



in



Ministry of Electronics and Information Technology Government of India

GOVERNMENT SCHEMES & REFORMS

By Tripti Shinghal Somani CEO – KGS Advisors



www.kgsadvisors.com





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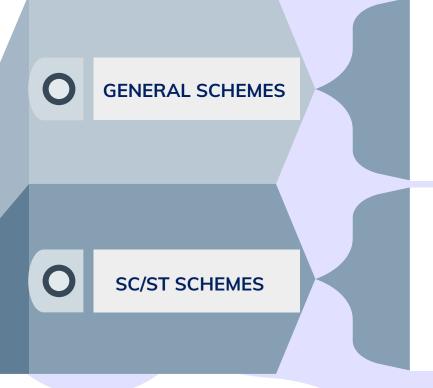
ABOUT THE NATIONAL SMALL INDUSTRIES CORPORATION (NSIC)



www.nsic.co.in







- CONSORTIA & TENDER MARKETING
- MSME GLOBAL MART B2B WEB PORTAL
- ✤ FINANCING FOR PROCUREMENT OF RAW MATERIAL
- ✤ FINANCE THROUGH SYNDICATION WITH BANKS
- ✤ INCUBATION FOR SMALL ENTERPRISE ESTTABLISHMENT
- PROCUREMENT & MARKETING SUPPORT SCHEMES
- REIMBURSEMENT OF BANK CHARGES
- REIMBURSEMENT OF MEMBERSHIP FEE OF EPCs
- SINGLE POINT REGISTRATION SCHEME
- ✤ SPECIAL MARKETING ASSISTANCE SCHEME
- ✤ REIMBURSEMENT OF TESTING CHARGES
- ✤ REIMBURSEMENT OF BANK LOAN PROCESS CHARGES
- ✤ REIMBURSEMENT OF FEES FOR SHORT TERM COURSES





NSIC FACILITATES **MICRO, SMALL AND MEDIUM ENTERPRISES** WITH A SET OF SPECIALLY TAILORED SCHEME TO ENHANCE THEIR COMPETITIVENESS. NSIC PROVIDES INTEGRATED SUPPORT SERVICES UNDER MARKETING TECHNOLOGY, FINANCE AND OTHER SUPPORT SERVICES.







MARKETING SUPPORT

Marketing has been identified as one of the most important tool for business development. It is critical for the growth and survival of MSMEs in today's intensely competitive market. NSIC acts as a facilitator and has devised a number of schemes to support enterprises in their marketing efforts in both domestic and foreign markets. These schemes are briefly described as under:

Single Point Registration for Government Purchase

NSIC operates a Single Point Registration Scheme under the Government Purchase Programme, wherein the MSMEs are enlisted after third party Technical Inspection of Certification of their competency/ qualitative and quantitative capacity.



Consortia and Tender Marketing

NSIC forms consortia of micro & small units manufacturing the same product, thereby pooling in their capacity. NSIC applies in Tenders on behalf of single MSME/consortia of MSMEs for securing orders for them. These orders are then distributed amongst MSMEs, in tune with their production capacity.

• MSMEs Global Mart B2B Web Portal for Marketing

NSIC is assisting MSMEs through MSME Global Mart Web Portal (www.msmemart.com). The portal provides an online platform to B2B marketing activities. The portal hosts vast database of registered member who are looking for business opportunities, in terms of sustainable partnership, subcontracting and participation in Public Procurement.





CREDIT SUPPORT

NSIC facilitates credit requirements of Micro, Small and Medium Enterprises (MSMEs) in the following areas:

Financing for procurement of Raw Material (Short term)

NSIC facilitates MSMEs in procurement of Raw Materials as per their requirement by entering into arrangements with Bulk Manufacturers. NSIC provides credit support for Raw material procurement by making the payment to suppliers under Raw Material Assistance Scheme against Bank Guarantee.

Finance through syndication with Banks.

NSIC facilitates MSMEs in meeting their credit requirements from Banks . NSIC has entered into Memorandum of Understanding with Nationalized & Private Sector banks and NBFCs for facilitating MSMEs.



TECHNOLOGY SUPPORT

NSIC provides technology support to Micro, Small & Medium Enterprises through its Technical Services Centres (NTSCs) / Livelihood Business Incubators located in the different parts of country.

The core areas of technical services are broadly classified into three categories.

• Imparting industry demand oriented fee based training for skill development

- Hi-tech areas such as CAD/CAM, CNC programming & operations, 3D printing, tool design, Industrial Robotics, Automation with PLC-SCADA, Embedded system, Solar energy, Mechatronics, Information Technology etc.
- Conventional trades such as Machinist, Welding, Electrician, Refrigeration and Air Conditioning, Motor Winding and Repair etc.







Incubation For Small Enterprise Establishment

Models of establishing Rapid Incubation Centre

Incubators wholly owned by NSIC

 Incubators setup in collaboration with Private people under Public Private Partnership (PPP) mode

Incubators set up on behalf of state Government ** OBJECTIVES ***

 Self - employment generation among aspiring entrepreneurs.

- Accelerate the development of New Small enterprises.
 - To boost the development of small enterprises in the manufacturing sector.
- Incubator set up in overseas countries :

a) Asistance from MEA, Government of India,
 b) Commercial order from Overseas Government



Procurement and Marketing Support Scheme

Exhibtion and Technology Fairs

To showcase the competencies of Indian MSMEs, NSIC

facilitates participation of MSMEs in International Exhibitions, Fairs, Seminars etc held with in the country on concessional terms under the Procurement and Marketing Support Scheme of the M/o MSMEs by partially meeting the cost towards rent of stall etc Participation in these events exposes MSMEs to wide market reach, international practices and enhances their business prowess. Through participation in these events, MSMEs are also facilitated to capture new markets making them globally competitive.

FACILITIES UNDER SC/ST SCHEME



BANK LOAN CHARGES

REIMPURSEMENT BY 50% OR UPTO 1,00,000 (WHICHEVER IS LESS)

EXPORT MEMBERSHIP

FEE REIMBURSEMENT BY 50% OR 20,000 (WHICHEVER IS LESS)

TESTING CHARGES

REIMBURSEMENT BY 50%

SHORT TERM MANAGEMENT COURSES

COURSES FROM 50 REGISTERED INSTITUTES CAN BE REIMBURSED BY 90% OR 1,00,000 (WHICHEVER IS LESS)

ABOUT MINISTRY OF MICRO SMALL & MEDIUM ENTERPRISES (MSME)





www.msme.gov.in



INVESTMENT< Rs. 10 CR & TURNOVER<Rs. 50 CR





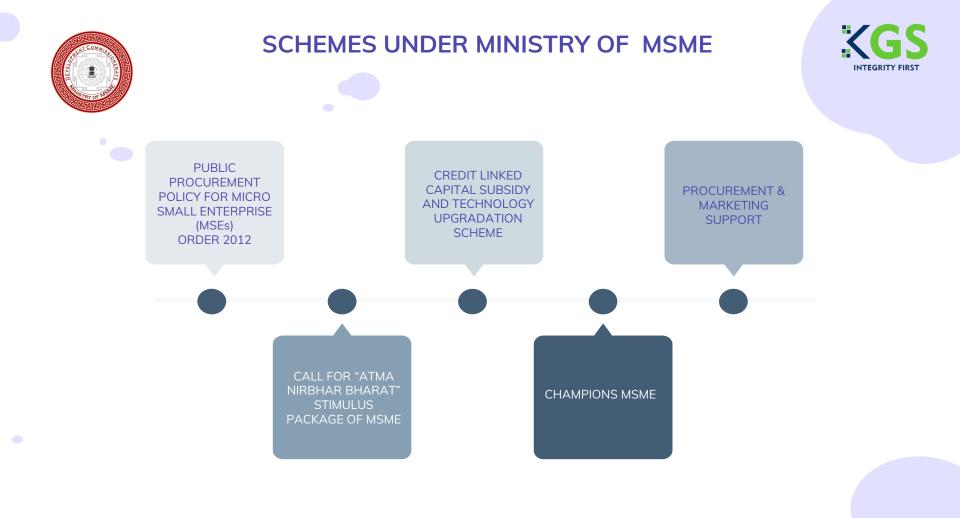
INVESTMENT< **Rs. 1 CR** & TURNOVER< **Rs. 5 CR**

DEFINITION OF MSME



INVESTMENT <**Rs. 50 CR** & TURNOVER< **Rs. 250 CR**

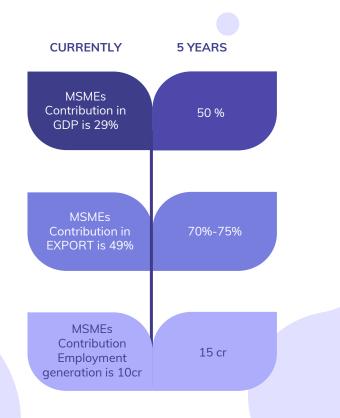






FUTURE PLANS OF MSME





WHAT IS PUBLIC PROCUREMENT ?





PUBLIC PROCUREMENT

- THE PROCESS BY WHICH GOVERNMENTS
 AND STATE-OWNED ENTERPRISES
 PURCHASE GOODS AND SERVICES FROM
 THE PRIVATE SECTOR
- FOLLOW STRICT PROCEDURES TO ENSURE THAT THE PROCESS IS FAIR, EFFICIENT, TRANSPARENT AND MINIMIZES WASTAGE OF PUBLIC RESOURCES.







PROCUREMENTS AND MODE OF PROCUREMENTS



PROCUREMENTS

- Procurements of Materials- All required materials is procured through various agencies.
- Procurements of Services- All civil, mechanical, electrical instrumentation, project works.

MODE OF PROCUREMENTS

- ✤ E-Tendering
- GeM Tendering through GeM
 - Portal
- Committee Procurements



SALIENT FEATURE OF THE POLICY







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25% procurement from MSE Sector.

4% out of 25% procurement from SC/ST Entrepreneurs.

3% out of 25% procurement from Women Entrepreneurs

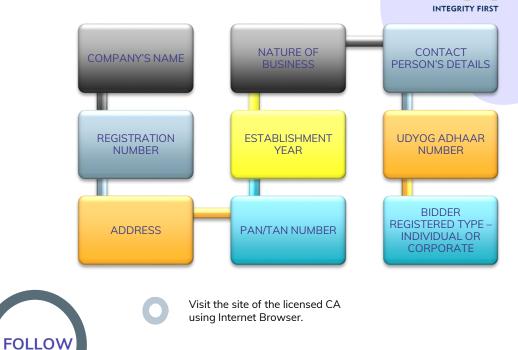
STEPS FOR OBTAINING DIGITAL CERTIFICATE



VISIT

After obtaining DSC, bidder needs to login to IOCL e-portal using their e-mail ID and password and fill in the following details:

APPLY



Apply online for digital certificate for the designated individual with organization name. Ensure that the digital certificate is legally valid in India.

KGS

For making payment and submission of documents required for issue of the digital certificate, follow the instructions on the CA's website.

MSME SAMBANDH





INTEGRITY FIRST

www.sambandh.msme.gov.in



PROCUREMENTS AND MARKETING SUPPORT



- Domestic trade fair
- Packaging technology
- Development of Marketing Haats
- Vendor Development Programme (NVDP & SVDP)
- International/National Workshops/Seminars on issues related to IPR, Exim policy,

Public Procurement Policy, Design & Packaging and market research and access

- Awareness Programmes on trade fairs, digital advertising, e-marketing platform,
 GST, GeM portal , Bar Code, Product certification and other such related topics etc
- International Cooperation Schemes

MSME SAMADHAAN



CENTRAL PUBLIC PROCUREMENT PORTAL









Credit linked Capital Subsidy and Technology Up-gradation Scheme (CLCS-TUS)

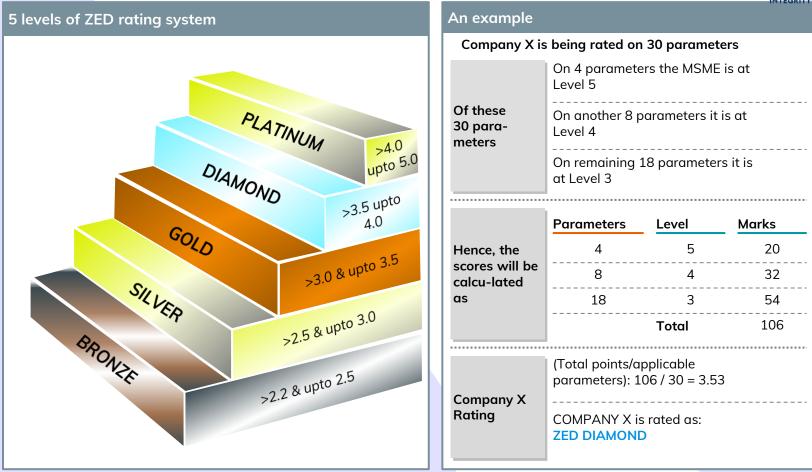


The Credit Linked Capital Subsidy and Technology Up-gradation scheme (CLCS- TUS) is conceived as an umbrella programme. There will be 07 (seven) components

- Credit Linked capital Subsidy (CLCSS)
- Financial Support to MSMEs in ZED Certification
- Lean Manufacturing Competitiveness
- Design expertise to Manufacturing MSME Sector
- Digital MSME
- Building Awareness on Intellectual property Rights (IPR)
- Support for Entrepreneurial and Managerial Development of SMEs through Incubators

Financial Support to MSMEs in ZED Certification





Financial Support to MSMEs by Government Micro: 80%, Small: 60%, Medium: 50%

	Total Cost		Cost to MSMEs according to its Type			
Registration, Desktop Assessment & Site- Assessment	1	Registration & Online Self- assessment	Micro <mark>No Cost</mark>	Small No Cost	Medium No Cost	
	2	Desktop assessment Rs. 10,000/-	Micro Rs. 2000/-	Small Rs. 4000/-	Medium Rs. 5000/-	
	3	Site assessment Rs. 80,000/-	Micro Rs. 16000/-	Small Rs. 32000/-	Medium Rs. 40000/-	
TOTAL ASSESSMENT COST to MSME			Rs. 18000/-	Rs. 36000/-	Rs. 45000/-	
Defence Assessment, Consulting & Re- Assessment	4	Additional Defence Rating Rs. 40,000/-	Micro Rs. 8000/-	Small Rs. 16000/-	Medium Rs. 20000/-	
	5	Gap analysis & handholding (optional) Rs. 1,90,000/-	Micro Rs. 38000/-	Small Rs. 76000/-	Medium Rs. 95000/-	
	6	Re-assessment/Re-rating Rs. 40,000/-	Micro Rs. 8000/-	Small Rs. 16000/-	Medium Rs. 20000/-	

- Additional Subsidy of 5% for MSMEs owned by SC/ST/Women & MSMEs located in NER and J&K
- Certification Costs are included in Site-assessment, Defence Rating and Re-assessment components
- Surveillance Fee to be paid by MSMEs will be decided in due course



Call for "आत्मनिर्भर भारत " Stimulus Package for MSME (13.05.2020)



- Revision in definition of MSMEs
- Collateral free Automatic Loans for Businesses, including MSMEs
- Rs 20,000 crores Subordinate Debt for Stressed MSMEs
- Equity infusion for MSMEs through Fund of Funds
- Global tenders to be disallowed up to Rs 200 crores
- Other interventions for MSMEs



ऋण हुए आसान दिखने लगा नया आसमान. अब चैंपियन बनना आसान.

Government of India announces Collateral Free Automatic Loans worth <u>Rs.3 lakh Cr. for MSMEs</u>

- 100% Credit Guarantee {Emergency Credit Line Guarantee Scheme (ECLGS) }
- ✤ 12 month moratorium on payment of principal
- No Guarantee Fee & Collaterals
 Tenor 4 years
- To benefit 45 lakh MSME Units

Udyam se Udyog ka Naya Bharat!



Government to support Stressed MSMEs with infusion of Rs.20,000 Cr. equity support through Subordinate Debt.

- Stressed MSMEs or MSMEs with NPA loans will be eligible
- More than 2 lakh MSMEs likely to be benefitted
- Government to infuse Rs.4000 Cr. in Credit Guarantee Trust Fund for MSEs

Fund of Funds



Big boost for the MSME Sector! Fund of Funds created to **infuse equity worth Rs.50,000 Cr.** in the MSME Sector.

- ✤ A Rs.10,000 Cr. Corpus Fund created.
- ✤ To help potential MSMEs in expansion







Global tenders to be disallowed for Government tenders up to Rs.200 Cr. to enable MSMEs to participate in the Government procurement process.

(GFR -2017 amendment issue on 15.05.2020 by Ministry of Finance)



Other interventions for MSMEs



- Government of India and CPSEs to clear all receivables of MSMEs in the next 45 days.
- E-market linkages for MSMEs across the board to provide marketing opportunities.
- Rs.2,500 crores EPF support for businesses and workers for three more months August, 2020. This will benefit more than 3.5 lakh units and 72 lakh employees.
- Special Liquidity Scheme for Non-Banking Financial Companies, Micro-Finance Institutions, Housing Finance Companies worth Rs.30,000 crore.
- To cater to liquidity needs of MSMEs, Partial Credit Guarantee Scheme 2.0 for NBFCs worth Rs.45000 crore introduced.
 Government of India to bear the first 20% of loss.
- Major Relief to Contractors , All Central Agencies like Railways, Ministry of Road Transport & Highways, Central Public Works Dept, etc. to grant extensions of contracts up to 6 months without costs to contractor.

CHAMPIONS MSME











CREATION AND HARMONIOUS APPLICATION OF MODERN PROCESSES FOR INCREASING THE OUTPUT AND NATIONAL STRENGTH



(CHAMPIONS)

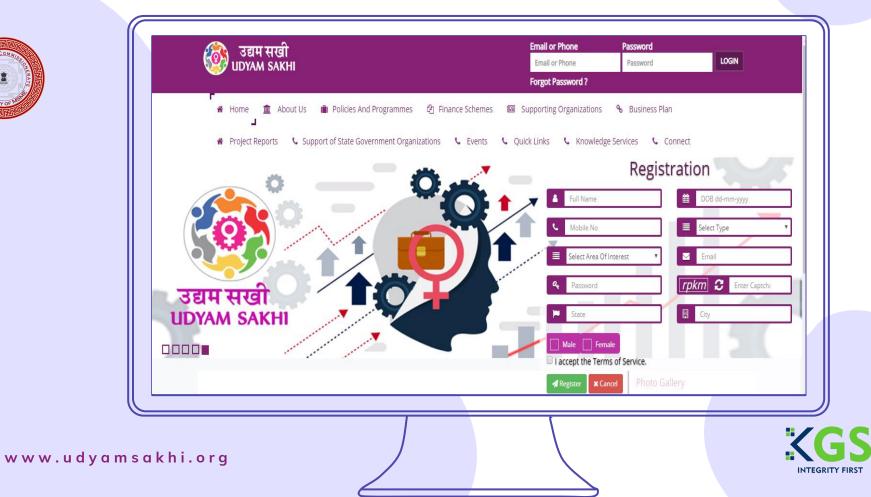
It has been felt necessary to put up and promote a unified, empowered, robust, bundled and technology driven platform for helping and promoting the Micro, Small and Medium Enterprises (MSMEs) of the country. As the name suggests it will aim at Creation and Harmonious Application of Modern Processes for 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.

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 including manufacturing of medical items & accessories.
- To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions.

UDYAM SAKHI PORTAL





UDYAM SAATHI PORTAL







Ministry of Electronics and Information Technology Government of India

Schemes for Electronics Manufacturing

- 1. Production Linked Incentive Scheme
- 2. Scheme for promotion of manufacturing of components and semi conductors
- 3. Electronics manufacturing cluster Scheme (EMC2.0)



Ministry of Electronics and Information Technology Government of India

Production Linked Incentive Scheme

The Production Linked Incentive Scheme (PLI) for Large Scale Electronics Manufacturing proposes a financial incentive to boost domestic manufacturing and attract large investments in the electronics value chain including mobile phones, electronic components and ATMP units. Production Linked Incentives of up to INR 40,951 crores will be awarded over a period of 5 years.





Scheme for promotion of manufacturing of components and semi conductors

India has the potential to become a global hub for components manufacturing due to availability of cost-effective skilled manpower, fast improving infrastructure and the Government's push for Ease of Doing Business in the country. The size of Indian electronic components market has increased at a CAGR of 32% to \$20.8 bn in 2018-19. Moreover, the market opportunity for electronic components in India is expected to be around \$200 bn by 2025.

The Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS) aims to strengthen the manufacturing ecosystem for electronic components and semiconductors. Target manufacturing of electronic components and semiconductors through the scheme will help meet domestic demand, increase value addition and promote employment opportunities in this sector.

Incentives of up to INR 3,285 crore will be awarded under the Scheme over a period of 8 years.



Scheme for promotion of manufacturing of components and semi conductors

— Highlights



Incentive

Incentive of 25% on Capital Expenditure pertaining to plant, machinery, equipment, associated utilities and technology, including Research & Development on reimbursement basis



Target Segments

Electronic Components, Semiconductors, Specialized Sub-Assemblies and Capital Goods for these items



Eligibility

Applicable to Investments in New Units as well as Expansion of Existing Units



Tenure of the Scheme

SPECS will be open for applications for 3 years. Investments made within 5 years from the date of acknowledgement will be eligible for receiving incentive



Electronics manufacturing cluster Scheme (EMC2.0)

The Modified Electronics Manufacturing Clusters (EMC 2.0) Scheme seeks to strengthen the infrastructure base for the electronics industry and deepen the electronics value chain in India. The development of industry-specific facilities like Common Facility Centers, Ready Built Factory, Sheds/Plug and Play facilities will not only strengthen supply chain responsiveness and promote the consolidation of suppliers but also decrease time-to-market and lower logistics costs. EMC 2.0, therefore, provides financial incentives for creating quality infrastructure as well as common facilities and amenities for electronics manufacturers. Financial Incentives of up to INR 3,762 Crore will be disbursed over a period of 8 years.



Electronics manufacturing cluster Scheme (EMC2.0)

— Highlights

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Incentive

Financial incentives of up to 50% of project cost will be awarded, subject to a ceiling of INR 70 crore for every 100 acres of land



Project Implementing Agency (PIA) Applications under the scheme can be made by State Governments, State Implementing Agencies, Central Public Sector Units (CPSU), State Public Sector Units (SPSU), Industrial Corridor Development Corporation (ICDC), etc.



Anchor Units

Electronics Manufacturing companies with a commitment to purchase/lease a minimum of 20% of the land area and invest a minimum of INR 300 crore Tenure of the Scheme

EMC 2.0 will be open for applications for 3 years. A further period of 5 years will be available for disbursement of funds

ISO 9000/ISO 14001 Certification Reimbursement



DESCRIPTION

The scheme provides incentives to those SMEs/ancillary undertakings that have acquired ISO 9000/ISO 14001/HACCP certification.

ASSISTANCE

Reimbursement of charges incurred for acquisition of ISO-9000/ISO-14001/HACCP certification to the extent of 75% of expenditure, subject to a maximum of ₹75,000 in each case.



ELIGIBILITY

MSEs/ancillary/SSSB units that have already acquired ISO-9000/ISO-14001/ HACCP certification.

LINK TO APPLY

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

Building Awareness on Intellectual Property Rights (IPR)



OBJECTIVE

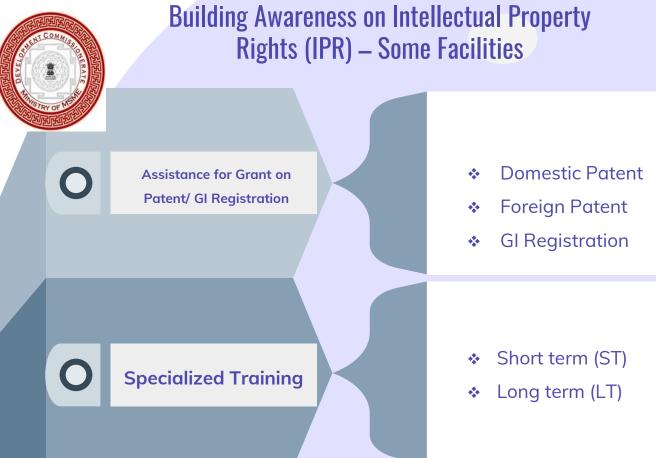
Enhance awareness of MSME about IPRs to take measure for the protecting their ideas and business strategies. Effective utilisation of IPR tools by MSMEs would also assist them in technology upgradation and enhancing competitiveness



ELIGIBILITY

- Registered MSMEs units, associations, consultancy firms, expert agencies, etc.
- Website:

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



MAXIMUM GRANT

KGS

INTEGRITY FIRS

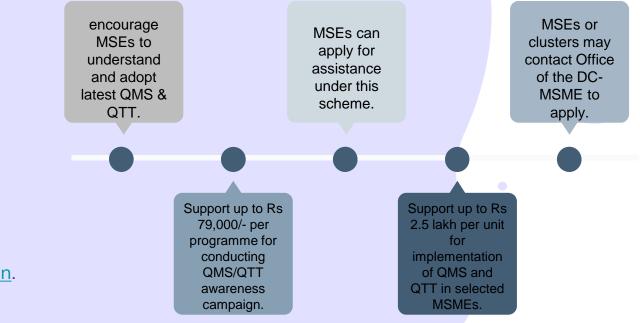
- 25,000
 - 2,00,000 1,00,000

MAXIMUM GRANT

- 6,00,000
- 45,00,000

ABOUT

Enabling manufacturing Sector to be competitive through Quality **KGS** Management Standards and Quality Technology Tools (highlights & OVERVIEW)





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

Support for Entrepreneurial and Managerial Development of SMEs through Incubators



	ASSISTANCE DETAIL	_s
	Overall ceiling for each BI.	Rs 62.5 lakh
	a) Upgradation of infrastructure	Rs 2.50 lakh
	b) Orientation/Training	Rs 1.28 lakh
	c) Administrative expenses	Rs 0.22 lakh
	Total assistance per BI	Rs 66.50 lakh
-		

OBJECTIVE- To provide early stage funding to nurture innovative business ideas (new indigenous technology, processes, products, procedures, etc.) that could be commercialised in a year.

- The scheme provides financial assistance for setting up business incubators.
- WHO CAN APPLY- Any individual or MSME with innovative ideas ready for commercialisation can apply to the host institution in order to obtain fund support.





BENEFITS

ELIGIBILITY

Technology Upgradation & quality certification support to MSMEs

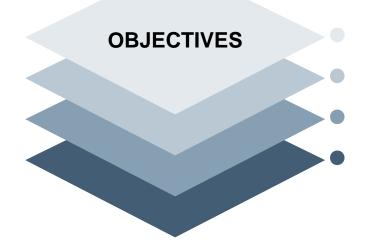


- Use of energy efficient technologies (EETs) in manufacturing units so as to reduce the cost of production and adopt clean development mechanism.
 - Various benefits available ranging from 25% to 75% of actual expenditure.
- Any MSME unit who has filed an Entrepreneurial Memorandum with the appropriate authority or who has erstwhile DIC registration will be eligible for support under the Scheme.



Tool Room and Training Centre Scheme





Manufacturing tools for small business using CAD/CAM.

XGS

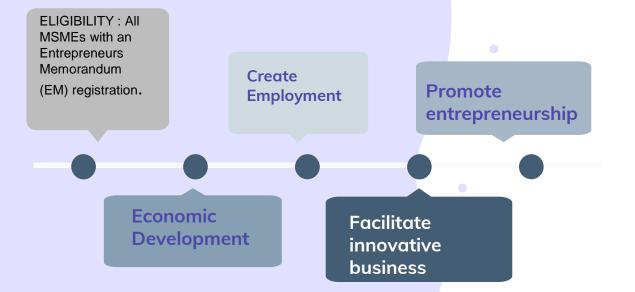
INTEGRITY FIRS

Act as a common facility Centre for small scale industries. Provide training facility. Work as a Nucleus Centre for providing Consultancy,

information service, documentation etc.

ASPIRE : Scheme For Promotion Of Innovation, Entrepreneurship, KGS And Agro-Industry

ASPIRE It launched to set up a network of technology centers and to set up incubation centers to accelerate entrepreneurship and also to promote startups for innovation in agro industry.



https://aspire.msme.gov.

in/ASPIRE/Home.aspx



United States-India Science and Technology Endowment Fund



The governments of the United States of America (through the Department of State) and India (through the Department of Science & Technology) have established the United States–India Science & Technology Endowment Fund (USISTEF) for the promotion of joint activities that would lead to innovation and entrepreneurship through the application of science and technology.

Eligibility :

Incorporated companies including start-ups

Non-incorporated entities

Individuals or consortia from academia, government laboratories, non-government R&D institutions

Software Technology Park (STP) Scheme



Eligibility An Indian company A subsidiary of foreign company A branch of foreign co. Software companies

The Software Technology

Park (STP) Scheme is a 100 percent Export Oriented Scheme for the development and export of computer software

> **Benefits** 1. Can be set up anywhere in India 2.100 % foreign equity is permitted

MARKET DEVELOPMENT ASSISTANCE SCHEME



Objectives:

To encourage Small & Micro exporters in their efforts at tapping and developing overseas markets.
To increase participation of representatives of small/ micro manufacturing enterprises under MSME India stall at International Trade Fairs/ Exhibitions.

•To enhance export from the small/ micro manufacturing enterprises

A market development is operated by Ministry of Commerce with a view to encourage exporters to access and develop overseas market.

ELIGIBILITY:

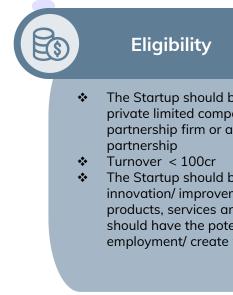
•Unit having valid permanent registration with Directorate of Industries/ District Industries Centre.

•Only one person of the participating unit would be eligible for subsidy on air fare.

•Micro & Small manufacturing enterprise can avail this facility only once a year

Startup Recognition



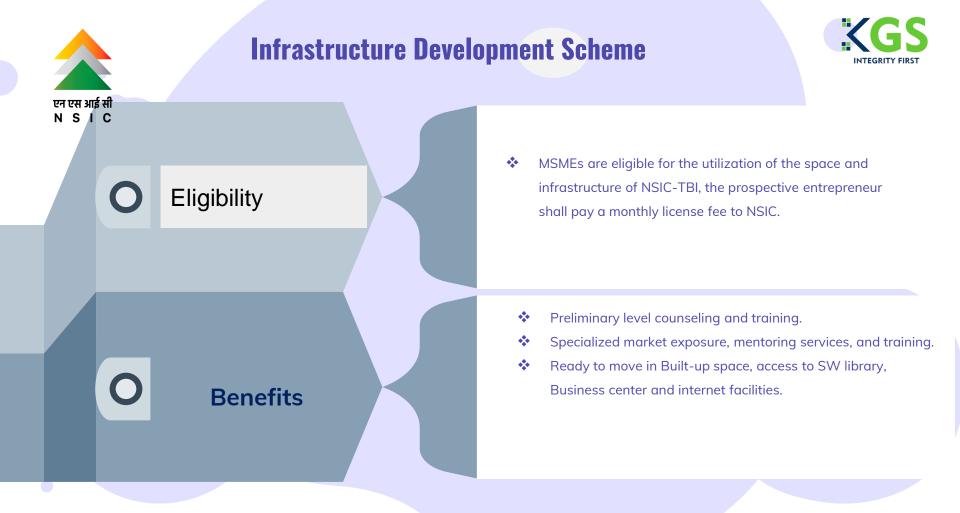


- The Startup should be incorporated as a private limited company or registered as a partnership firm or a limited liability
- The Startup should be working towards innovation/ improvement of existing products, services and processes and should have the potential to generate employment/ create wealth.



Benefits

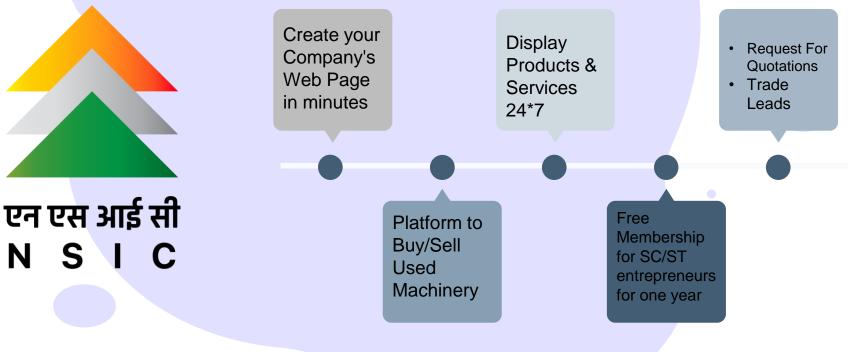
- Self Certification under Labor and ** **Environmental Laws**
- Tax Exemption for Three Years **
- Easy Winding Up of Company *
- Relaxation in Public Procurement Norms **



Infomediary Services



It is a one-stop, one-window bouquet of aids that will provide information on business, technology and finance, and also exhibit the core competence of Indian SMEs through digital presence







Gold Membership: A member who joins only B2B portal, he / she will be allowed only the features of any one portal whichever he/she opts for and allowed to upload 10 product's images.

- Joining fee Rs.6,000/- for one year + GST
- Renewal charges Rs. 5,000/- for one year + GST
- For International Customers, US\$ 125 for one year.
- Basic Member: Free with limited access for B2B portal only



BILL DISCOUNTING SCHEME SALIENT FEATURE OF THE SCHEME



The scheme covers purchase/discounting of bills arising out of genuine trade transactions i.e., purchase of supplies made by small scale units to reputed public limited companies/State and Central

Government.

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

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

https://my.msme.gov.in/

N A T U R E O F A S S I S T A N C E



Units having valid SE 1A rating under NSIC's rating scheme

12.40%

Units having valid SE 2A rating under NSIC's rating scheme

12.90%

Units having valid SE 1B rating under NSIC's rating scheme

12.90%

Other units Assistance against the security of BG/SDR/FDR

13.40%



IT INCUBATE SCHEME



Objective Description

The main objective of the scheme is to promote & support untapped creativity of individuals. To promote adoption of latest technologies in manufacturin as well as knowledge based innovative MSMEs.

Host Institutions (HI) can explore the new innovative ideas from the Incubate of various sectors which may be entrepreneurs or students from the any streams.

https://my.msme.gov.in/



MICRO, SMALL & MEDIUM ENTERPRISES

IT INCUBATE SCHEME



Nature of assistance

Who can apply?

Financial assistance up to 15 lakh for developing and nurturing of an idea. Financial assistance up to 1.00 Cr. for procurement and installation of Plant and Machines in BI in order to strengthen the technology related R&D activities of BI.

Student/Entrepreneurs of the Institute such as Technical colleges, Universities, other professional colleges/institutes, R&D institutes, NGOs involved in relevant activities, EDCs of O/o DC (MSME), MSME-DIs/Technology Centers (TCs), DICs or any Institute/Organization of Central/State Govt





TIFAC created a Revolving Fund of ₹30.00 crores for Technology Innovation and placed it with SIDBI to provide assistance to MSMEs for development, up-scaling, demonstration and commercialization of innovative technology based projects.

- 🛐 - Eligibility

New / existing Indian MSME units. Rate of Interest

Not more than 5% p.a.

S.- Promoter's Contribution

Minimum 20% of the total project cost

https://www.sidbi.in/en





SIDBI MAKE IN INDIA SOFT LOAN FUND FOR MICRO SMALL AND MEDIUM ENTERPRISES

- alian ta ana Il
- Focus is to provide financing to small enterprises within the MSME sector.
- The term Soft Loan was introduced to offer loan with Soft terms to meet the debt-equity ratio for establishment of an MSME.

(SMILE)

ABOUT

Interest Rate

As per enterprise's profile and requirements

Repayment period

Max. 10 years, including moratorium of up to 36 months.

Min. Loan Amount

Rs. 10 lakh for equipment finance

https://www.sidbi.in/en



SIDBI – Sustainable Finance Scheme





ELIGIBILITY

New/Existing MSME unit defined under MSMED Act 2006 Existing units should have sound financial position

Units should have minimum credit rating of investment grade

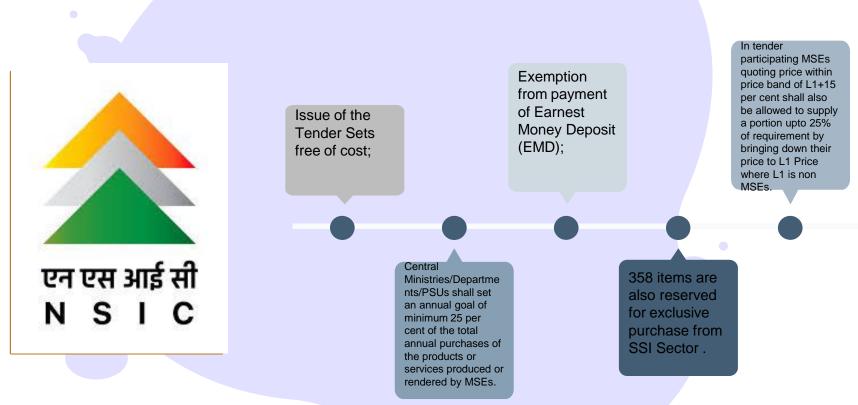
Only Renewable energy projects

Any kind of potential CP investments including waste management. Suitable assistance to OEMs which manufacture energy efficient

https://www.sidbi.in/en

Single Point Registration Scheme

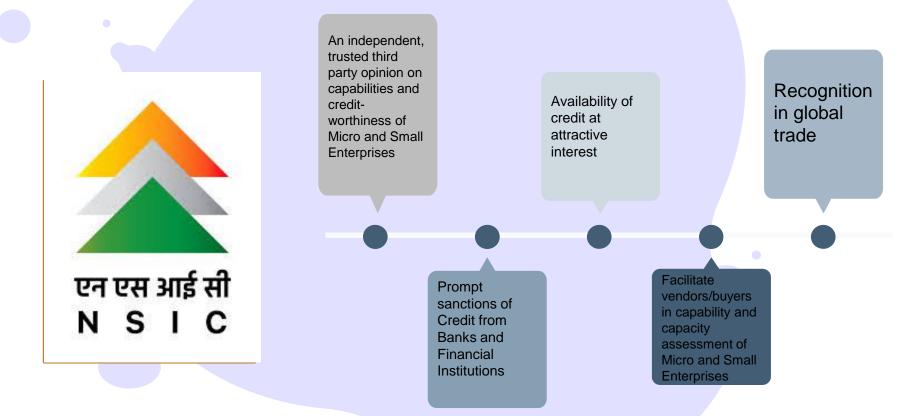
(Under this NSIC registers Micro & small Enterprises (MSEs) under Single Point Registration scheme **CGS** (SPRS) for participation in Government Purchases (SPRS) for participation in Government Purchases.)



www.NSIC.CO.in

Performance and credit rating scheme





www.NSIC.CO.in

Silent features of the scheme :





A combination of credit and performance factors including operations, finance, business and management risk

Uniform Rating Scale for all empanelled rating agencies.

Partial Reimbursement of Rating Fee through NSIC



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Benefits:

Raw Material Assistance Scheme





This scheme aims at helping MSMEs by way of financing the purchase of Raw Material (Both indigenous & imported).

- MSMEs helped to avail Economics of Purchases like bulk purchase, cash discount etc.
- Financial Assistance for procurement of Raw Material upto 180 days.



Export Market Promotion Scheme





Coir Board is implementing Export Market Promotion with a view to improve the export performance of Indian Coir Sector through various export market promotion activities . NATURE OF ASSISTANCE: Delegation, Consultancy & Information Sourcing 2. Participation in seminars and conferences 3. Participation in international fairs/buyer-seller meets 4. Publicity abroad etc..

> Manufacturers, Entrepreneurs and exporter of Coir can apply.

www.msme.gov.in

Building Awareness on Intellectual Property Rights" (IPR) for the Micro, Small & Medium Enterprises (MSME)



<u>BENEFIT</u> : These initiatives will provide MSME sector more information, orientation and facilities for protecting their intellectual powers.

WHO CAN APPLY : Registered MSME units, association, consultancy firms, expert agencies etc. <u>OBJECTIVE</u> : The objective of the scheme is to enhance awareness of MSME about Intellectual Property Rights (IPRs) to take measure for the protecting their ideas and business strategies.



Features of the scheme :





Nature of assistance :

- Gol assistance of Rs 1 lakh per awareness program.
- Conducting pilot studies for selected clusters/groups of industries.
- Funding support for conducting interactive seminars / workshops.



Who can apply ?

• Registered MSMEs , consultancy firms ,expert agencies.

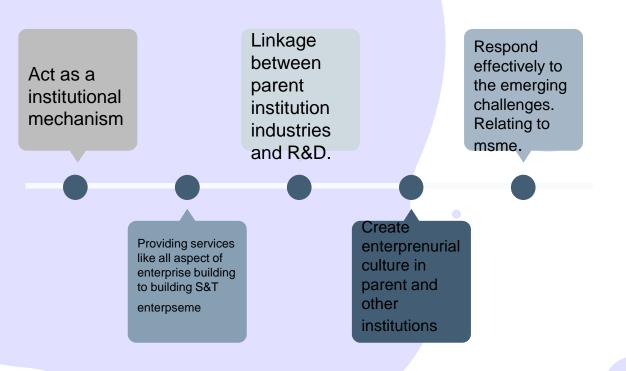


Enterpreneurship Development Cell



Department of Science & Technology Govt. of India

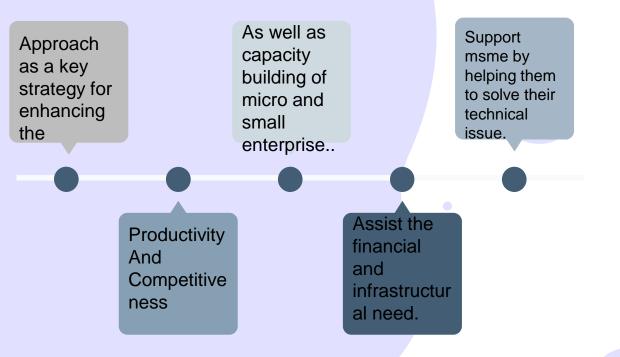
www.nstedb.in





Cluster Development Program





www.msme.gov.in

Numerous programes in connection with MSE-CDP initiative



Common Facility Centers-Grants 70% with a maximum cost of Rs 20 crore. **Infrastructure Expansion**-Grants 60% with a maximum cost of Rs 15 crore.

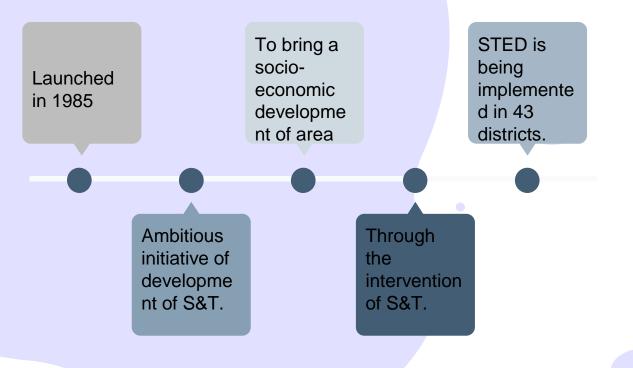
Marketing Hubs / Exhibition Centres by Associations-Grants 60% with a maximum cost of Rs 10 crore. Thematic Interventions: Grants 50% with a maximum cost of Rs 2 lakhs.



Science & Technology Entrepreneurship Development



Department of Science & Technology Govt. of India



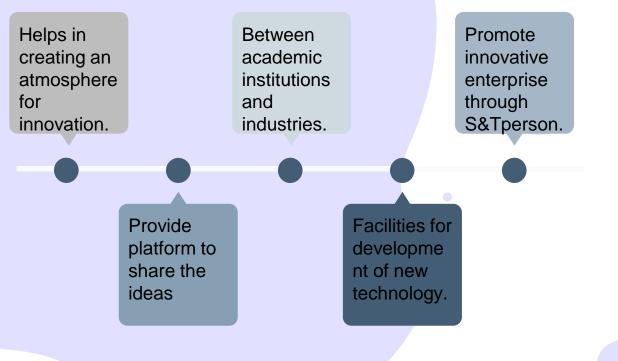
www.nstedb.in



Science And Technology Enterpreneurship Park



Department of Science & Technology Govt. of India



www.nstedb.in



Facilities and Services



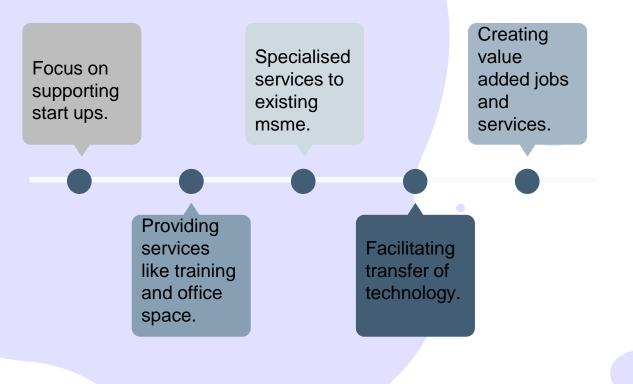




Technology Business Incubators



Department of Science & Technology Govt. of India

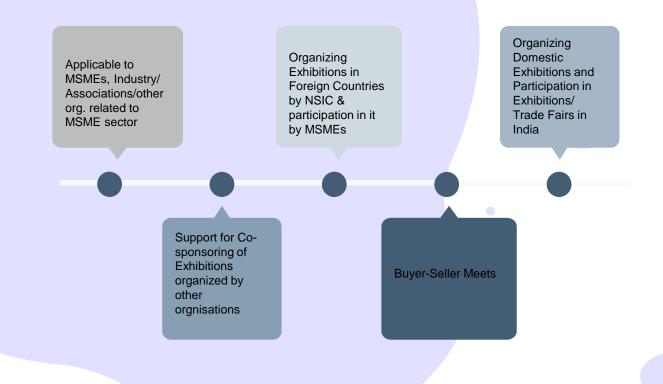


www.nstedb.in

ABOUT

Marketing support under Marketing Assistance Scheme (highlights & OVERVIEW)





https://www.nsic.co.in/

एन एस आई सी NSIC

Desktop View of ZED Website





ABOUT Credit Linked Capital Subsidy Scheme (CLCSS)

Facilitating technology The scheme would Eligible beneficiaries upgradation by cover 45 technology include SSI sector. providing 15 per cent needs / products/sub upfront capital subsidy Priority will be Women sectors entrepreneurs. 11 nodal banks/agencies for Not applicable to units implementation and upgrading with second release of capital hand machinery. subsidy

Financial Assistance to Bar Code Scheme Advantage





Ministry conducts seminars	Reimburses registration fees
Eliminates the possibility of human error	Provides better and accurate data on products
Facilitates	
tracking and tracing of products	Enter in export market and organised retail sector (online and offline

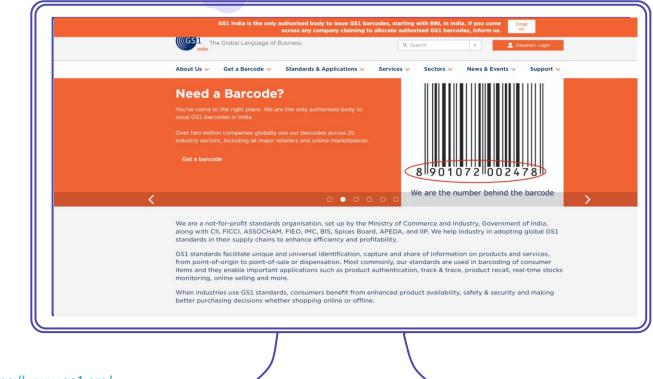
SCHEME ELIGIBILITY



MSEs have Entrepreneurial Memorandum Part-II acknowledgement number from DIC have registration with GS1 India for use of Bar

Codes

Desktop View of GS1 India Website



https://www.gs1.org/

Lean Manufacturing Competitiveness Scheme





ALL MSMEs Manufacture

Introducing innovative practices for improving overall competitiveness

Inculcating good management systems

Reducing waste

Imbibing a culture of continuous improvement

Increasing productivity

SALIENT FEATURE OF THE DESIGN CLINICS SCHEME







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The scheme is divided in two major part that is Design Awareness and Design Projects.

Focus is to build the design capability of MSMEs

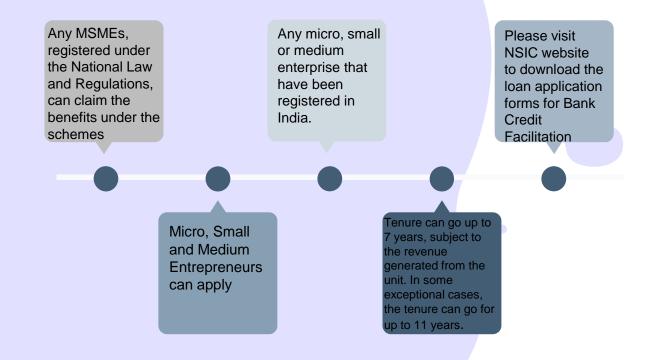
Bank Credit Facilitation Scheme

To meet the credit requirements of MSME units NSIC has entered into a Memorandum of

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Understanding with various Nationalized and Private Sector Banks



KGS

INTEGRITY FIRST



Sidbi 4E (End To End Energy Efficiency)

The 4E programme helps MSMEs improve the bottom line through energy savings (10 to 25%), by getting the services of Technical Consultants at a reasonable cost with assurance on the quality of services and savings.

1) MSME units in the manufacturing or services sector which are in operation for at least three years and have earned cash profit in the last two years of operation are eligible.

- 2) The startup should not be in default to any bank/FI.
- 3) Up to 90% of the Project Cost can be covered under this scheme. (Promoter's Contribution is Minimum 10%) The Minimum Loan amount is INR 10 Lakhs & Maximum INR 150 Lakhs.
 4) Interest rate will be in the range of 8.10 9.9%. The Repayment period is 36 Months for Loan up to INR 100 Lakhs and 60 Months for Loan Up to INR 150 Lakhs including initial moratorium

period up to 6 months.

Promotion of Biomass Based Cogeneration in Sugar Mills and Other Industries



To promote sustainable energy generation and idea of Reduce, Reuse, Recycle (3R) for development and waste management. Registered Companies, Partnership Firms, Proprietorship Firms, Cooperatives, Public Sector Companies, Government owned Firms are eligible for financial support available under the scheme

To avail financial support the applicant must have availed term loan from any financial institution like Public Sector Banks, NBFC, Private Sector Banks, Central or State Cooperative Banks etc.

Biomass Resources Covered under the Scheme:

- Public Sector Companies
- Cooperatives Society
- Partnership Firm
- Registered Companies
- Proprietorship Firms
- Government-owned Firms/Companies

https://mnre.gov.in/bioenergy/schemes



Pradhan Mantri Mudra Yojana (PMMY)





Pradhan Mantri Mudra Yojana (PMMY) is a scheme initiated by Government of India to provide loans up to Rs. 10 lakh to non-corporate, non-farm small/micro enterprises

The scheme has three categories under which loans are: **Shishu** – For loan amount up to Rs. 50,000 **Kishor** –For loan amount from Rs. 50,001- Rs 5 lakh **Tarun** – For loan amount more than 5 lakhs and up to Rs 10 lakh

A person seeking a loan under the Mudra scheme will need to

- Prepare a business proposal
- Select a business category (Shishu, Kishor, Tarun)
- Submit a filled up Loan Application form along with recent photographs, proof of identity and a proof of address.



Stand up India scheme



"Stand Up India Scheme" is to promote entrepreneurship among SC/ST and Women entrepreneurs

The individual must be above 18 years of age. The entrepreneur must either be a woman or belong to the SC or ST community.

www.startupindia.gov.in

Apply for Stand-Up India Scheme

1) Directly at the branch or, 2) Through SIDBI's Stand-Up India portal (www.standupmitra.in) or, 3) Through the Lead District Manager

International Cooperation



(IC Scheme provides financial assistance on reimbursement basis for airfare, space rent, freight charges, advertisement & publicity charges and entry/registration fee on reimbursement basis in case of participation in international exhibitions/trade fairs)



1)The organization should be suitably registered (i.e., companies under the Companies Act, societies under the Societies Act, etc.) with the primary objective of promotion and development of MSME.2)The organization must be engaged in such activities for at least last 3 years and have a good track record.

3)The organization should have regular audited accounts for the past 3 years.



SRIRAM COLLEGE OF COMMERCE MASTER OF BUSINESS LAW, NLSIU, BENGALURU CHARTERED ACCOUNTANT, ICAI

Thanks!

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