro and Small Units (MSEs)

89,434 Applications filed by MSEs More info	8770 Applications Mutually Settled More info	29669 Applications yet to be viewed by MSEFC Council More info
17681 Applications Rejected by MSEFC Council More info	9091 Cases Disposed by MSEFC Council More info	24223 Cases Currently under Consideration by MSEFC More info

Case Category 1 Case Category 2 Case Category 3 Total Cases

Cases filed in MSE Facilitation Council (MSEFC) after 30/10/2017 (i.e. after Launch of MSME-Samadhaan)

33314 Cases Filed More info	11598.96 Amount Payable (Rs. Crore) More info	9091 Cases Disposed More info	1623.85 Amount Involved in Disposed Cases (Rs. Crore) More info
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MSME SAMADHAAN - Delayed Payments to Micro and Small Enterprises under Micro, Small and Medium Enterprise Development (MSMED) Act, 2006

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6. Services

Browser tabs: Inbox (339) - sanjeev.ce@gmail.c... (6) WhatsApp Email: Fwd: Time bound complet... UdyamiMitra Home MSME SAMBANDH

Address bar: sambandh.msme.gov.in/PPP_Index.aspx

Taskbar: Apps Cluster Develop... Login page Entrepreneurship S... Pagalfree Mp3 Son... Reading list

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MSME SAMBANDH



Public Procurement Policy Monitoring Portal

https://sambandh.msme.gov.in/PPP_Index.aspx#carousel-example-generic

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Windows Search: Type here to search

Taskbar: File Explorer, Microsoft Edge, Google Chrome, Firefox, VLC media player, Steam, WhatsApp, Telegram, OneDrive, Outlook, Mail, Photos, Music, Videos, Settings, Task View, Start

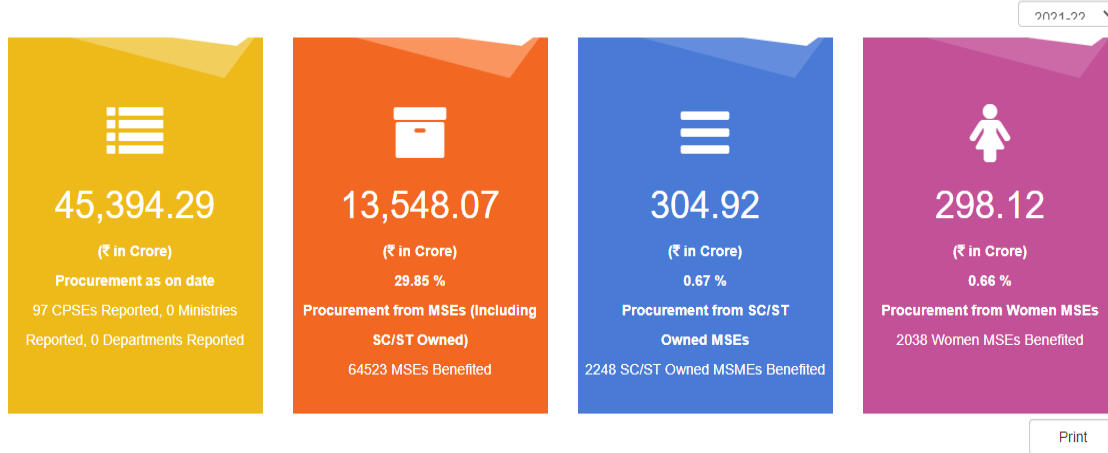
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6. Services

 "MSME Units are requested to Onboard on TReDS Platform. Three available platforms are 1. www.rxil.in 2. www.m1xchange.com 3. www.invoicemart.com "

Procurement From Central Ministries / Departments / CPSEs For FY 2021-22



6. Services

MSME SAMPARK PORTAL

- The MSME Sampark portal is a digital platform, wherein, jobseekers (passed out trainees / students of 18 MSME Technology Centres) and recruiters (various reputed national & multinational companies) register themselves for getting employment and getting right kind of manpower respectively.
- Skill Development is only one half of the challenge, finding the right employment opportunity for these skilled youth, is yet another. While major corporate have well-defined recruitment processes with a national reach, the challenge remains for small businesses and entrepreneurs to find the right person for the job with relevant experience and skill-set. On the other hand, the job seekers struggle to match their skill sets with the role, position, required experience, monetary expectation, location & industry verticals leaves with too many parameters to be matched in a limited opportunity map. To bridge this gap between the Recruiters and Job Seekers, The Ministry of MSME has launched - MSME SAMPARK.

For further details, contact

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