

## Various schemes for Micro, Small and Medium Enterprises (MSME) - 1

In this series, let us look at various schemes extended by various Ministries / Departments. All these schemes are discussed in a nutshell. For details you may please go through the individual articles / videos posted here or visit the concerned official website/sources.

Now, we will look into the salient features of some Micro, Small and Medium enterprises (MSME) schemes. Will look into the other schemes in the forth coming articles / videos.

**Various schemes available for Micro, Small and Medium Enterprises (MSME) - 1**

S No	Scheme	Purpose	Available Assistance	Eligibility	How to avail? (Process)
1	Credit Guarantee Scheme- CGTMSE	Credit availed from Banks will be guaranteed- CGTMSE	Loans up to Rs. 2 Crores are guaranteed	Units engaged in Manufacturing / Services and retail activities	Through Banks
2	Credit Guarantee Fund for Micro Units - MUDRA	Credit availed from Banks will be guaranteed by CGFMU	Loans up to Rs. 10 lacs sanctioned under MUDRA will be guaranteed	MUDRA Loans	Through Banks

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3	Credit Linked Capital Subsidy Scheme for Technology Upgradation	To upgrade Technology of the MSME unit.	15 % of capital subsidy subject to max Rs. 1 Crore.	MSMEs, Khadi, Village and Tiny units engaged in Manufacturing.	Through Banks
4	ISO 9000/ISO 14001 Certification (cost) Reimbursement Scheme	Reimbursement of charges of acquiring ISO-9000 / ISO-14001/HACCP certifications etc.	75% of Expenditure, max. Rs.75,000 for each certification.	MSMEs	Through MSME-DI

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5	MSME Market Development Assistance (MDA)	<p>Assistance will be offered for meeting the expenses of (1). Participation in the international exhibitions /fairs. (2). Financial assistance for implementing Global Standards (GS1) in bar-coding (3). Purchase and Price Preference Policy (under this policy, certain items are reserved for exclusive purchase from MSME by GOI). (4). Other facilities, viz. tender documents free of cost, exemption from earnest money and security deposit and 15% price preference in Central Government purchases etc.</p>	<p>The assistance will be in various forms viz. (1). 75% of cost of air fare for participation by MSME entrepreneurs in overseas fairs / trade delegations. (2). up to 25 % of the cost of publicity material. (3). up to 50 % of the cost of contesting Anti- Dumping cases etc.</p>	MSMEs or industry Associations	DC (MSME) through MSME-DIs
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6	Marketing Support / Assistance to MSMEs for implementing Bar Codes.	To encourage MSMEs to utilise the Bar code-based activities.	(1). Reimbursement of registration fee (one time and recurring for 3 years) for bar coding. (2). Financial assistance for reimbursement of 75% of one-time registration fee (Under SSI-MDA Scheme) and 75% of annual recurring fee for first three years paid by MSEs to GS1 for using of Bar Coding	MSMEs	To avail reimbursement, register in <a href="http://www.gs1india.org">www.gs1india.org</a>
7	Support for Entrepreneurial and Managerial Development of SMEs	To develop managerial development of MSMEs, funding support for setting up of 'Business Incubators (BI)' is extended. The cost varies from unit to unit, subject to an overall ceiling of Rs. 62.50 lakhs.	Depending on the activity, the available assistance is for (1) Upgradation of infrastructure Rs. 2.50 lakhs (2) Orientation/Training Rs. 1.28 lakhs (3) Administrative expenses Rs. 0.22 lakh, with a total cap of Rs. 66.50 lakhs per Business Incubator.	MSMEs having innovative idea can apply to the host institution (e.g., IITs, NITs, Technical Colleges, Research institutes, etc.). List of host institutions at <a href="http://www.dcmsme.gov.in">http://www.dcmsme.gov.in</a>	Any individual or MSME can apply directly to their nearest host institution

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8	Building Awareness on Intellectual Property Rights (IPR)	To enhance awareness of MSME about Intellectual Property Rights (IPRs) and to take measures for protecting their ideas and business strategies etc.	Total financial support is up to Rs.65.00 lakh, with sub targets for each activity.	MSMEs and others	<a href="http://www.dcmsme.gov.in/">www.dcmsme.gov.in/</a>
9	Lean Manufacturing Competitiveness Scheme for MSMEs	To enhance the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing (LM) techniques.	To meet the fees charged by Lean Manufacturing consultant. GOI reimburses up to 80 % of the fees.	MSMEs or either a recognised SPV can apply or a mini cluster can be formed by a group of 10 or more units.	The SPV can apply to the National Monitoring and Implementing Unit (National Productivity Council for the Scheme).
10	Design Clinic Scheme for design expertise to MSMEs manufacturing sector (DESIGN)	To increase competitiveness of MSMEs through design. Support for 'Design Awareness' workshops, seminars and for implementing "Design" project.	Support for 'Design Awareness' workshops, seminars and for implementing "Design" project. Financial assistance is limited to 75 % of the cost with a maximum cap of Rs. 3 lakhs.	MSMEs / Group of MSMEs / Institutes etc.	DC (MSME) through MSME-Dis

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11	Marketing Assistance & Technology Up-gradation Scheme	To adopt modern marketing techniques by MSMEs.	Under this scheme assistance is available for various facilities viz. reimbursement of expenses on account of participation in state and district level trade fairs / for adopting corporate governance practices / for participation in marketing hubs etc. Sub limits are fixed for each category of assistance.	MSMEs and others	DC-MSME
12	Technology and Quality Up-gradation Support to MSMEs	To adopt energy efficient technologies in manufacturing units by which the cost of production will come down and also supports environment.	Under this scheme, financial assistance is available for various activities, viz. reimbursing the cost of energy audit, conducting awareness programmes, preparation of model project reports etc. Depending on each activity, Government of India grants subsidy and certain portion by way of loan from SIDBI / Banks etc. Separate sublimit will be for each activity / purpose.	Cluster/Industry based associations of MSMEs etc.	To apply to MSME- DI

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13	Performance and Credit Rating Scheme- By National Small Industries Corporation (NSIC).	To assess the strengths and weaknesses of their existing operations and take corrective measures. Rating will be based on Performance, credit, finance, business and management risk rating.	The credit rating fee is based on turnover of the unit and the Reimbursement of Credit Rating fee is @ 75 % of the fee, max-Rs. 40,000/ whichever is low.	MSME	NSIC
14	Single Point Registration	Government is single largest buyer of a variety of goods. With a view to increase share of purchases from small-scale sector, Government Stores Purchase Programme was launched. NSIC registers Micro & Small Enterprises (MSEs) under Single Point Registration scheme (SPRS) for participation in Government purchases.	The units registered are eligible to get benefits viz. Issue of tender sets free of cost, Exemption from payment of Earnest Money Deposit (EMD), In tender participating MSEs quoting price within a specific price band. Every Central Ministries / Departments / PSUs shall set an annual goal of minimum 20% of total annual purchases of products or services produced or rendered by MSEs. Along with these, some more items are also reserved for exclusive purchase from SSI sector.	MSMEs	NSIC

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15	Infomediary Services	NSIC offers Infomediary Services with which, latest information on business, technology and finance will be available to MSMEs. NSIC also offers these services through its MSME Global Mart <a href="http://www.msmemart.com">www.msmemart.com</a> , through which B2B and B2C services will be available for MSMEs.	A MSME who wishes to avail these Infomediary services may join by paying the annual membership.	MSME	NSIC
16	Marketing Intelligence Services Lease	NSIC also offers Marketing Intelligence services through its dedicated Cell. They acquire information, analyses the same to assess the current market and future trends.	MSMEs willing to avail any marketing intelligence services of NSIC may apply to "Marketing Intelligence Cell", NSIC.	MSME	NSIC
17	Scheme for providing financial assistance to Coir units under REMOT- Rejuvenation, Modernisation and Technology Upgradation of Coir Industry (REMOT)	This is a credit linked subsidy scheme for setting up of coir units with project cost up to Rs.10 lakhs plus one cycle of working capital.	The funding pattern of the scheme is Bank loan/Credit role - 55% Government Grant (Margin money - subsidy) - 40% Beneficiaries contribution - 5%	Individuals, MSMEs etc	Submit the application to Coir board directly or through DIC.



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18	Scheme for providing financial assistance to coir units for export under plan (General)-- CSS of Export Market Promotion	Coir Board is implementing Export Market Promotion scheme for promotion of exports of coir and coir products.	Under this scheme, financial assistance of up to Rs.2 lakhs is provided to eligible coir exporters to participate in the international fairs /product promotion programmes, etc. Assistance for publicity material up to 25% of the production cost with over all ceiling of Rs.15,000 is also admissible.	MSMEs	Submit the application to Coir board directly or through DIC.
19	Assistance to coir units for infrastructure development under plan (General)-- Development of Production Infrastructure (DPI) scheme	To provide, modern infrastructure facilities to coir production units, which will result in improvement of productivity and quality and employment opportunities (especially for women in the rural areas).	Under the scheme, financial assistance to the coir production units is available under various activities / facilities. Maximum assistance is restricted to Rs. 9 lacs with sublimit for each category / activity etc.	MSMEs registered with Coir Board	Submit the application to Coir board directly or through DIC.

20	Scheme for providing insurance cover to coir workers under the plan (General) -- Welfare Measures scheme	The Coir Board is implementing the plan scheme 'Welfare Measures - Coir Workers Group Personal Accident Insurance scheme with the objective of providing financial compensation to deceased /disabled coir worker/ nominee. The entire insurance premium is paid by the Coir Board to the insurance company	Payable compensation is up to Rs. 50,000/- depending on the disability / death	Individuals	Coir Board
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All the best