

# Compendium of Schemes for MSMEs 2022

**MSME Department**  
Government of Tamil Nadu

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September 2022



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## Important Information

### **Expansion/ Diversification is defined as:**

A minimum of 25% increase in turnover.

### **Date of commencement of commercial production is defined as:**

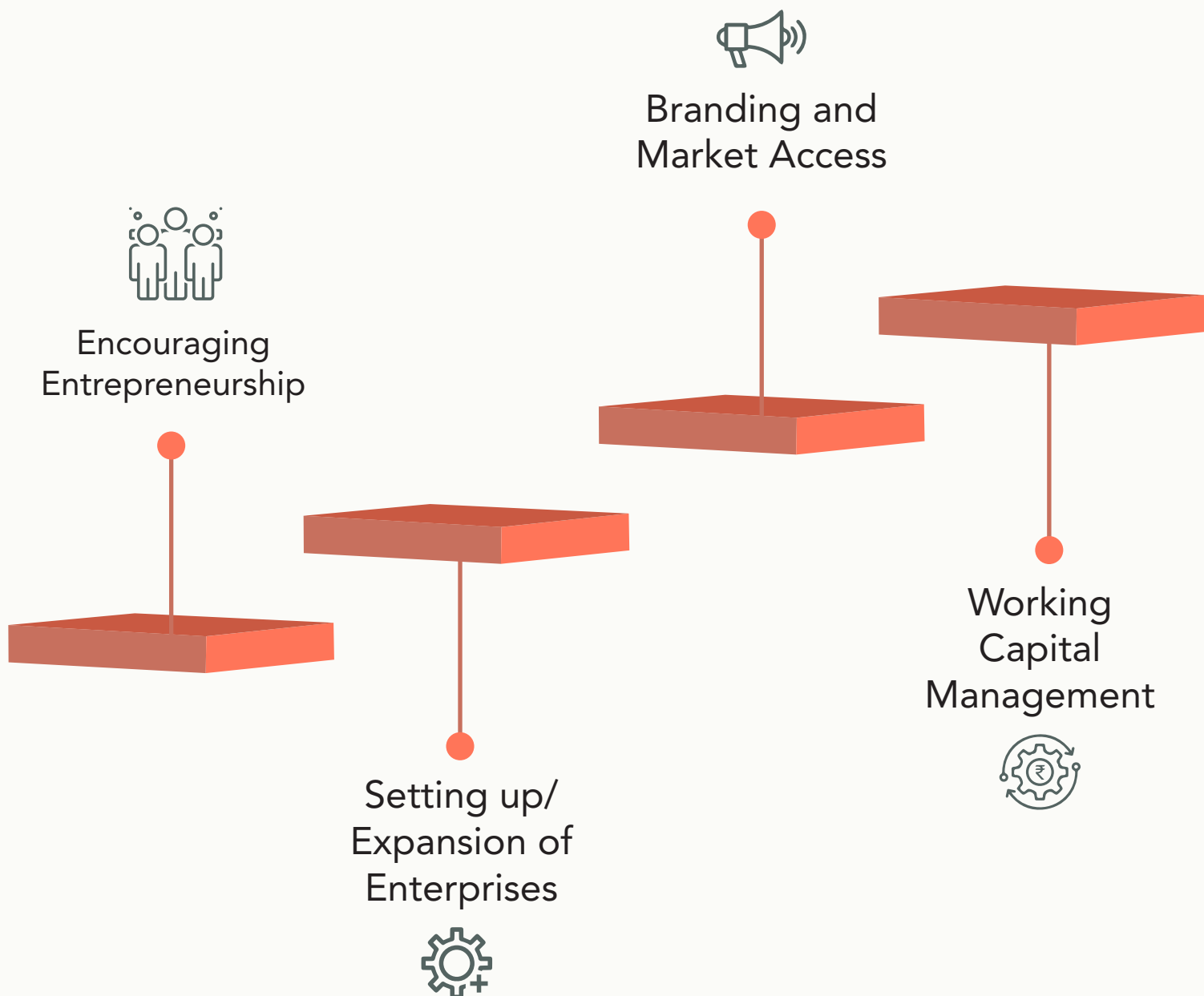
The date given by the entrepreneur at the time of filing the Udyam Registration. In case there is a doubt about the date of commencement of commercial production, the General Managers of District Industries Centres/ Regional Joint Director, Chennai may take the date on which "First Sale Invoice" was made in case of manufacturing enterprises.

For further details on the schemes, please visit:

[www.cms.tn.gov.in/sites/default/files/documents/MSME\\_policy\\_guidelines\\_2021\\_0.pdf](http://www.cms.tn.gov.in/sites/default/files/documents/MSME_policy_guidelines_2021_0.pdf)



# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility



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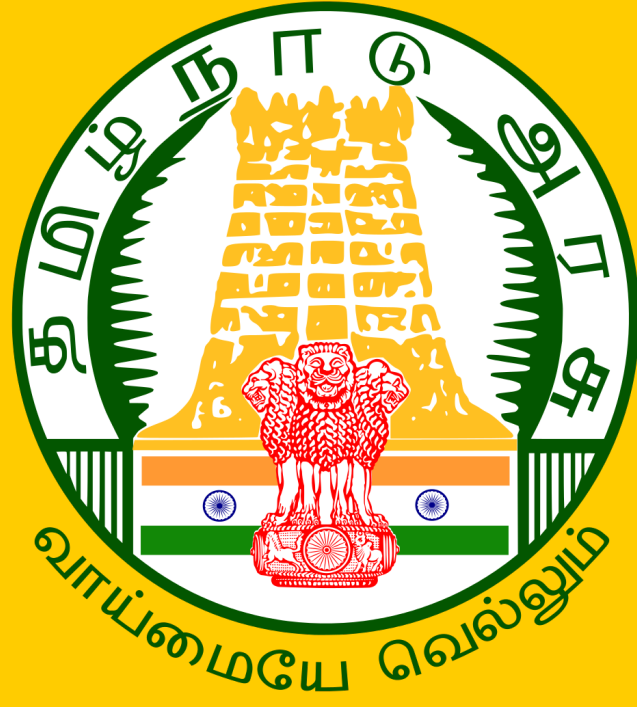
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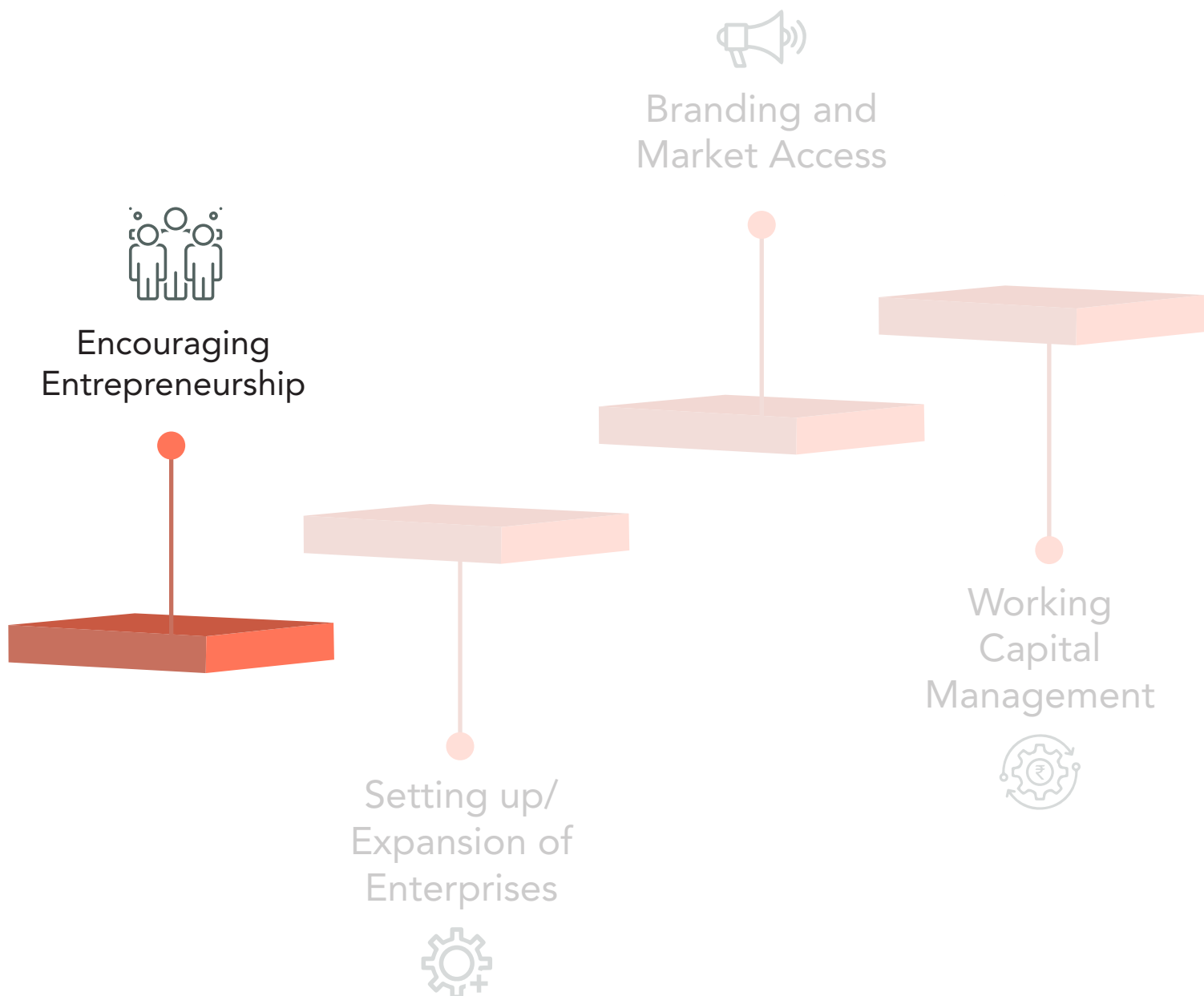


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# **Schemes of Government of Tamil Nadu**

## Department of MSME

# Illustrative Business Value Chain





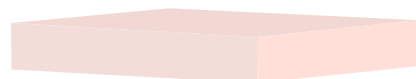
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# Unemployed Youth Employment Generation Programme (UYEGP)



## Objective

To assist marginalised youths to become entrepreneurs.



## Key Benefits

- ① Subsidy provided for 25% of project cost; subject to a maximum of INR 2.5 lakh.



## Eligibility Criteria

- ✓ The applicant should be minimum 18 years of age; and
  - a. for General category: maximum 35 years of age.
  - b. for Special category (SC/ ST/ MBC/ BC/ Minorities/ Ex-Servicemen/ Differently-abled/ Transgender): maximum 45 years of age.
- ✓ The applicant should have passed 8<sup>th</sup> standard.
- ✓ The family income of the applicant should not exceed INR 5 lakh per annum.
- ✓ The applicant's contribution should be 10% of project cost for General category; or 5% for Special category.
- ✓ Entrepreneurship Development Programme (EDP) training is mandatory.
- ✓ Project cost should not be more than INR 15 lakh for manufacturing, and INR 5 lakh for business/ service activities.



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/uyegp/uyegp\\_desc.php](http://www.msmeonline.tn.gov.in/uyegp/uyegp_desc.php)

# New Entrepreneur cum Enterprise Development Scheme (NEEDS)



## Objective

To assist educated youths to become first generation entrepreneurs.



## Key Benefits

- ① Subsidy provided for 25% of project cost; subject to a maximum of INR 75 lakh.
- ② Interest subvention provided at the rate of 3%, throughout the period of repayment.
- ③ Priority in allotment in Small Industries Development Corporation (SIDCO) industrial estates.
- ④ An additional capital subsidy provided for 10% over the capital subsidy of eligible project cost to the enterprises promoted by SC/ ST or differently-abled candidates.



## Eligibility Criteria

- ✓ The applicant should be:
  1. a first generation entrepreneur.
  2. minimum 21 years of age; and maximum 35 years of age for General category and maximum 45 years of age for Special category (SC/ ST/ MBC/ BC/ Minorities/ Ex-Servicemen/ Differently-abled/ Transgender).
  3. posses a minimum 12<sup>th</sup> std./ diploma/ Industrial Training Institutes (ITI) or vocational training from a recognised Institution.
  4. a resident of Tamil Nadu for not less than 3 year.
- ✓ Project cost should be above INR 10 lakh, and below INR 5 crore. The applicant's contribution should be 10% of project cost for General category; and 5% for Special category.
- ✓ Entrepreneurship Development Programme (EDP) training is mandatory.

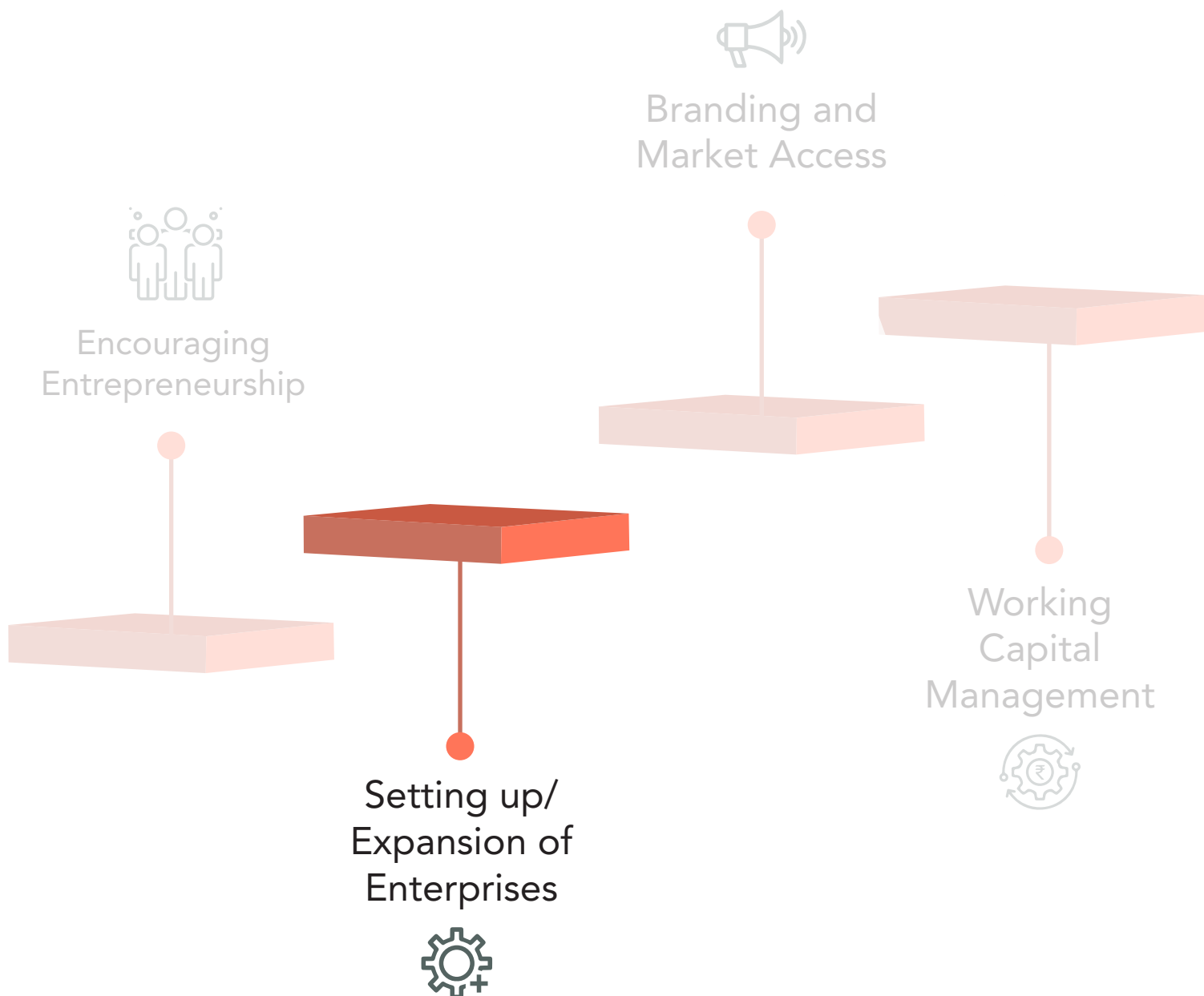
Ineligibility list : See Annexure 3



## How to apply/ Office to contact

[msmeonline.tn.gov.in/needs/needs\\_desc.php](http://msmeonline.tn.gov.in/needs/needs_desc.php)

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# Capital Subsidy



## Objective

To assist MSME enterprises reduce their burden of capital procurement.



## Key Benefits

1 For micro manufacturing enterprises - Subsidy provided for 25% of eligible plant and machinery cost; subject to a maximum of INR 25 lakh.

For small and medium enterprises - Subsidy provided for 25% of eligible plant and machinery cost; subject to a maximum of INR 150 lakh



## Eligibility Criteria

- ✓ The applicant should be:
  - a. a new micro manufacturing enterprise, established anywhere in the state (OR)
  - b. a micro manufacturing enterprise which has undertaken substantial expansion/ diversification. (OR)
  - c. a new micro, small or medium agro-based and food processing manufacturing enterprise located in one of the 388 blocks of the state (excluding under Chennai Corporation) (OR)
  - d. a micro, small or medium agro-based and food processing manufacturing enterprise located in one of the 388 blocks of the state (excluding under Chennai Corporation), which has undertaken substantial expansion/ diversification (OR)
  - e. a new small or medium manufacturing enterprise set up in the backward blocks, and industrial estates of the state, excluding those in the industrial estates located within the radius of 50 kms from the Chennai City Centre (OR)
  - f. a small or medium manufacturing enterprise set up in the backward blocks, and industrial estates of the state, which has undertaken substantial expansion/ diversification, excluding those in the industrial estates located within the radius of 50 kms from the Chennai City Centre.
- ✓ Time limit for filing application : Within 1 year from the date of commencement of commercial production.
- ✓ Ineligibility list : See Annexure 4
- ✓ List of backward blocks : See Annexure 1



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_CS.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_CS.php)

# Additional Capital Subsidy for promotion of cleaner and environment-friendly technologies



## Objective

To provide financial assistance to enterprises, who takes efforts to install environment-friendly technology.



## Key Benefits

- 1 Subsidy provided for 25% of eligible plant and machinery (only environment-friendly plant and machinery that helps in the production process) cost; subject to a maximum of INR 10 lakh.

Note: This is in addition to the capital subsidy already provided. However, the plant and machinery already covered under a previous capital subsidy will not be considered.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. all new micro-manufacturing enterprises setup anywhere in Tamil Nadu.
  - b. all new small and medium manufacturing enterprises set up in backward blocks and industrial estates excluding the industrial estates located within the radius of 50 kms from Chennai City Centre.
  - c. all new micro, small and medium agro-based and food processing enterprises set up in any of the 388 blocks in the state.
- ✓ Time limit for filing application: Within 1 year from the date of commencement of commercial production, or or date of installation of plant and machinery installed to promote cleaner and environment-friendly technologies, whichever is later.
- ✓ At the time of application, the enterprise should submit a certificate from Tamil Nadu Pollution Control Board, duly indicating that:
  - a. the equipment installed leads to a cleaner production process, and
  - b. it meets the Tamil Nadu Pollution Control Board's norms



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_CS.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_CS.php)

# Special Capital subsidy for Thrust sector enterprises



## Objective

To assist entrepreneurs, who set up MSMEs, in the thrust sectors of the state.



## Key Benefits

- 1 Subsidy provided for 25% of eligible plant and machinery cost; subject to a maximum of INR 150 lakh.

Note: The overall ceiling on subsidy should be applied for the original project and expansion/ diversification taken together within the category only.



## Eligibility Criteria

- ✓ The applicant should be a new MSME under one of the thrust sectors located anywhere in the state.
- ✓ Time limit for filing application: Within 1 year from the date of commencement of commercial production.
- ✓ List of thrust sectors : See Annexure 2



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_CS.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_CS.php)

# Additional Capital Subsidy for Micro Manufacturing Enterprises



## Objective

To assist micro manufacturing enterprises reduce their financial burden of plant and machinery procurement.



## Key Benefits

- 1 Subsidy provided for 10% of eligible plant and machinery cost; subject to a maximum of INR 5 lakh, over 5 years

Note: This is in addition to the already provided capital subsidy for micro enterprises.



## Eligibility Criteria

- ✓ The applicant should be a new micro manufacturing enterprise (or) a micro manufacturing enterprise going in for expansion/ diversification.
- ✓ Time limit for filing application: Within 1 year from the date of commencement of commercial production.
- ✓ Ineligibility list : See Annexure 4



## How to apply/ Office to contact

Register yourself on the MSME Dept's. Incentive portal:  
[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_CS.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_CS.php)

# Additional Capital Subsidy for select category of entrepreneurs



## Objective

To reduce the financial burden of women, SC/ ST, differently-abled and transgender entrepreneur.



## Key Benefits

- 1 Subsidy provided for 5% of eligible plant and machinery cost; subject to a maximum of INR 5 lakh.

Note: This is in addition to the capital subsidy already provided.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. from select category of entrepreneurs, namely women, SC/ ST, differently-abled, or transgender entrepreneurs who establish:
    - i. a new micro manufacturing enterprise, (OR)
    - ii. a new small or medium enterprise located in one of the 254 industrially backward blocks of the state, (OR)
    - iii. a new small or medium agro-based or food processing enterprise located in one of the 388 blocks of the state.

Note: Entrepreneurs who are covered under more than one select category will be eligible for additional capital subsidy only under any one of the select categories.

- ✓ Time limit for filing application: Within 1 year from the date of commencement of commercial production.
- ✓ Ineligibility list : See Annexure 4
- ✓ List of backward blocks : See Annexure 1



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/ incentives/html\\_cye\\_CS.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_CS.php)

# Additional Capital Subsidy for scaling up



## Objective

To enable existing micro and small enterprises to scale up and graduate to a higher category of MSMEs.



## Key Benefits

- 1 Subsidy provided for 5% of eligible plant and machinery cost; subject to a maximum of INR 25 lakh.

Note: This is in addition to the capital subsidy already provided.



## Eligibility Criteria

- ✓ The applicant should be an existing micro and small manufacturing enterprise, going in for expansion/ diversification, and thereby graduating to a higher classification of MSME.
- ✓ Time limit for filing application: Within 1 year from the date of commencement of commercial production.
- ✓ Ineligibility list : See Annexure 4



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_CS.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_CS.php)

# Reimbursement of Stamp duty and Registration charges



## Objective

To reduce the stamp duty and registration charges incurred by MSEs investing in backward blocks.



## Key Benefits

- 1 Reimbursement provided for 50% of stamp duty and registration charges incurred on purchase of land meant for industrial use.



## Eligibility Criteria

- ✓ The applicant should be a manufacturing enterprise (micro or small scale), set up in the declared backward blocks of the state.
- ✓ Time limit for filing application : Within 6 months from the date of commencement of commercial production.
- ✓ List of backward blocks : See Annexure 1



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_stamp.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_stamp.php)



# Single Window Clearance System for MSMEs



## Objective

To make the entire Government to Business Services (G2B) faceless, paperless and contactless.



## Key Benefits

- 1 Applicants can "Know their Clearances".
- 2 Applicants can apply in a single location and track their applications.
- 3 License renewals can be done on the portal.
- 4 Benefit of a dedicated team in the MSME department that tracks and follows up on your applications.



## Eligibility Criteria

- ✓ The applicant should be any new or existing MSME in the state.



## How to apply/ Office to contact

[www.easybusiness.tn.gov.in/msme/](http://www.easybusiness.tn.gov.in/msme/)

# Reservation for MSMEs in land parks setup by SIPCOT



## Objective

To help MSMEs in the easy procurement of land and to situate them in geographic proximity to large enterprises.



## Key Benefits

- 1 20% of the total area in the State Industries Promotion Corporation of Tamilnadu Ltd. (SIPCOT) park is allocated to Small Industries Development Corporations (SIDCO) for subsequent allotment to MSMEs.



## Eligibility Criteria

- ✓ The applicant should be any new/ existing MSME.



## How to apply/ Office to contact

[www.tansidco.tn.gov.in/contact-us.php](http://www.tansidco.tn.gov.in/contact-us.php)

# Infrastructure Subsidy for privately developed industrial estates



## Objective

To encourage private park operators to invest in the state.



## Key Benefits

- 1 Subsidy provided for 20% of the cost of approved infrastructure for development of infrastructure in privately developed industrial estates, which are in areas outside a radius of 30 km from Chennai City Centre.



## Eligibility Criteria

- ✓ The applicant should be any private sector park developer setting up a park in Tamil Nadu.



## How to apply/ Office to contact

[sipcot.tn.gov.in/portal/users/incentivelogin](http://sipcot.tn.gov.in/portal/users/incentivelogin)

# Low Tension Power Tariff (LTPT) Subsidy



## Objective

To assist MSMEs reduce their electricity costs.



## Key Benefits

- ① Subsidy provided for 20% of power consumption charges paid to The Tamil Nadu Generation and Distribution Corporation Limited (TANGEDCO), for the first 36 months from the date of commencement of commercial production, or from the date of power connection, whichever is later.

Note :

1. The actual energy charges for manufacturing and lighting of the premises, inclusive of surcharge, tax and other charges but exclusive of penalty is eligible for the subsidy.
2. Enterprises occupying a portion of another enterprise consuming power jointly are not eligible for LTPT subsidy.
3. If it's a rental building, LTPT subsidy can be availed if the landlord has taken the power connection for this purpose, and a lease agreement between the landlord and the lessee enterprise is executed for a minimum of 3 years. Such lease agreement should be in operation during the eligibility period of LTPT subsidy.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. all new micro manufacturing enterprises set up anywhere in the state.
  - b. existing micro manufacturing enterprises which have taken up substantial expansion/ diversification of the existing activities.
  - c. micro enterprises using Low Tension Power supply (Tariff III B) will alone be eligible to avail of this subsidy.
- ✓ Time limit for filing application for the eligibility certificate :
  - a. For new enterprises : Within 3 months from the date of commencement of commercial production, or date of power connection whichever is later.
  - b. For enterprises undertaking expansion/ diversification : Within 6 months from the date of commencement of commercial production, or date of power connection whichever is later.
- ✓ Time limit for filing application for subsidy claims : Should be submitted once in six months. However, the first claim for the subsidy can be submitted within 30 days from the date of issue of the eligibility certificate or once in six months, whichever is convenient to the applicant.
- ✓ Ineligibility list : See Annexure 4



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_pay.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_pay.php)

# Payroll Subsidy



## Objective

To assist MSMEs reduce their employee costs.



## Key Benefits

- 1 Subsidy provided for employer's contribution to the Employee Provident Fund (EPF) for the first three years from the date of commencement of commercial production, subject to a maximum of INR 24,000 per employee per annum. This is applicable only if the unit has employed more than 20 persons.

Note :

1. If the employee strength falls below 20 for any of the months, the claim will be restricted to the months in which the conditions are satisfied. Only regular workers will be taken into account. Casual, temporary or contract workers will not be taken into account.
2. The evidence for the employment of workers would be the related statutory returns such as the returns filed under the Employee Provident Fund Act, 1952.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. a new micro manufacturing enterprise (OR)
  - b. a new small or medium manufacturing enterprise located in one of the 254 industrially backward blocks.
  - c. a new small or medium manufacturing agro-based or food processing enterprise located in one of the 388 blocks of the state.
- ✓ Time limit for filing application : Within 3 months after the completion of the financial year for the claim of the previous year.
- ✓ Ineligibility list : See Annexure 4
- ✓ List of backward blocks : See Annexure 1



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_pay.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_pay.php)

# Generator Subsidy



## Objective

To assist MSMEs in ensuring seamless electricity supply.



## Key Benefits

- 1 Subsidy provided for 25% of the cost of power generator sets (up to 320 kVA capacity); subject to a maximum of INR 5 lakh.



## Eligibility Criteria

- ✓ The applicant should be a new or existing micro manufacturing enterprise, coming under the rural feeder lines of The Tamil Nadu Generation and Distribution Corporation Limited (TANGEDCO).
- ✓ Time limit for filing application : Within 6 months from the date of issue of safety certificate from the Electrical Inspectorate.



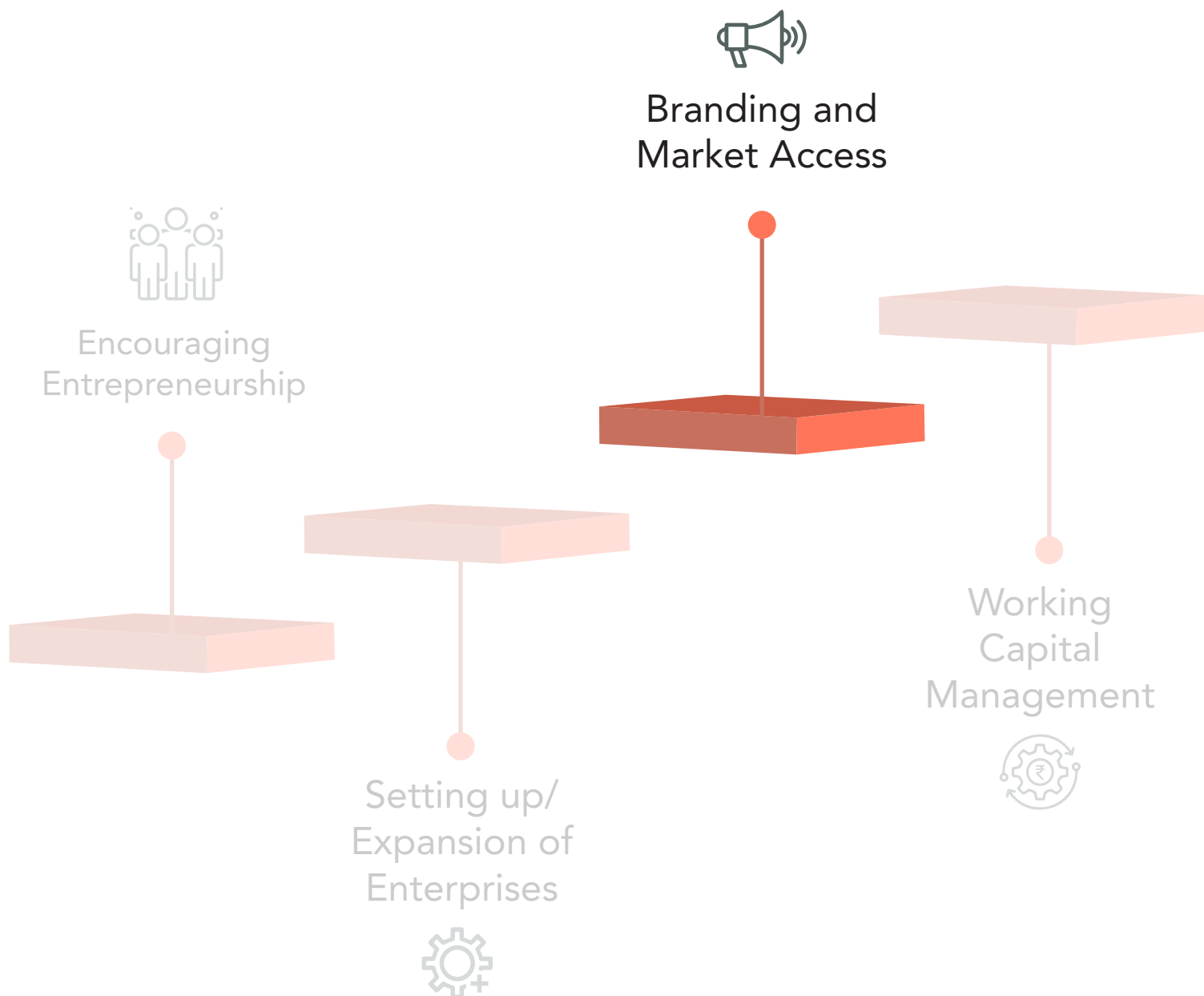
## How to apply/ Office to contact

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# Subsidy for Fund Raising from SME Exchange



## Objective

To facilitate high growth potential Small and Medium Enterprises (SMEs) in the state to raise equity capital through SME Exchange utilizing Initial Public Offerings (IPOs), in both the manufacturing and services sector.



## Key Benefits

- 1 Subsidy provided for 75% of the expenditure incurred for getting successfully listed; subject to a maximum of INR 30 lakh.

Note: Merchant banker fees, due diligence fees, registrar and transfer agent fees, peer review auditor fees, exchange fees and listing charges are eligible for reimbursement.



## Eligibility Criteria

- ✓ The applicant should be a small or medium enterprise, and should be qualified for listing, in line with the norms prescribed by National Stock Exchange/ Bombay Stock Exchange.
- ✓ Time limit for filing application: Within 6 months from the date of listing on the SME Exchange.



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_sme.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_sme.php)

# Technology Business Incubator



## Objective

To promote the development of technology-based firms, and assist in completion of the technologies under development.



## Key Benefits

- 1 Grant provided, subject to a maximum of INR 2.5 crore per incubator or Centre of Excellence set up by Government.
- 2 Grant provided, subject to a maximum of INR 25 crore per incubator or Centre of Excellence set up by private institutions.



## Eligibility Criteria

- ✓ The applicant should be any research and development institution/ academic institution in the state.



## How to apply/ Office to contact

[www.editn.in/pages/view/how-to-reach-us](http://www.editn.in/pages/view/how-to-reach-us)

# Support for development of mini tool room



## Objective

To manufacture jigs, fixtures, cutting tools, gauges, press tools, plastic moulds, forging dies, pressure casting dies and other toolings for small scale industries



## Key Benefits

- 1 Grant provided for 25% of the project cost; subject to a maximum of INR 1 crore.



## Eligibility Criteria

- ✓ The applicant should be any industrial cluster/ association.



## How to apply/ Office to contact

[www.tansidco.tn.gov.in/contact-us.php](http://www.tansidco.tn.gov.in/contact-us.php)

# Financial Assistance for participation in International Trade Fair



## Objective

To encourage MSMEs to participate in international trade fairs.



## Key Benefits

- 1 Reimbursement provided for 50% of the rent paid towards stall or space charges, subject to a maximum of INR 15 lakh per international trade fair/ exhibition.



## Eligibility Criteria

- ✓ The applicant should be any registered MSME associations in the state.



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/ammaskill/contactus.php?id=Contacts](http://www.msmeonline.tn.gov.in/ammaskill/contactus.php?id=Contacts)

# Marketing Development Assistance to registered MSME associations



## Objective

To assist MSMEs reduce their costs for conducting exhibitions.



## Key Benefits

- ① Subsidy provided for:
  - a. 50% of expenses incurred on hall rent, subject to a maximum of INR 7.5 lakh/event in Chennai
  - b. 50% of expenses incurred on hall rent, subject to a maximum of INR 1.5 lakh/event in districts other than Chennai,
  - c. 50% of the hall rent, subject to a maximum of INR 7.5 lakh per exhibition, for participation in exhibitions in other states by MSME associations of Tamil Nadu.



## Eligibility Criteria

- ① The applicant should be any registered MSME associations, in existence for a period of at least 3 years, with minimum of 20 Micro and Small Enterprise (MSE) units as its member.



## How to apply/ Office to contact

- ① Submit application to the General Manager/ Regional Joint Director, Chennai concerned at the proposal stage itself.
- ② The application claim should be preferred before the concerned GM/ DIC/ RJD of Industries and Commerce, Chennai where the exhibition/ trade fair was conducted, within 2 months from the completion date of fair/ exhibition, failing which it may be presumed that they are not interested in the reimbursement.
- ③ The concerned GM/ DIC/ RJD of Industries and Commerce shall forward the proposal to the Industries Commissioner/ Director of Industries and Commerce, after duly verifying the expenditure incurred.
- ④ The proposal will be forwarded with recommendations of the Industries Commissioner/ Director of Industries and Commerce to the Government.

# Domestic events: For participating and visiting business explorations/ exhibitions



## Objective

To encourage enterprises to attend business events and identify trade opportunities, and to create awareness among students, so as to build entrepreneurial thinking.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. Delegations led/ organised by associations with a minimum of five and a maximum of ten entrepreneurs per delegation per year.
  - b. Delegations led/ organised by FaME TN/ TANSIM/ EDII.
  - c. Individual enterprises.



## Key Benefits

- ① Support for Travel (Air/ Train):
  - a. For micro enterprises and small enterprises (special category) - 100% of economy class air/ 2nd AC train fare, for return journey.
  - b. For small enterprises (general category) - 75% of economy class air/ 2nd AC train fare, for return journey.

Support for Accommodation:

- a. For micro enterprises and small enterprises (special category) - 100% of cost incurred on accommodation, subject to a maximum of INR 3,000/day of stay.
- b. For small enterprises (general category) - 75% of cost incurred on accommodation, subject to a maximum of INR 3,000/day of stay.

Note: Stay shall be reimbursed only for the period from one day before the commencement of the event to one day after the last day of the event.

Support for Entry Fee:

- a. For micro enterprises and small enterprises (special category) - 100% of the entry fee.
- b. For small enterprises (general category) - 75% of the entry fee.
- c. For medium enterprises - 50% of the entry fee.

Support for setting up Stalls (only if participating in exhibition):

- a. For micro enterprises and small enterprises (special category) - 100% of the stall charges, subject to a maximum of INR 1,00,000.
- b. or small enterprises (general category) - 75% of the stall charges subjected to a maximum of INR 1,00,000.
- c. For medium enterprises - 50% of the stall charges, subject to a maximum of INR 1,00,000.

Note: In all the above scenarios, in normal course, the amount shall be reimbursed against submission of proof of payment of entry charges. In exceptional cases, 50% of the entitled amount can be claimed as an advance and the remaining amount paid after return from travel.



## How to apply/ Office to contact

[fametn.in/contact-page](http://fametn.in/contact-page)



# International event: For visiting business exploration/ exhibitions/ buyer-seller meets



## Objective

To encourage enterprises attend business events and identify trade opportunities, and to create awareness among students, so as to build entrepreneurial thinking.



## Eligibility Criteria



The applicant should be:

- a. Delegations led/ organised by associations with a minimum of five and a maximum of ten entrepreneurs per delegation per year.
- b. Delegations led/ organised by FaMe TN/ TANSIM/ EDII.
- c. Individual enterprises.



## Key Benefits

1

Support for Air Fare:

- a. For micro enterprises and small enterprises (special category) - reimbursement provided for 100% of economy class air fare, subject to a maximum of INR 1,00,000 for class A countries and INR 55,000 for class B countries, for return journey.
- b. For small enterprises (general category) - reimbursement provided for 75% of economy class air fare, subject to a maximum of INR 1,00,000 for class A countries and INR 55,000 for class B countries, for return journey.

2

Support towards Accommodation:

- a. For micro enterprises and small enterprises (special category) - reimbursement provided for 100% of cost incurred on accommodation, subject to a maximum of INR 6,000/day for class A countries and INR 3,000/day for class B countries.
- b. For small enterprises (general category) - Reimbursement provided for 75% of cost incurred on accommodation, subject to a maximum of INR 6,000/day for class A countries and INR 3,000/day for class B countries.
- c. Stay shall be reimbursed only for the period from one day before the commencement of the event to one day after the last day of the event.

3

Support for Entry Fee:

- a. For micro enterprises and small enterprises (special category) - reimbursement provided for 100% of entry fee.
- b. For small enterprises (general category) - reimbursement provided for 75% of entry fee.
- c. For medium enterprises - reimbursement provided for 50% of entry fee.
- d. In all three cases, in normal course, the amount shall be reimbursed against submission of invoices. In exceptional cases, 50% of the entitled amount can be claimed as an advance and the remaining amount paid after return from travel.



How to apply/ Office to contact

[fametn.in/contact-page](http://fametn.in/contact-page)

# International Event: For participation in exhibitions



## Objective

To encourage enterprises attend business events and identify trade opportunities, and to create awareness among students, so as to build entrepreneurial thinking.



## Eligibility Criteria

- 1 The applicant should be:
  - a. Delegations led/ organised by associations with a minimum of five and a maximum of ten entrepreneurs per delegation per year.
  - b. Delegations led/ organised by FaMe TN/ TANSIM/ EDII.
  - c. Individual enterprises.



## Key Benefits

- ✓ Support towards Air Fare:
  - a. For micro enterprises and small enterprises (special category) - reimbursement provided for 100% of economy class air fare subject to a maximum of INR 1,00,000 for class A countries and INR 55,000 for class B countries, for return journey.
  - b. For small enterprises (general category) - reimbursement provided for 75% of economy class air fare subject to a maximum of INR 1,00,000 for class A countries and INR 55,000 for class B countries, for return journey.
- ✓ Support towards Accommodation:
  - a. For micro enterprises and small enterprises (special category) - reimbursement provided for 100% of the cost incurred on accommodations subject to a maximum of INR 6,000/day for class A countries and INR 3,000/day for class B countries.
  - b. For small enterprises (general category) - 75% of the cost incurred on accommodation subject to a maximum of INR 6,000/day for class A countries and INR 3,000/day for class B countries.
  - c. Stay shall be reimbursed only for the period from one day before the commencement of the event to one day after the last day of the event.
  - d. 50% of the costs incurred shall be reimbursed on submission of bills/ booking confirmation receipts, provided there is proof of actual incurring of expenditure. The remaining 50% shall be reimbursed after completion of travel and submission of a brief report on the exhibition.
- ✓ Support towards Stall Charges:
  - a. For micro enterprises and small enterprises (special category) - 100% of the Stall Charges subjected to a maximum of INR 3,00,000 for class A countries and INR 1,50,000 for class B countries.
  - b. For small enterprises (general category) - 75% of the stall charges subjected to a maximum of INR 3,00,000 for class A countries and INR 1,50,000 for class B countries.
  - c. For medium enterprises - 50% of the Stall Charges subjected to a maximum of INR 3,00,000 for class A countries and INR 1,50,000 for class B countries.
  - d. 50% of the entitled amount can be claimed on submission of proof of payment of stall charges; and the remaining amount shall be paid after completion of exhibition.



## How to apply/ Office to contact

[www.fameten.in/contact-page](http://www.fameten.in/contact-page)

# Events organised by academic institutions



## Objective

To encourage enterprises attend business events and identify trade opportunities, and to create awareness among students, so as to build entrepreneurial thinking.



## Key Benefits

- 1 Reimbursement provided for expenses incurred towards organising the event, subject to a maximum of INR 2,00,000 per academic institution per year.



## Eligibility Criteria

- ✓ The applicant should be any recognised institution.



## How to apply/ Office to contact

[www.fametn.in/contact-page](http://www.fametn.in/contact-page)

# Support for co-sponsoring events organised by associations



## Objective

To encourage enterprises attend business events and identify trade opportunities, and to create awareness among students, so as to build entrepreneurial thinking.



## Key Benefits

- ① Budgetary support provided for partially meeting the expenditure on hiring of exhibition ground/ hall, erection of stalls, publicity etc. for co-sponsoring the event; upto 40% of the net expenditure (gross expenditure - total income), subject to maximum of:
  - a. INR 5 lakh in case of 'A' class cities.
  - b. INR 3 lakh in case of 'B' class cities.
  - c. INR 2 lakh in case of 'C' class cities.
  - d. INR 1 lakh in case of rural areas.

Note: Reimbursement provided to the applicant after the event, on submission of event report and other relevant documents.



## Eligibility Criteria

- ✓ The applicant should be engaged in the development of MSMEs for at least three years and should be able to demonstrate sufficient experience and capability for holding such events.
- ✓ The event to be organized should have at least 5,000 sq. ft. covered area exclusively for stalls and must have participation from at least 50 MSME units.
- ✓ The association shall submit an event blueprint, and tentative agenda while applying.
- ✓ The association would provide a stall of at least 100 sq. ft. to the MSME department.
- ✓ The event shall prominently display the name and logo of MSME Department (or associated entity) and will also state that the event is 'Supported by the MSME Department'. The name and logo of the department shall be prominently displayed in all publications, literature, banners, hoardings etc. of the event.



## How to apply/ Office to contact

[www.fametn.in/contact-page](http://www.fametn.in/contact-page)

# Sponsorship of students



## Objective

To encourage enterprises attend business events and identify trade opportunities, and to create awareness among students, so as to build entrepreneurial thinking.



## Key Benefits

- 1 To visit exhibitions for exploring trade opportunities, reimbursement provided for:
  - a. 75% of the travel costs incurred for travel by air and/ or train shall be provided to a student, for return journey.
  - b. 100% of the costs incurred on accommodation shall be provided to a student, subject to a maximum of INR 2,000/day of stay.
  - c. Stay shall be reimbursed only for the period from one day before the commencement of the event to one day after the last day of the event.
  - d. 50% of the costs incurred shall be reimbursed on submission of bills/ booking confirmation receipts, provided there is proof of actually incurring the expenditure. The remaining 50% shall be reimbursed after completion of travel and submission of a brief report.
  - e. Each student shall be entitled to a maximum reimbursement of INR 15,000/year.
- 2 To attend seminars/ webinars/ events/ undertake courses related to entrepreneurship, reimbursement provided for 100% of the cost of registration or course fee; subject to a maximum of INR 1,000/student per year.



## Eligibility Criteria

- ✓ The applicant should be students in their final year, pursuing full time undergraduate or post graduate programmes in recognised universities.



## How to apply/ Office to contact

[fametn.in/contact-page](http://fametn.in/contact-page)

# Export Promotion and Marketing Support Scheme for MSMEs



## Objective

To enhance their exposure to potential foreign countries to identify market for their products.



## Key Benefits

- 1 Visits to International Exhibitions (Walk through Exhibition): Five MSME delegations (minimum five and maximum ten entrepreneurs) from different industry will be assisted in a financial year to visit international exhibitions of their respective industry to be updated of the latest technological developments taken place.
  - a. Entry fee in the international exhibitions conducted in foreign countries as a business visitor by a MSME unit will be paid.
  - b. 50% of economy class air fare subject to a maximum of INR 50,000 whichever is less will be paid to one representative of the participating unit.
  - c. 75% of economy class air fare subject to a maximum of INR 50,000 whichever is less will be paid to women entrepreneur and SC/ ST of the participating unit
- 2 Participation in Trade Exhibitions & Putting up Stalls: Five MSME delegations (minimum five and maximum ten entrepreneurs) will be assisted in a financial year to visit foreign countries to participate in international exhibitions and buyer seller meet to show case their products and capabilities and to identify new customers for their products.
  - a. 50% of economy class air fare subject to a maximum of INR 50,000 whichever is less will be paid to one representative of the participating unit. 75% of economy class air fare subject to a maximum of INR 50,000 whichever is less will be paid to women entrepreneur and SC/ ST of the participating unit.
  - b. 50% of the stall charges will be paid to the regular participating unit.
  - c. 75% of the stall charges will be paid to the participating unit run by women entrepreneur and SC/ ST.
- 3 Domestic Business visits: Five MSME delegations (minimum five and maximum ten entrepreneurs) will be assisted to visit five industrially developed states in the country to explore market for their products in a financial year.
  - a. 50% air fare subject to a maximum of INR 5000 whichever is less will be paid to one representative of the participating unit.
  - b. 75% air fare subject to a maximum of INR 5000 whichever is less will be paid to women entrepreneur and SC/ ST of the participating unit.
- 4 In all the above three cases:
  - a. The entire cost of food stay and local transport is to be borne by MSME.
  - b. Government officials accompanying the participants will be paid actual economy class air fare and the eligible allowances towards stay, food and local travelling expenses.



## Eligibility Criteria

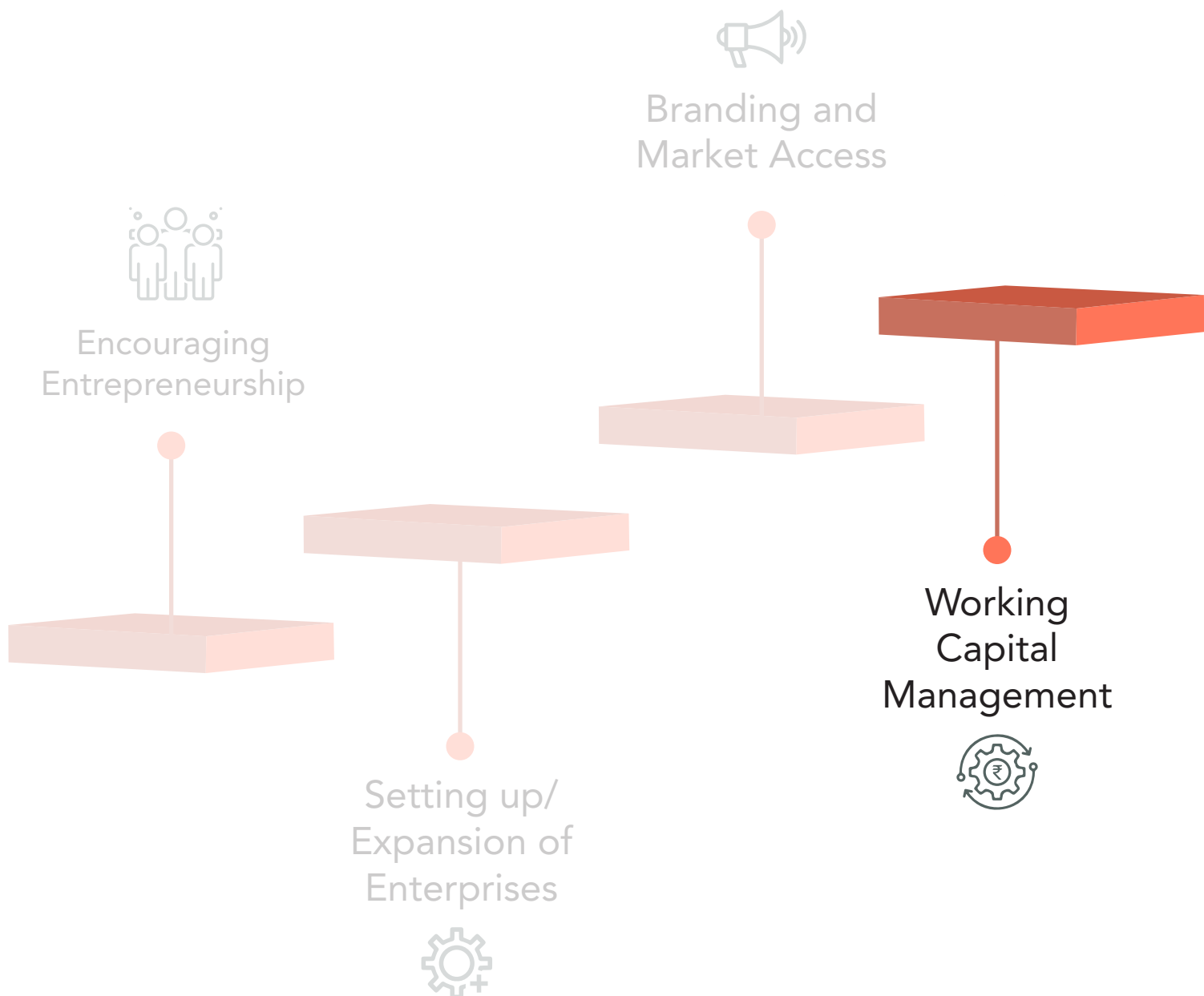
- ✓ The applicant should be a unit having valid permanent registration with Directorate of Industries/ District Industries Centres. The selection of small, micro manufacturing units would be done as per display product profile, theme of the fair and space availability.
- ✓ Micro and Small Manufacturing Enterprise can avail this facility only once in a three year period.
- ✓ Only one person of the participating unit would be eligible for subsidy on air fare.
- ✓ The participating units at international trade fairs/ exhibitions has to pay 25% of space rental charges of booked space. Women entrepreneurs and SC/ ST entrepreneurs will be provided space at free of cost.
- ✓ In the event of non participating the security deposit will be forfeited in all cases.
- ✓ The representatives of the participating units are required to carry and manage the samples to and from including custom clearance etc. for display at the international trade fairs/ exhibitions



## How to apply/ Office to contact

[www.tansidco.tn.gov.in/contact-us.php](http://www.tansidco.tn.gov.in/contact-us.php)

# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility





# Micro and Small Enterprises Facilitation Councils (MSEFC)/ MSME SAMADHAAN



## Objective

To facilitate settlement of delayed payments to micro and small enterprises for the goods/ services supplied by them.



## Key Benefits

- 1 The MSEFC council is a quasi-judicial body that facilitates release of delayed payments.
- 2 As per law, every complaint is to be resolved within 90 days.
- 3 If the buyer fails to make payment within 45 days of the acceptance of the goods/ services, he is liable to pay compound interest at 3X the bank rate of interest.
- 4 If any buyer wants to appeal to a court, by challenging the verdict of the MSEFC, the buyer has to deposit 75% of the award amount with the MSEFC council.



## Eligibility Criteria

- ✓ The applicant should be any micro or small enterprise (except traders), having a valid Udyam registration.



## How to apply/ Office to contact

[www.samadhaan.msme.gov.in/MyMsme/MSEFC/COM\\_MSEFC\\_EntLogin.aspx](http://www.samadhaan.msme.gov.in/MyMsme/MSEFC/COM_MSEFC_EntLogin.aspx)

# Back-ended Interest Subsidy



## Objective

To reduce financial burdens of micro and small enterprises who have already availed loans from banks/ other government organisations.



## Key Benefits

- ① For Credit Guarantee Fund Trust Scheme (CGTMSE) loan: Subsidy provided for interest of the loan, at a rate of 5% for a maximum of 5 year. Maximum subsidy of INR 20 lakh, per loan; subject to a maximum loan value of INR 2 crores.
- ② For Technology upgradation/ Modernization term loan: Subsidy provided at a rate of 5% for a maximum of 5 year. Maximum subsidy of INR 25 lakh, per loan; subject to a maximum loan value of INR 5 crores.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. existing micro and small enterprises who have availed term loan for the purpose of technology up-gradation/ modernization schemes.
  - b. all micro and small enterprises who have availed term loan under CGTMSE.
  - c. existing micro and small enterprises which have taken up substantial expansion/ diversification of the existing activity by availing loan under CGTMSE scheme.
  - d. existing micro and small enterprises, which upgrade their existing plant and machinery with state-of-the-art technology, with or without expansion, by induction of well established and improved technologies in specified sub-sectors/ products as listed in the guidelines on Credit Linked Capital Subsidy Scheme (CLCSS) of Government of India from time to time/ as approved by the Technical Committee headed by the Principal Secretary, MSME Department.
- ✓ Time limit for filing application : Quarterly basis after completion of each quarter.



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_bis.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_bis.php)

# Tamil Nadu Credit Guarantee Scheme (TNCGS)



## Objective

To enhance the credit availability to MSMEs by providing loans up to a certain limit without any surety or security.



## Key Benefits

- ① An MSME in the manufacturing sector can digitally get a government-guaranteed loan upto INR 2 crores on the state government's online portal. In the pilot, the loan is restricted to INR 40 lakh.
- ② They can avail loans from multiple banks which are on the portal, In the pilot, we start with TIIC and TAICO bank.
- ③ The government will cover 90% of the loan if it is upto INR 40 lakh and 80% of the loan, if the loan is upto INR 2 crores.
- ④ Once an MSME gets a loan under TNCGS, it will obtain a credit score which will help it to get loans easily in the future.



## Eligibility Criteria

- ✓ The applicant should be any manufacturing MSME in the state

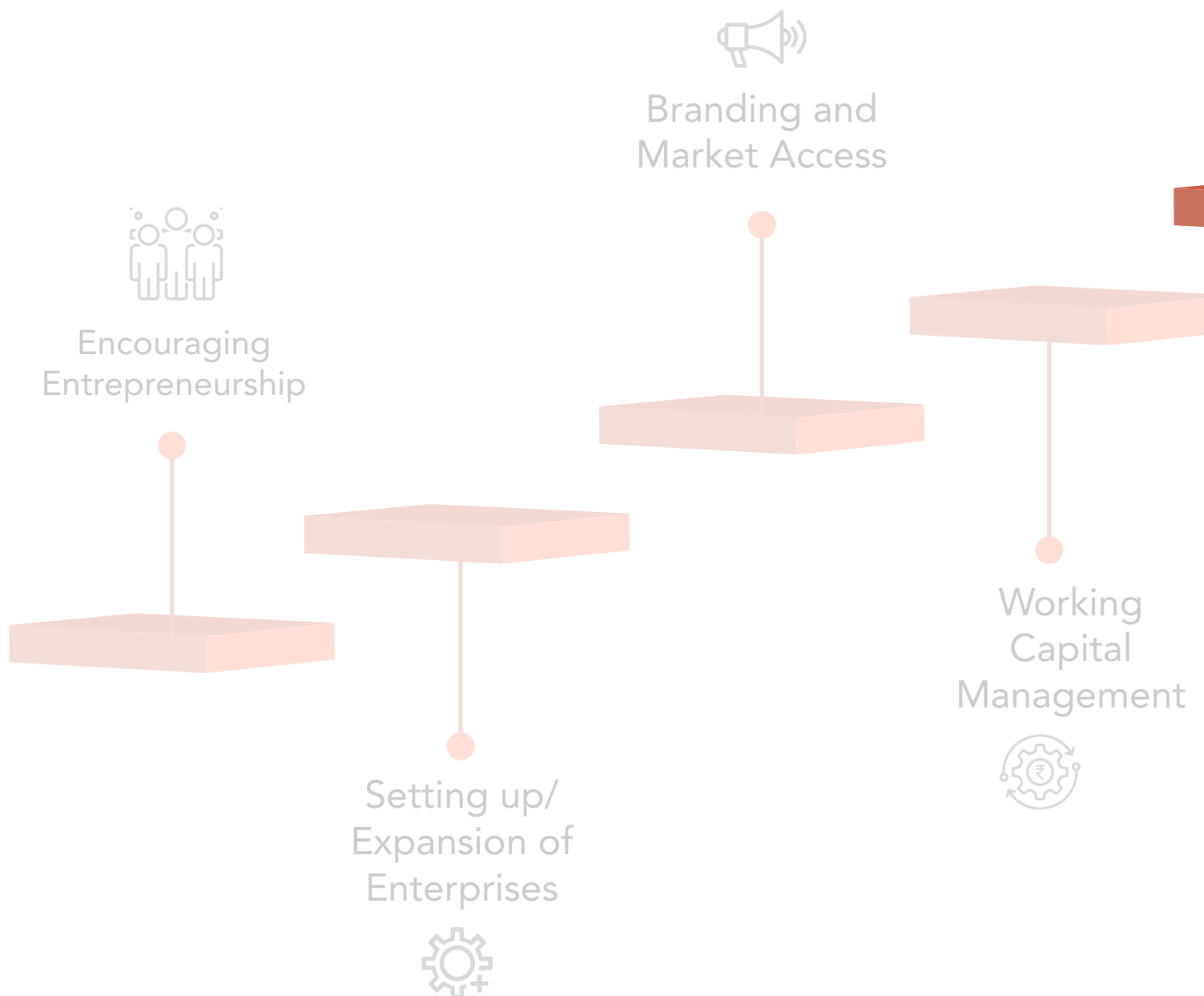


## How to apply/ Office to contact

1. Register on the TNCGS website with the following details:
  - a. PAN Card
  - b. Proof of identity and proof of residence
  - c. Last year's bank statement
  - d. Basic details of the business and the entrepreneur.
2. GST and IT Returns of the MSME will be fetched automatically after taking the MSME's consent.
3. No requirement for providing collateral or submitting financial statements.



# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



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Facility



# Subsidy for Asset Creation for Intellectual Property



## Objective

To incentivise MSMEs to innovate and create intellectual property as a differentiator.



## Key Benefits

- 1 Subsidy provided for 75% of the cost of filing the application for patent registration, subject to a maximum of INR 3 lakh/patent registered.  
  
Note: No documents are required to avail the benefits for reimbursement upto INR 1 lakh. For reimbursement exceeding INR 1 lakh upto INR 3 lakh, necessary documentary proof of payment, and Udyam registration has to be submitted.
- 2 Subsidy provided for 50% of the cost of filing the application for trademark or geographical indicator registration, subject to a maximum of INR 25,000/trademark and geographical indication registered.



## Eligibility Criteria

- ✓ The applicant should be any manufacturing MSME in the state.  
  
Note: Application for a GI tag should be filed by an association, or a federation.
- ✓ Time limit for filing application :  
Within six months from date of obtaining the patent/ trademark/ geographical indications.



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/ incentives/html\\_cye\\_ipr.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_ipr.php)

# Scheme for acquiring Quality Certification (Q-Cert)



## Objective

To incentivise MSMEs to acquire quality certifications for processes and product.



## Key Benefits

- 1 Subsidy provided for 100% of the cost for acquiring quality certifications; subject to a maximum of INR 2 lakh for national certifications recognized by the Quality Council of India, and subject to a maximum of INR 10 lakh for international certifications recognised by internationally recognised accreditation bodies.

Note: A unit with a valid Udyam registration can obtain multiple certifications within the given financial limit. A unit can also claim this amount for new certifications on scaling up to the next category.



## Eligibility Criteria

- ✓ The applicant should be any MSME in the state.
- ✓ Components eligible for reimbursement subsidy: payments made for consultancy and to certification agencies, calibration and testing charges for certification from NABL accredited testing lab.
- ✓ Components of expenditure ineligible for reimbursement: travel expenditure, hotel accommodation, food & beverages, refreshment charges and surveillance charges
- ✓ Expenditure for renewal will not be eligible for reimbursement.
- ✓ Certifications that are mandatory as per statutory requirement are also not eligible
- ✓ Any clarification on the eligibility will be given by the Industries Commissioner and Director of Industries and Commerce.
- ✓ Time limit for filing application : Within one year from the date of certification.



## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/incentives/html\\_cye\\_qc.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_qc.php)



# Promotion of Energy Audit & Conservation of Energy (PEACE)



## Objective

To incentivize MSMEs adopt energy efficient practices and technologies for reducing energy consumption, and to incentivise MSMEs to undertake energy audits.



## Key Benefits

- 1 Conduct of energy audit: Subsidy provided for 75% of the energy audit; subject to a maximum of INR 1 lakh.
- 2 Implementation of energy efficient technologies: Subsidy provided for 50% of cost of eligible components; subject to a maximum of INR 10 lakh.



## Eligibility Criteria

- ✓ Conduct of energy audit: The applicant should be an existing manufacturing MSME undertaking energy audit for the first time or an existing manufacturing MSME undertaking energy audit after 3 years from previous audit.
- ✓ Implementation of energy audit: The applicant should be an existing manufacturing MSME, which has undertaken an energy audit, implemented the improvements, and saved at least 10% of energy consumed, with reference to the last 12 months' average.
- ✓ Time limit for filing application: Within one year from date of completion of energy audit.



## How to apply/ Office to contact

Energy Audit: [www.msmeonline.tn.gov.in/ incentives/html\\_cye\\_peace1.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_peace1.php)

Implementation: [www.msmeonline.tn.gov.in/ incentives/html\\_cye\\_peace2.php](http://www.msmeonline.tn.gov.in/incentives/html_cye_peace2.php)

# Technology Development Fund



## Objective

To support studies in micro enterprises to help improve their operational efficiencies.



## Key Benefits

- 1 Subsidy provided for 50% of the project cost or INR 2.5 lakh, whichever is less.
- 2 From the corpus of INR 25 lakh, 50% of the cost of operational efficiency studies required by micro enterprises will be covered.

Note:

1. Only 100 studies on a first-cum-first-serve basis each year will be covered.
2. The study will involve a deployment of upto six man-days.
3. Study can be carried out only by approved institutions for whom the Industries Commissioner and Director of Industries and Commerce will fix a schedule of rates.



## Eligibility Criteria

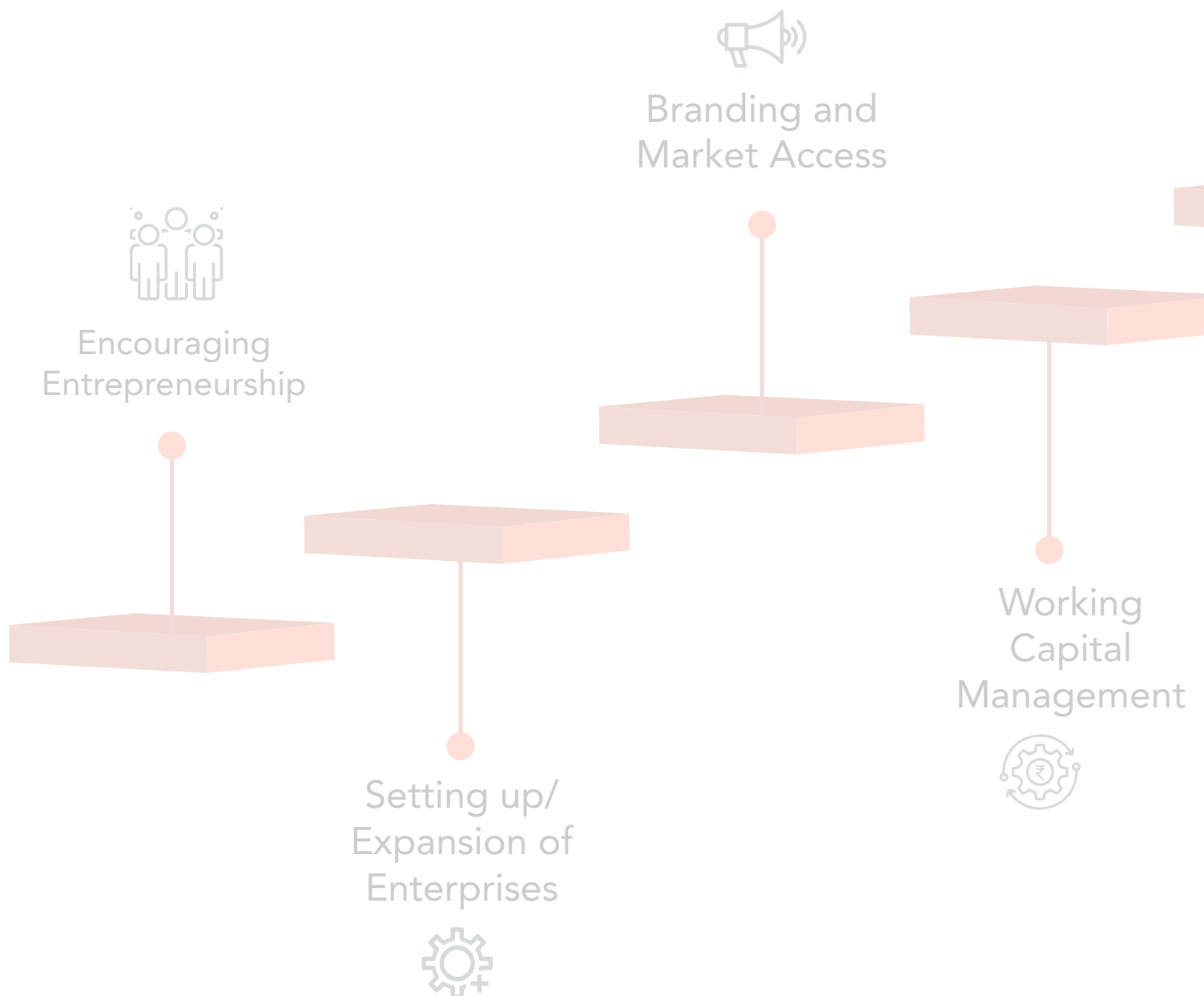
- ✓ The applicant should be an MSME association that has taken up small development projects, through recognized educational institutions.
- ✓ The project should have the prior approval of the Industries Commissioner and Director of Industries and Commerce.



## How to apply/ Office to contact

[www.editn.in/pages/view/how-to-reach-us](http://www.editn.in/pages/view/how-to-reach-us)

# Illustrative Business Value Chain





Skill and  
Capacity Building



Quality,  
Research &  
Development



Common  
Facility



Export  
Support



# Skill Training and Employment Scheme



## Objective

To assist MSMEs in training the unemployed youth, and to fulfill skilled manpower requirements of MSMEs.



## Key Benefits

- 1 Subsidy provided for training; subject to a maximum of INR 2000 per month per candidate, for a maximum of 6 months.
- 2 Certificates will be provided by the National Skill Development Corporation (NSDC), after assessment of acquired skills.



## Eligibility Criteria

- ✓ The applicant should be any MSME in the state.
- ✓ The trainees selected by the applicant shall be between 18 to 25 years of age.
- ✓ The trainees selected by the applicant shall have an engineering degree, or a polytechnic diploma, or an Industrial Training Institutes (ITI) certificate, or qualification as prescribed by the respective sector skill council.
- ✓ The applicant shall provide the trainee with a stipend of INR 5000/month, for a maximum of 6 months

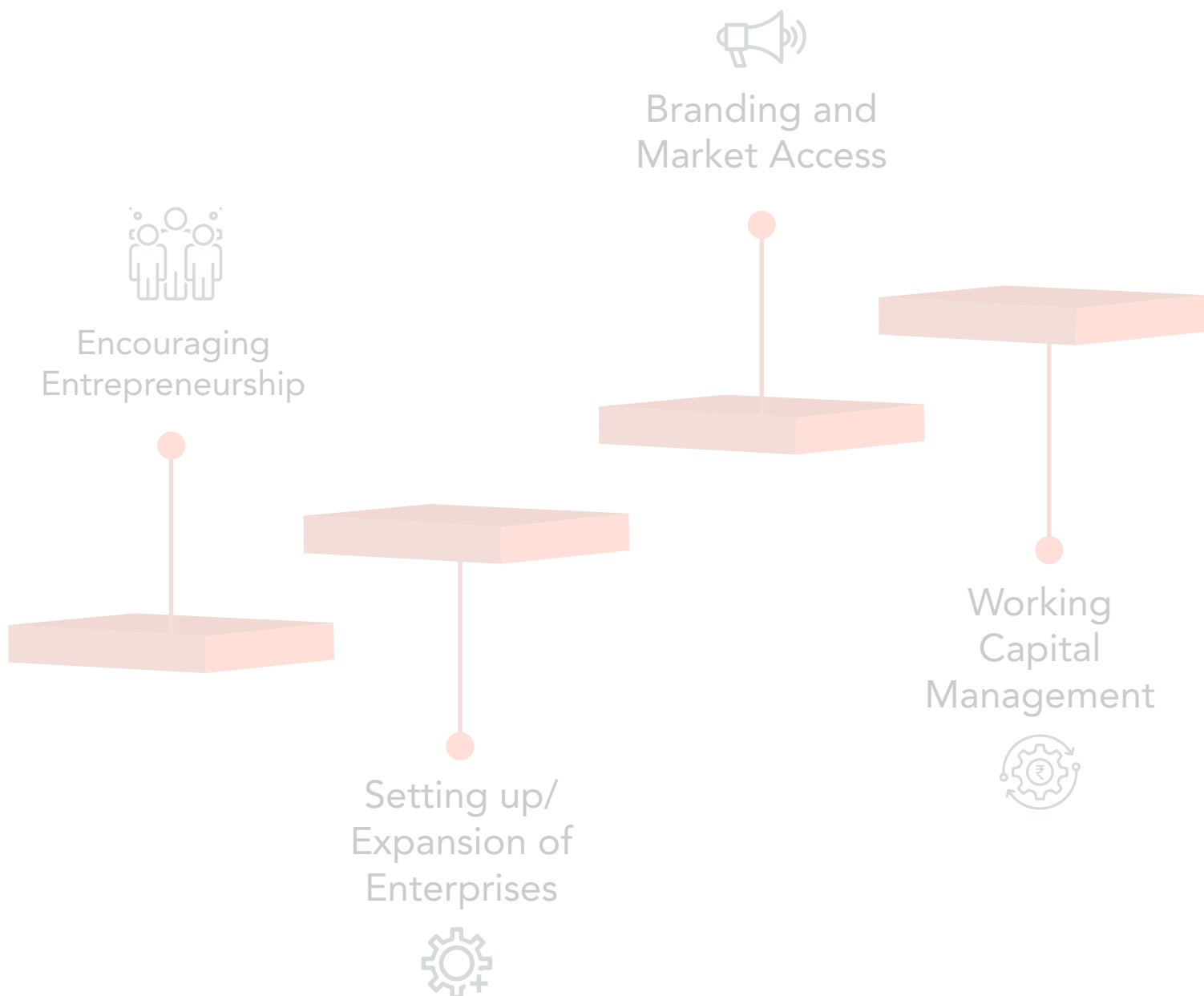


## How to apply/ Office to contact

[www.msmeonline.tn.gov.in/ammaskill/msmeskill\\_guideline.php](http://www.msmeonline.tn.gov.in/ammaskill/msmeskill_guideline.php)



# Illustrative Business Value Chain





Quality,  
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Capacity Building



Export  
Support



Common  
Facility





# Micro Cluster Development Programme (MCDP)



## Objective

To encourage the creation of micro clusters and to provide them with Common Service Facilities.



## Key Benefits

- 1 Support will be provided by the Government to the clusters, for adoption of the following, as part of their project proposals:
  - a. Machinery including electronic hardware.
  - b. Building of Common Facility Centre (CFC).
  - c. Land to locate the CFC, provided the land is leased or purchased in the name of Government of Tamil Nadu or any Government company.
  - d. Exposure visits.
  - e. Hiring of consultants for designing marketable products, including improvement to packaging, and for new market identification.
  - f. Hiring of professionals for legal assistance, tax filing and tax advice, accounting and company secretarial services (covered for the first 5 years).

Note: In case of machinery and building, the beneficiary shall contribute 10%. However, the Project Sanctioning Committee may waive off this contribution if the beneficiaries include deserving socially vulnerable groups.



## Eligibility Criteria

- ✓ Any new/ existing cluster with atleast 20 beneficiaries involved in manufacturing or services.



## How to apply/ Office to contact

Proposals to be submitted on the letter head of the association/ SPV/ project proposing entity to SIDCO or Industries Commissioner's office (through the District Industries Centre) with all project details.

Submitted applications will be processed through the Project Sanctioning Committee that meets at periodic intervals and funds will be disbursed to the Special Purpose Vehicle as per the plan agreed to in the project proposal.

# Incentives to entrepreneurs for shifting of existing units outside Urban areas



## Objective

To enable uniform development across the state and incentivise development outside urban areas.



## Key Benefits

- 1 Grant for obtaining infrastructure development is provided for 75% of the total development cost, subject to a maximum of INR 20 crores.

Note: Infrastructure development includes, but not limited to roads, drainage, culverts, storm water drains, street lights, water supply, electricity, conference halls, training halls, and other common facility centres.



## Eligibility Criteria

- ✓ The applicant should be an MSME/ MSME association.  
Note: Approvals shall be accorded only if at least 20 MSMEs (manufacturing or service) come together to relocate their facilities.
- ✓ The MSMEs coming together shall create an Special Purpose Vehicle (SPV).
- ✓ A minimum of 50 acres of land should be available in the name of the SPV. In case of micro enterprises constituting the SPV, land of up to 10 acres is adequate.  
Note: Less than 50 acres may be considered when cost of land is high.



## How to apply/ Office to contact

Proposals to be submitted on the letter head of the association/ SPV to the District Collector with all project details.

Submitted applications will be processed through the District Validation Committee and the State Steering Committee and funds disbursed through SIDCO to the SPV in four equated installments.

# Incentives for setting up new clusters units on the outskirts of Towns and Cities



## Objective

To enable uniform development across the state and incentivise development outside urban areas.



## Key Benefits

- 1 Grant up to 50% of the total development cost, subject to a maximum of INR 15 crores is provided for obtaining infrastructure facilities like roads, drainage, culverts, storm water drains, street lights, water supply, electricity, conference halls, training halls, and other common facility centres.



## Eligibility Criteria

- ✓ The applicant should be an MSME/ MSME association.  
Note: Approvals shall be accorded only if at least 20 MSMEs (manufacturing or service) come together to relocate their facilities.
- ✓ The MSMEs coming together shall create a Special Purpose Vehicle (SPV).
- ✓ A minimum of 50 acres of land should be available in the name of the SPV. In case of micro enterprises constituting the SPV, land of up to 10 acres is adequate.  
Note: Less than 50 acres may be considered when cost of land is high.



## How to apply/ Office to contact

- 1 Proposals to be submitted on the letter head of the Association/ SPV to the District Collector with all project details.
- 2 Submitted applications will be processed through the District Validation Committee and the State Steering Committee and funds disbursed through SIDCO to the SPV in four equated instalments.



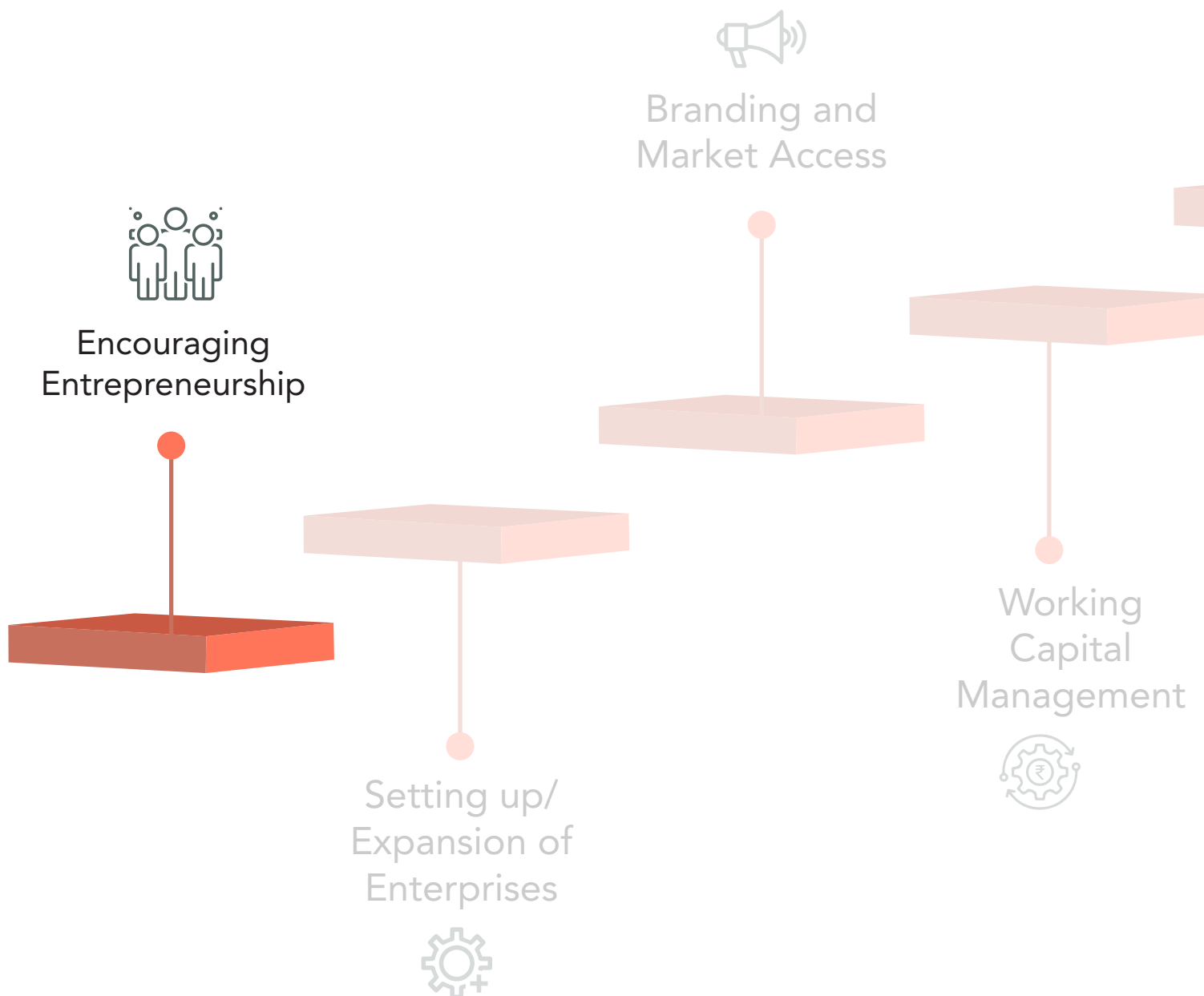


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# **Schemes of Government of India**

## Ministry of MSME

# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility





# Entrepreneurship and Skill Development Programme (ESDP)



## Objective

To promote aspiring enterprises, enhance their capacities, and to inculcate entrepreneurial culture among them.



## Key Benefits

- 1 Free training on entrepreneurship and skill training (across various sectors), is provided to both new and existing entrepreneurs.
- 2 Free management capacity building training, is provided to existing entrepreneurs.



## Eligibility Criteria

- ✓ The applicant should be any MSME entrepreneur, aspiring to start a business/ with an existing business.



## How to apply/ Office to contact

Contact your nearest MSME- DFO branch.

# Prime Minister's Employment Generation Programme (PMEGP)



## Objective

To create self employment opportunities for MSME entrepreneurs in India.



## Key Benefits

### Subsidy provided for:

- ① If situated in urban areas, subsidy provided for:
  - a. 15% of project cost if General category.
  - b. 25% of project cost if Special category (SC/ ST/ OBC/ Minorities/ Women/ Ex-servicemen/ Physically handicapped/ North East Region/ Hill & Border areas).
- ② If situated in rural areas, subsidy provided for:
  - a. 25% of project cost if General category.
  - b. 35% of project cost if Special category (SC/ ST/ OBC/ Minorities/ Women/ Ex-servicemen/ Physically handicapped/ North East Region/ Hill & Border areas)
- ③ Second subsidy provided if it is an existing and better-performing PMEGP/ MUDRA/ Rural Employment Guarantee Programme MSME, and is going for diversification, for:
  - a. 15% of project cost; upto a project cost of INR 1 crore.
  - b. 20% of project cost for North East Region/ Hilly states; upto a project cost of INR 1 crore.



## Eligibility Criteria

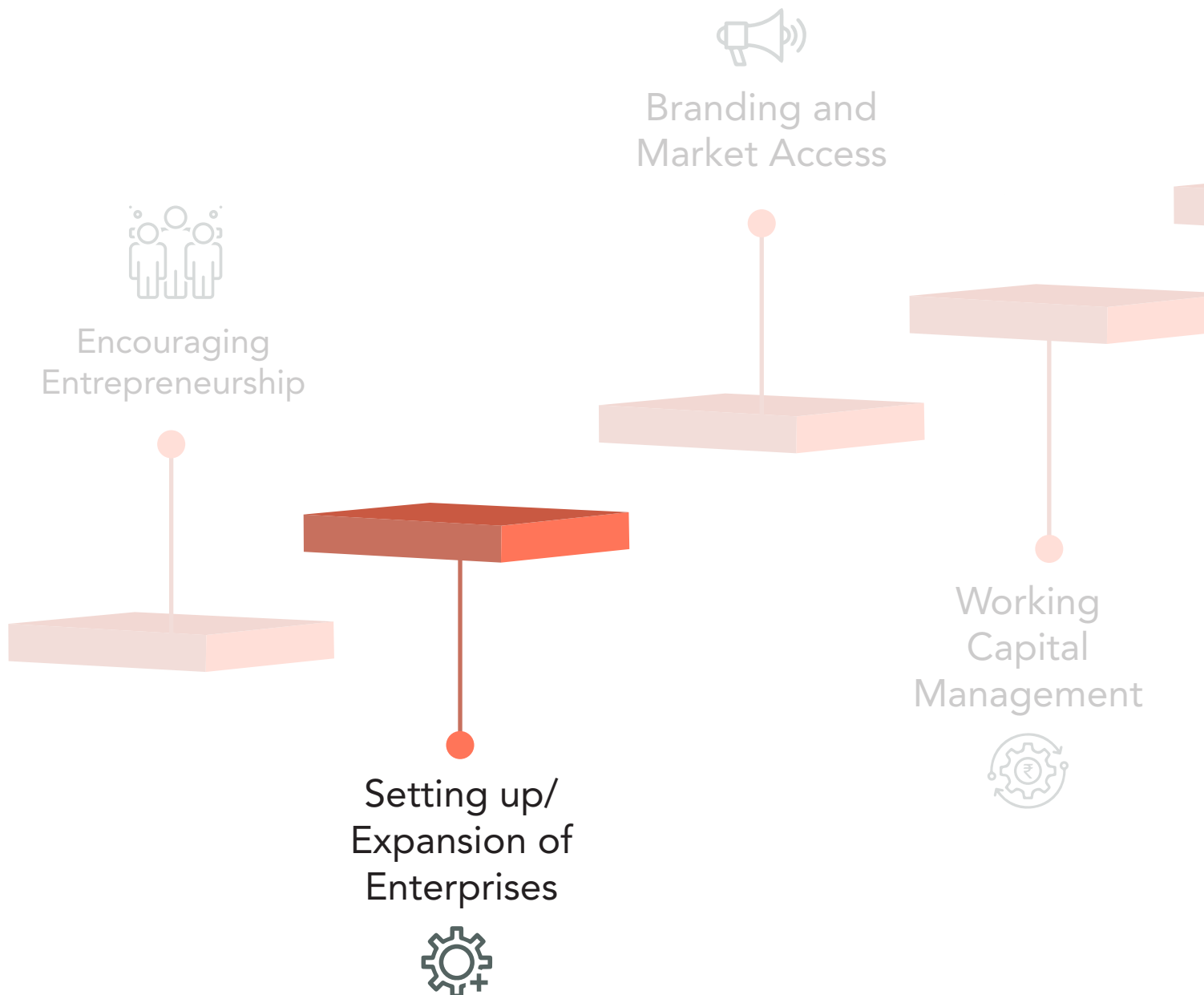
- ✓ The applicant should be:
  - a. above 18 years of age (OR)
  - b. a Self Help Group (SHG) (OR)
  - c. an institution registered under Societies Registration Act 1860 (OR)
  - d. a production co-operative society (OR)
  - e. a charitable trust.
- ✓ For individual applicant, the applicant should have passed VIII standard if project cost is above INR 10 lakh (for manufacturing), or INR 5 lakh (for service).
- ✓ The maximum cost of the project should be INR 50 lakh (for manufacturing) or INR 20 lakh (for service).
- ✓ Entrepreneurship Development Programme (EDP) training is mandatory, if project cost exceeds INR 2 lakh.



## How to apply/ Office to contact

[www.kviconline.gov.in/pmegportal/pmegphome/index.jsp](http://www.kviconline.gov.in/pmegportal/pmegphome/index.jsp)

# Illustrative Business Value Chain





Quality,  
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# Raw Material Assistance (RMA) against bank guarantee



## Objective

To finance the purchase of raw materials (both indigenous and imported) against the security of a bank guarantee.



## Key Benefits

- 1 Financial assistance provided for procurement of raw materials (indigenous and imported) with credit support upto 180 days.
- 2 Rates of interest vary between 7.5% to 9% for Micro, Small and Medium sized enterprises.
- 3 Processing fee of 1% per annum applicable for new sanctions and for renewals; processing fee of 0.5% per annum applicable for renewal by micro units and 1% by small and medium units.
- 4 Maximum limit of INR 10 lakh for manufacturing units and INR 6 lakh for service units. Limit is INR 500 lakh for units engaged in infrastructure activities.



## Eligibility Criteria

- ✓ The applicant should be a MSME having a valid Udyam Registration and GST certificates. Additional documents such as Auditors certificate, proof of identify of owners, utility receipts, IT returns also will need to be submitted for evaluation of the MSME.



## How to apply/ Office to contact

[www.nsic.co.in/Schemes/Raw-Material-Against-BG](http://www.nsic.co.in/Schemes/Raw-Material-Against-BG)

# SIDBI Thematic Assistance for Purchase of Capital Assets in New Enterprises (STHAPAN)



## Objective

To provide financial assistance to greenfield units for setting up new units which includes purchase of land, construction of factory building, purchase of equipment, plant and machinery, etc.



## Key Benefits

- 1 Term loan is provided upto INR 2000 lakh, subject to maximum of 75% of project cost.
- 2 Interest rate - 7.60% to 8.25% is provided for the first year, with reset applicable thereafter (as per internal rating).
- 3 Repayment period if loan is of 7 years.



## Eligibility Criteria

- ✓ The applicant should be new entities or greenfield units.
- ✓ Promoters should have a minimum 5 years of business experience.



## How to apply/ Office to contact

[onlineloanappl.sidbi.in/OnlineApplication/](http://onlineloanappl.sidbi.in/OnlineApplication/)

# SMILE Equipment Finance (SEF)



## Objective

To provide quick dispensation of machinery loan through contact less platform.



## Key Benefits

- 1 Investments are provided in the form of machinery loans in plant and machinery/ MFAs/ and other need based civil constructions.
- 2 Minimum loan amount is INR 10 lakh with a cap on maximum loan amount of 3 crores.



## Eligibility Criteria

- ✓ The applicant should be an MSME which has been in existence for at least 3 years, with a satisfactory financial position.

Note: Maximum repayment period shall not be more than 72 months including moratorium.



## How to apply/ Office to contact

[sidbi.in/files/article/articlefiles/Application%20Form-%20SEF.doc](http://sidbi.in/files/article/articlefiles/Application%20Form-%20SEF.doc)

# Loan for Purchase of Equipment for Enterprise's Development (SPEED)



## Objective

To provide grants for purchase of machinery upto 100% of machinery cost for new and existing clients.



## Key Benefits

- ① Loans provided for machinery purchased from:
  - a. Identified original equipment manufacturers (OEMs) manufacturing high end machines.
  - b. Authorised dealers/ Indian subsidiaries of such foreign OEMs, which have strong brand reputation, and with whom SIDBI has entered into an Memorandum of Understanding (MoU).

Note: For existing customers, assistance is provided, even if the OEM doesn't have a MoU with SIDBI. For new units, the MoU with SIDBI is mandatory.

- ② 100% of the machinery cost provided; subject to a maximum of:
  - a. INR 1 crore, for new customers, and
  - b. INR 2 crores, for existing customers.
- ③ Repayment period of term loan is 2 to 5 years, including a moratorium period of 3-6 months.



## Eligibility Criteria

- ④ The applicant should ensure:
  - a. sales Turnover : MSME units with at least 3 years operations with stable sales and cash profits in immediate past 2 years.
  - b. rate of interest - 7.50% to 9% per annum. Marginal Capital Lending Ratio based interest rate as per internal rating.
- ⑤ Proposed machinery should relate to same line of business.



## How to apply/ Office to contact

[www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700](http://www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700)



# Term-Loan Assistance for Rooftop Solar Photovoltaic Plants (STAR)



## Objective

To provide grants to MSMEs to reduce electricity cost by installing solar panels/ equipments with 25 KW to 500 KW plants (indicative).



## Key Benefits

- 1 Zero promoter's contribution is provided.
- 2 Fixed Deposit at the rate of 25% of loan (interest bearing) is provided, with attractive interest rates.
- 3 Credit guarantee cover is provided.
- 4 Option of simple loan documentation, and direct payment to supplier is provided.
- 5 Loan is provided; subject to a minimum of INR 10 lakh, and a maximum of INR 250 lakh.



## Eligibility Criteria

- ✓ The applicants should have:
  - a. a business tenure :  
for old customers - 2 years,  
for new customers - 3 years
  - b. a satisfactory repayment track record.
- ✓ Proposed solar rooftop capacity should not exceed connected load.
- ✓ The scheme has coverage across the segment with 25 KW to 500 KW plants (indicative)



## How to apply/ Office to contact

[www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700](http://www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700)

# General Purpose Term Loan



## Objective

To provide term loan to support financial need of MSMEs for varied purposes such as starting a unit, expansion etc.



## Key Benefits

- 1 Need based financial assistance of atleast INR 10 lakh is provided.
- 2 Term loan and other forms of assistance such as working capital term loan, etc. is provided.
- 3 Repayment period for term loan, including the moratorium period of upto 18 months, is around 8-10 years.



## Eligibility Criteria

- ✓ The applicant should be a new or existing MSMEs.
- ✓ For new projects, sales turnover should be within the margin of 33%.
- ✓ For existing units, sales turnover should be upto 25%, with 1% upfront fee.



## How to apply/ Office to contact

[sidbi.in/en/contact-us](http://sidbi.in/en/contact-us)

# Secured Business Loans for MSMEs



## Objective

To provide credit to MSMEs in the manufacturing and service sector to meet their planned or unplanned business related expenses, creation of tangible assets against collateral security and the repayment capacity.



## Key Benefits

- 1 A term-loan credit provided to the manufacturing and service sector, against a collateral.
- 2 Quantum of assistance is linked to gross cash accruals and collateral security value; subject to a maximum of INR 10 crores, including foreign currency loans.
- 3 Repayment period of loan, including the moratorium period is maximum of 10 years.



## Eligibility Criteria

- ✓ The applicant should be any existing MSME units having a net profit in 2 years out of the last 3 years, with cash profits in all the 3 years.



## How to apply/ Office to contact

[www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700](http://www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700)

# Assistance to Re-energize Capital Investments by Small and Medium Enterprises (ARISE)



## Objective

To provide financial assistance to brownfield/ existing entities for undertaking expansion/ modernisation/ capital expenditure in the same line of business.



## Key Benefits

- ① Term loans upto INR 700 lakh is provided; subject to a maximum of 80% of project cost.
- ② 100% financing for loan is provided; subject to a maximum of INR 5 crores, based on interest bearing fixed deposit of atleast 25%.
- ③ Interest rate - 7.10% to 7.75% for the first year is provided, with reset applicable thereafter (as per internal rating).
- ④ Repayment period is of 7 years generally.



## Eligibility Criteria

- ✓ The applicant should have a minimum 2 years of operation and audited accounts.
- ✓ The applicant should have cash profits in last audited financial results.



## How to apply/ Office to contact

[onlineloanappl.sidbi.in/OnlineApplication/](http://onlineloanappl.sidbi.in/OnlineApplication/)

# Assistance to Facilitate Emergency Response against Corona Virus scheme (SAFE)



## Objective

To provide financial assistance to all existing MSMEs, who are manufacturing any product or providing any service directly related to fighting corona virus, to help ramp-up supplies of these essential products.



## Key Benefits

- 1 Loan provided to MSMEs; subject to a maximum of INR 50 lakh, to acquire equipment, plant and machinery, and other assets including raw materials required for production or delivery of services.  
  
Note: MSMEs can apply for the loan through a digital interface.
- 2 Financing for capex/ working capital with cost of credit guarantee cover borne by SIDBI; subject to a maximum of 100%.
- 3 Rate of interest provided is 5%/annum, fixed on reducing balance basis.
- 4 Collateral:
  - a. For existing clients is extension of existing securities/ any other security and for
  - b. New customers: Credit guarantee coverage, or any other security to meet the norms.
- 5 In case of Working Capital Term Loan (WCTL) to new SIDBI customers, promoter's contribution of 25% will be converted into cash collateral.
- 6 Repayment period of:
  - a. Term loan is maximum of 5 years, including the moratorium period, and
  - b. Working Capital Term Loan is maximum of 18 months, including the moratorium period.



## Eligibility Criteria

- ✓ For new customers of SIDBI, the applicant should have atleast two years of cash profits and account not in Principal Interest Payment (SMA1/ 2) category.
- ✓ For existing customers of SIDBI, the applicant should have cash profit in last audited balance sheet and account not in SMA1/ 2 category (only for existing customers of SIDBI)



## How to apply/ Office to contact

[www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700](http://www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700)

# Second loan for upgradation of the existing PMEGP/ MUDRA units



## Objective

To provide financial assistance for the technological upgradation and modernisation of existing MSME units.



## Key Benefits

- ① Subsidy, is provided for a maximum of 15% of total project cost .
- ② For North-East region, and hilly states, subsidy is provided for a maximum of 20% of project cost.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. an existing PMEGP/ MUDRA unit (for service/ trading units, this is applicable from year 2018-19), undergoing expansion/ upgradation, (OR)
  - b. an existing PMEGP/ MUDRA unit whose margin money claim has been adjusted and the first loan availed has been repaid within the stipulated time, (OR)
  - c. an existing unit financed under PMEGP/ MUDRA making profit for the last three years.
- ✓ The applicant should have a valid Udyam registration.

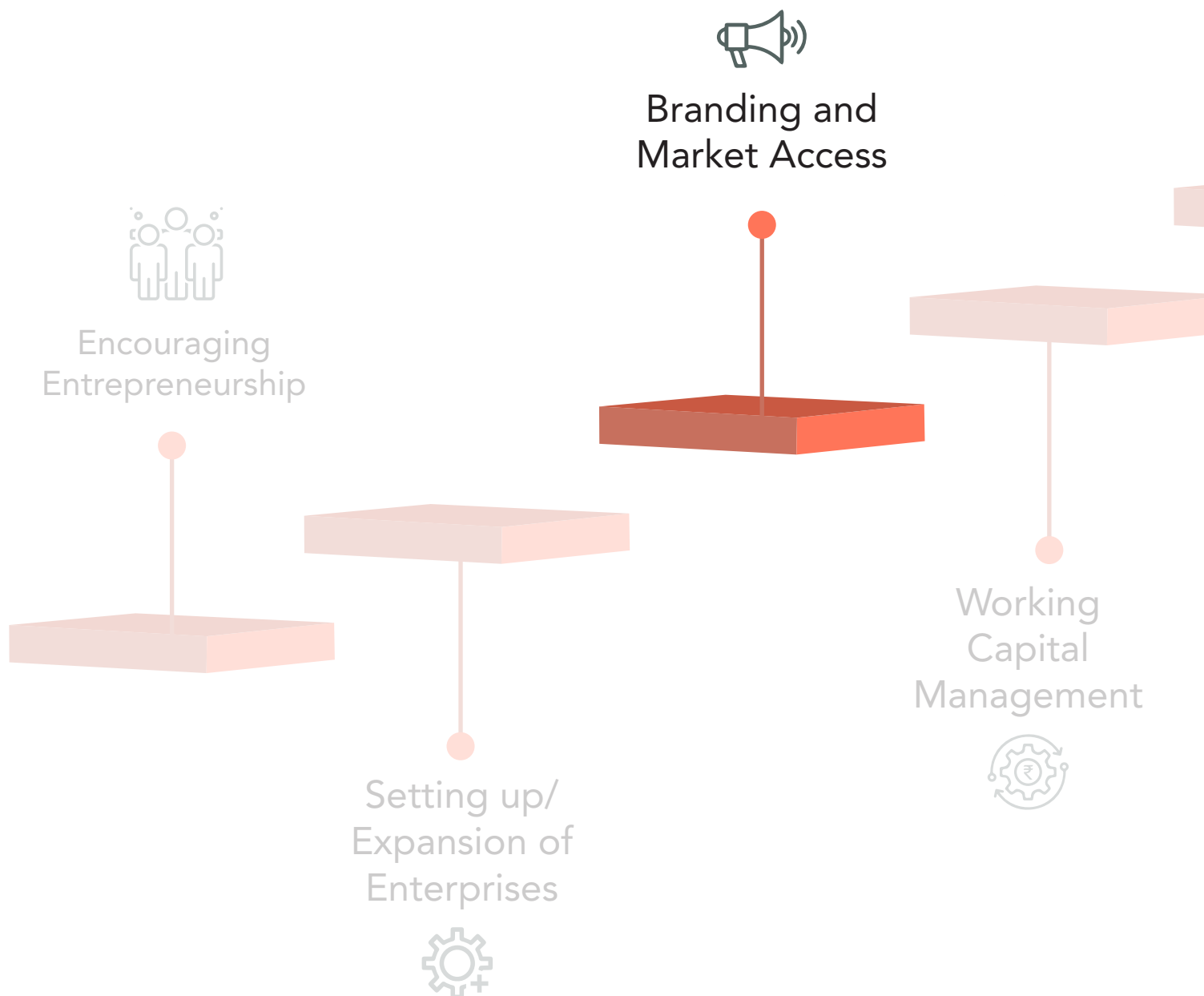


## How to apply/ Office to contact

[www.kviconline.gov.in/pmegportal/pmegphome](http://www.kviconline.gov.in/pmegportal/pmegphome)

Note: Beneficiaries can also respond to advertisements given by the state/ divisional directors of Khadi Village and Industries Commission locally through print and electronic media.

# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility





# Procurement and Marketing Support (PMS) Scheme



## Objective

To set up common facility centres for testing, training centre, raw material depot, effluent treatment, complementing production processes, etc.



## Key Benefits

### Market access initiatives:

- 1 For space rent: financial assistance upto 80% is provided for general category units and 100% for SC/ ST/ women/ North-East region/ physically-disabled.  
Note: Minimum stall size of the event will be considered.
- 2 For contingency expenditure: financial assistance upto 100% for all units is provided; subject to maximum of INR 25,000 or actual, whichever is less (travel, publicity expenditure for one representative from each participating unit).
- 3 Maximum budgetary support (including contingency) or actual value, whichever is less per event is:  
a. Metro and class A city: INR 1.5 lakh (Inclusive of all taxes).  
b. Other cities: INR 80,000 (Inclusive of all taxes).  
Note: A MSE would be allowed reimbursement for maximum of 2 (two) events in a year.
- 4 Organizing domestic/ international trade fairs/ exhibition and participation in trade fairs/ exhibitions by the Ministry of MSME/ government organizations

### Capacity building on marketing and packaging:

- 1 Financial assistance upto INR 15 lakh or actual value, whichever is less per cluster, will be provided for ordinary packaging consultancy and green packaging consultancy.
- 2 For micro enterprises for obtaining upto 100 numbers of barcodes: financial assistance upto 80% of one time registration fees and annual recurring fee for first three years is provided ; subject to a maximum of INR 50,650.

### Adoption of e-commerce platform:

- 1 Financial assistance upto 75%; subject to a maximum of INR 2,50,000 is provided on annual membership fee/ subscription fee/ contingency expenses for selling their product/ service by micro enterprise (upto 10 products) through e-commerce portal "MSME Global Mart".

### Development of retail outlet:

- 1 Financial assistance; subject to a maximum of INR 30 lakh at metro cities and a maximum of INR 20 lakh at other cities is provided for infrastructure development of retail outlets for promoting Geographical Indication tag products.

### Vendor Development Program (VDP):

- 1 Primarily focus vendor-vendee match making between MSMEs and Central Public Sector Units (CPSU) located in the state and other procuring agencies.
- 2 State level vendor development programme organised for 2 days; subject to a maximum sanction of INR 5 lakh or actual costs, whichever is less per programme .

Note:

1. For organising events, the implementing agency should apply atleast two months before the event date.
2. For participation in domestic events, should apply before 30 days of the event.
3. Maximum of two events per year will be allowed.
4. In case of SC/ ST applicants, higher thresholds are prescribed under the SC/ ST Hub Scheme.



## Eligibility Criteria

- ✓ The applicant should be a MSME with a valid UDYAM certificate.



## How to apply/ Office to contact

Contact nearest branch offices of National Small Industries Corporation/ office of Development Commissioner (MSME)/ Small and Medium Enterprises division, Ministry of MSME.

For SC/ ST entrepreneurs seeking to avail additional subsidies: [www.scsthub.in/](http://www.scsthub.in/)

# MSME Innovative Scheme (Design)



## Objective

To increase competitiveness of MSMEs through adoption of design and its learning through seminars and workshops.



## Key Benefits

- ① Subsidy provided for
  - a. Design Projects Assistance: upto 75% of project cost for micro, and 60% of project cost for small and medium enterprises; subject to a maximum of INR 40 lakh.
  - b. Students Design Projects Funding Assistance: upto 75% of projects cost; subject to a maximum of INR 2.5 lakh.

Note: Final year (undergraduate/ post-graduate) students are eligible.



## Eligibility Criteria

- ② The applicant should be a MSME/ a group of MSMEs/ expert agencies (industry associations/ technical / academic Institutions/ design companies/ consultants).



## How to apply/ Office to contact

[innovative.msme.gov.in/](http://innovative.msme.gov.in/)

# Consortia and Tender Marketing Scheme



## Objective

To aggregate the supplier capability of micro and small enterprises so that they are able to obtain large orders.



## Key Benefits

- 1 The individual units can participate in tenders on behalf of units as a consortium to secure orders in 'bulk'. The order can then be distributed amongst the consortium members as per their capacities, so as to make the supplies.
- 2 The consortium members will also be supported in meeting their raw material requirements & facilitating 'credit' for the supplies made.

Note: Enterprises will have a registration fees that they will need to pay for participation in the process. The fee varies from INR 1000 to INR 5000, based on the limits set from INR 1 crores to INR 5 crores. SC/ ST entrepreneurs are exempted.



## Eligibility Criteria

- ✓ The applicant should be any micro or small enterprise registered with NSIC under its Single Point Registration Scheme.



## How to apply/ Office to contact

[www.nsic.co.in/Schemes/Consortia-Tender-Marketing](http://www.nsic.co.in/Schemes/Consortia-Tender-Marketing)

# MSME Global Mart



## Objective

To provide information to MSMEs in the areas of markets.



## Key Benefits

MSMEs, when they register with the B2B portal of NSIC will be able to carry out the following at one place:

- 1 Connect with buyers & suppliers globally.
- 2 Receive information about events & exhibitions.
- 3 Search for tenders using keywords.
- 4 Receive franchise & distributorship opportunities.
- 5 Receive requests for quotations.
- 6 Receive trade leads.
- 7 Use the portal as a platform to buy/ sell used machinery.



## Eligibility Criteria



The applicant should be an MSME, willing to enlist for annual subscription of INR 6,000.

Note: Exemption of some charges provided to SC/ ST category.



## How to apply/ Office to contact

[www.msmemart.com](http://www.msmemart.com)

# International Cooperation



## Objective

To facilitate participation in exhibitions and expos, and to encourage first time exporters.



## Key Benefits

### Sub-Component I: Market Development Assistance of MSMEs

- 1 Market Development Assistance (Physical Mode) for participation
  - a. Minimum of 10 units should participate and one office bearer should travel.
  - b. Stall charges: For micro and small enterprises, 100% of rent or INR 3 lakh or actual rent paid, whichever is less.
  - c. Air fare:  
For micro, small and medium entrepreneurs, 100% of the economy class airfare, or INR 1.50 lakh or actual fare paid, whichever is lower (for one MSME unit).  
For office bearer of the applicant organisation: 100% of the economy class airfare subject to a maximum of Rs.1.50 lakh or actual fare paid, whichever is lower.
  - d. Office bearer will be provided USD 150 per day as duty allowance.
  - e. Freight charges: Actuals subject to maximum of INR 50,000 per MSME unit and INR 75,000 per MSME for Latin American Countries.
  - f. Advertisement charges: INR 2.50 lakh or actual, whichever is less, for a delegation size up to 14 MSME units and INR 5 Lakh or actual, whichever is lower, if 15 or more MSMEs travel.
  - g. Registration fee: INR 5,000 or actuals, whichever is lower, per MSME.
- 2 Incentives for Associations for holding events
  - a. Cost of organizing the International conferences/ workshops/ seminars in India by Industry Associations: INR 10 lakh or actuals, whichever is lower. Only non 5-star hotels are permitted.
  - b. Economy class airfare for foreign speakers/ experts/ resource persons: A maximum of INR 5 lakh or actuals, whichever is lower. A minimum of 3 foreign speakers/ experts/ resource person shall attend the event for qualifying the event as an international event.
- 3 Market Development Assistance (Virtual Mode)
  - a. Minimum of 10 units should participate.
  - b. Maximum ceiling shall be INR 1 Crore for one international event.
  - c. Stall charges/ Digital Material for events in foreign countries: For MSMEs, INR 1.5 lakh or actuals, whichever is less.
  - d. Advertisement and publicity: INR 2.5 lakh or actual, whichever is less, for a delegation size upto 14 MSME units and INR 5 Lakh or actual, for 15 or more MSMEs units.
- 4 Incentives for Associations (Virtual Events)
  - a. Minimum of 5 international speakers, and 300 participants required.
  - b. Virtual space/ license fee: INR 2 lakh or actuals, whichever is less.
  - c. Publicity cost for promoting the event: INR 5 lakh or actuals, whichever is less.
  - d. Translation and interpretation charges: INR 1 lakh or actuals, whichever is less.

### Sub-Component II: Capacity Building of First Time MSE Exporters (CBFTE)

- 1 Registration-cum-Membership Certificate charges: 75 percent of the cost paid subject to a maximum of Rs. 20,000/- or actual, whichever is lower subject to quarterly reporting by EPCs as per prescribed format.
- 2 Export insurance premium paid to Export Credit Guarantee Corporation (ECGC) under the Small Exporter's Policy: INR 10,000 in a financial year or actual, whichever is lower.
- 3 Fee paid on Testing and Quality Certification acquired by MSEs for exports:
  - a. 75% of the fee with a ceiling of INR 1 lakh, or actual, whichever is lower subject to:
    - o Maximum of 3 certifications in a year with a ceiling of INR 1 lakh per MSE.
    - o Certificate should be obtained in the same financial year.



## Eligibility Criteria

- ✓ Sub-Component I: Market Development Assistance of MSMEs – MSMEs/ MSEs (As specified alongside) or a registered Association.
- ✓ Sub-Component II: Capacity Building of First Time MSE Exporters (CBFTE)
  1. MSEs with valid Udyam Registration
  2. Importer Exporter Code (IEC) must not be older than 3 years on the date of export shipment.



## How to apply/ Office to contact

Sub-Component I: Market Development Assistance of MSMEs  
Sub-Component II: Capacity Building of First Time MSE Exporters  
ic.msme.gov.in)

# Market Promotion and Development Assistance (MPDA)



## Objective

To ensure increased earnings for artisans.



## Key Benefits

- 1 Grant/ subsidy provided for artisans and construction of khadi plazas.
- 2 Modified Market Development Assistance (MMDA) provided at the rate of 30% on the prime cost of khadi (cotton, silk, woollen) and polyvastra.

Note:

1. The total amount of MMDA on production will be claimed by the producing Institution from the KVIC and will be distributed amongst the stakeholders viz., spinners and weavers, producing Institutions and selling Institutions in the ratio 40%, 20% and 40% respectively.

2. Producing Institutions shall submit quarterly claim of MMDA based on the actual production achieved during the preceding quarter of the financial year. The difference, if any, would be adjusted in the last quarter of the financial year on the basis of accounts audited by a Chartered Accountant. The MMDA, preferably, shall be reimbursed electronically by the State/ Divisional office of the KVIC on a quarterly basis.



## Eligibility Criteria

- ✓ The applicant should be a khadi institution, having a valid khadi certificate and categorised in either A+/ A/ B/ C category.



## How to apply/ Office to contact

[www.kviconline.gov.in/kieportal/jsp/index.jsp](http://www.kviconline.gov.in/kieportal/jsp/index.jsp)

# Coir Vikas Yojana - Export Market Promotion



## Objective

To improve the export performance of the Indian coir sector



## Key Benefits

- ① Assistance is provided for:
  - a. organising international fairs/ buyer-seller meets.
  - b. sponsoring delegations, participation in seminars and conferences, organising participation in international fairs, and undertaking generic publicity abroad.
  - c. extending financial assistance to MSMEs and exporters.
  - d. presenting coir industry awards on an annual basis to recognize the outstanding performance in the areas of export, domestic trade, research and development, functioning of units and societies.



## Eligibility Criteria

- ✓ The applicant should be any manufacturer/ entrepreneur/ exporters of coir.



## How to apply/ Office to contact

[www.coirboard.gov.in/?page\\_id=221](http://www.coirboard.gov.in/?page_id=221)

# Domestic Market Promotion Scheme



## Objective

To provide a market development assistance to popularise coir and coir products and expand their domestic market.



## Key Benefits

- 1 The market development assistance is provided at the rate of 10% of their average annual sales turnover of coir products (including coir yarn and rubberized coir goods), during the preceding 3 financial years.

Note: This assistance will be shared equally between the central government and the state government. The disbursement of central share of assistance will be subject to the budgetary outlay available with the Coir Board under the relevant schemes.



## Eligibility Criteria

- ✓ The applicant should be either:
  - a. apex societies.
  - b. central co-operative societies.
  - c. primary co-operatives.
  - d. public sector enterprises.
  - e. showrooms/ sales depots of the board.

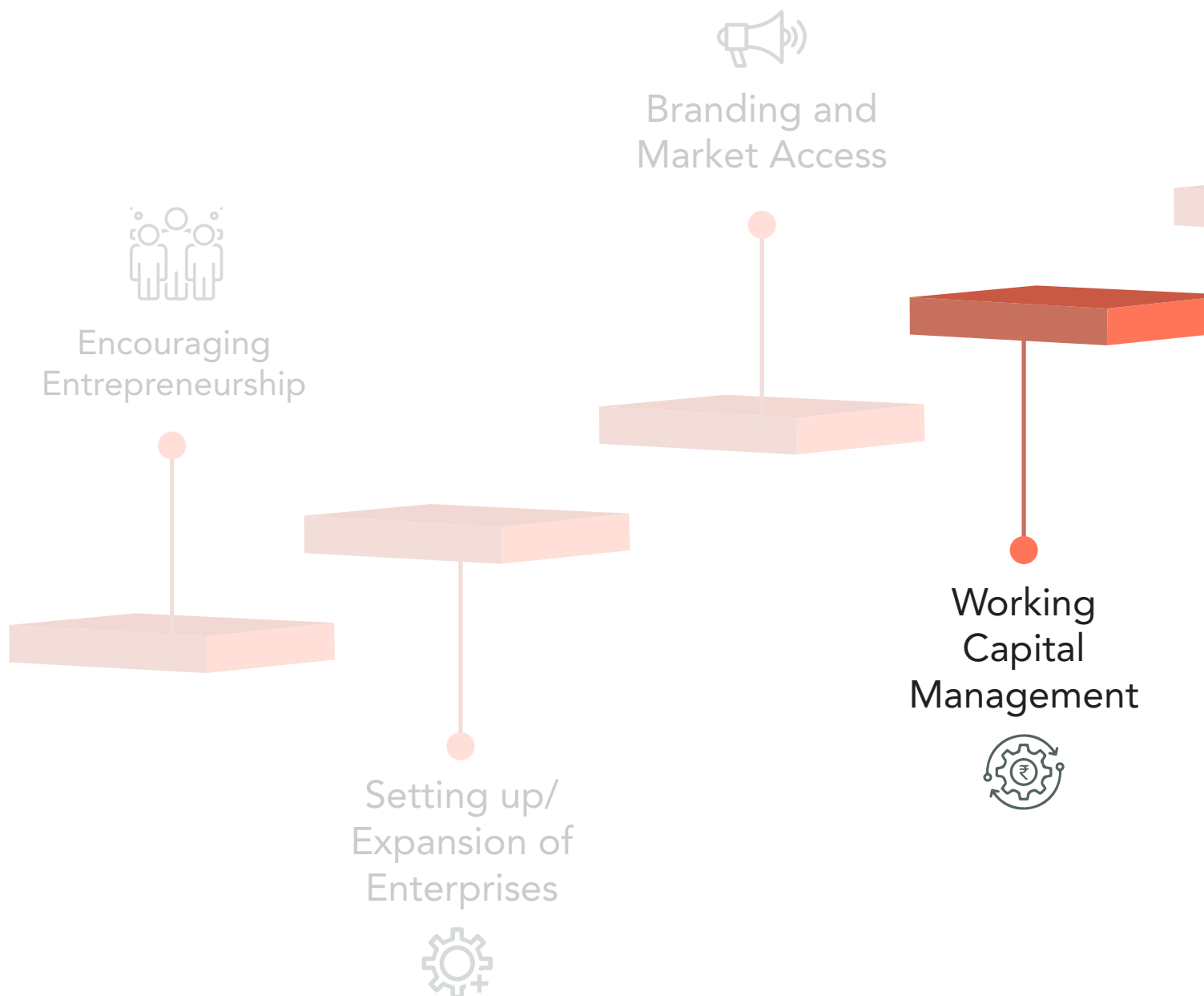


## How to apply/ Office to contact

[www.coirboard.gov.in/](http://www.coirboard.gov.in/)



# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility



# Pradhan Mantri Mudra Yojana (PMMY)



## Objective

To provide loans upto INR 10 lakh to non-corporate, non-farm, small/ micro enterprises.



## Key Benefits

- 1 The scheme provides for refinance support to banks / Micro Finance Institutions (MFIs)/ Non-Banking Financial Companies (NBFCs) for lending to micro units.
- 2 MUDRA provides refinance support to banks / MFIs/ NBFCs for lending to micro units having loan requirement up to INR 10 lakh. It provides three loan products:
  1. Shishu (Upto INR 50000)
  2. Kishore (INR 50000 - INR 5 lakh)
  3. Tarun (INR 5 lakh - INR 10 lakh)



## Eligibility Criteria

- ✓ The applicant should be any micro and small enterprises.



## How to apply/ Office to contact

To avail the benefits, beneficiaries can contact

Office of MUDRA

Mission office

Contact number : 011-47072748

Contact e-mail id missionmudra-dfs@nic.in

# Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE)



## Objective

To facilitate credit guarantee with collateral free loans for MSMEs.



## Key Benefits

- 1 Credit guarantee provided for loans up to INR 2 crores, without any collateral and third party guarantee.
- 2 For a micro enterprise: guarantee is provided upto 85%, subject to a maximum of INR 5 lakh.  
  
Note: For other enterprises: guarantee is provided upto 75%.
- 3 For an MSME involved in retail trade activity: guarantee is provided upto 50%, for loans of minimum value of INR 10 lakh, and a maximum value of INR 100 lakh.
- 4 If a micro or small enterprise is owned/ operated by a woman: guarantee is provided upto 80%, for loans of maximum of INR 50 lakh.
- 5 If an MSME is from North East Region: guarantee is provided upto 80%.
- 6 Default claims are settled upto 75% of the amount in default; subject to a maximum of INR 200 lakh.



## Eligibility Criteria

- ✓ The applicant should be a MSME.



## How to apply/ Office to contact

Approach your nearest nationalised bank for initiating the proceedings.

# SIDBI and Google Partnership for Assistance to Micro Enterprises (SanGAM)



## Objective

To provide financial assistance to micro enterprises for purchase of machinery or meeting working capital requirements.



## Key Benefits

- ① Term loans; subject to a maximum of INR 1 crore is provided for purchase of machinery/ working capital.
- ② Cash collateral (or any other collateral) at the rate of 25% is provided.
- ③ Interest rate at the rate of 6% per annum is provided (fixed) with concession for women owned enterprises.



## Eligibility Criteria

- ✓ The applicant should:
- a. be a micro enterprise as per Micro, Small and Medium Enterprises Development Act, 2006.
  - b. have a minimum of 2 year operations with operating profits and cash profit in the past one year.



## How to apply/ Office to contact

[sidbi.in/files/article/articlefiles/Application%20Form-%20SEF.doc](http://sidbi.in/files/article/articlefiles/Application%20Form-%20SEF.doc)

# SIDBI Make In India Soft Loan Fund For MSMEs (SMILE)



## Objective

To support new and existing MSMEs going for market expansion and modernization/technology adoption.



## Key Benefits

- 1 Financial assistance provided for MSMEs for modernisation and expansion under Make in India.
- 2 Term loan and soft loan provided; subject to a maximum of INR 2 crores under CGTMSE.
- 3 Repayment of term loan: 10 years including 3 years moratorium.  
Note:  
Minimum loan size for equipment finance - INR 10 lakh.  
Minimum loan size for things other than equipment finance: INR 25 lakh.



## Eligibility Criteria

- ✓ The applicant should be any existing enterprise undertaking expansion.  
Note: The emphasis will be on financing smaller enterprises within MSMEs.
- ✓ Promoter's contribution should be 15%, subject to a debt- equity ratio of 3:1.
- ✓ The minimum loan size provided is up to INR 10 lakh for equipment finance and upto INR 25 lakh for other finance.



## How to apply/ Office to contact

[sidbi.in/files/article/articlefiles/Annexure\\_Common%20Loan%20Application%20form%20with%20formats%20I%20II%20and%20III-English.docx](http://sidbi.in/files/article/articlefiles/Annexure_Common%20Loan%20Application%20form%20with%20formats%20I%20II%20and%20III-English.docx)

# Working Capital (Cash Credit)



## Objective

To provide working capital assistance to existing MSMEs.



## Key Benefits

- 1 Multiple options provided to choose banking platform from 2-3 banks.
- 2 Seamless approvals provided, as per customer's instructions for setting DP etc.
- 3 Single window for term loan customer to avail working capital facilities.



## Eligibility Criteria

- ✓ The applicant should be:
- a. an eligible MSME unit.
  - b. an existing customer of SIDBI banking solely with SIDBI (including for enhancement).
  - c. an existing customer of SIDBI (also banking with other banks).
  - d. an existing well performing unit not enjoying working capital (WC) facility with any other banks.
  - e. a new entity, where term loan is considered by SIDBI.

Note: Takeover of working capital accounts, as a part of term loan takeover, may be considered, subject to compliance of takeover guidelines. presently scheme is available for MSME, having outstanding term loans from SIDBI or propose to avail both term loan, and working capital from SIDBI.



## How to apply/ Office to contact

[www.sidbi.in/en/contact-us](http://www.sidbi.in/en/contact-us)

# Timely Working Capital Assistance to Revitalise Industries in Times Of Corona Crisis (TWARIT)



## Objective

To provide relief grant to MSMEs, whose operations are impacted by COVID -19.



## Key Benefits

- ① Emergency Credit Line Guarantee Scheme (ECGLS) guidelines provided to assist beneficiary.
- ② Upto 20% of total outstanding; subject to a maximum of INR 25 crores (as on February 29, 2020), with cap exposure of INR 5 crores/ as notified by Government.  
  
Note: Outstanding includes fund based credit, working capital limit, term loans and Working capital term loan (WCTL).
- ③ Annual reset and repayment period of term loan is 4 years, including a moratorium of 1 year, and repayments of principal in 3 years.
- ④ Interest rate is 7.5% per annum.
- ⑤ No additional collateral is required. Second charge will be created on the existing collateral.



## Eligibility Criteria

- ⑥ The applicant should be an existing borrower, with combined outstanding credit facilities; subject to a maximum of INR 25 crores (as on February 29, 2022), and annual turnover; subject to a maximum of INR 100 crores for financial year 2019-20.



## How to apply/ Office to contact

[www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700](http://www.sidbi.in/en/contact-us#:~:text=Head%20Office,0522%2D2288549%20%2C%200522%2D4259700)



# Guarantee Schemes for MSEs



## Objective

To provide financial and performance guarantees as well as deferred payments guarantee to industrial and servicing units of Micro and Small Enterprises (MSEs) for meeting the requirement of the borrower.



## Key Benefits

- 1 Credit guarantee provided for the customer's normal trade/ business to meet borrower's requirement.



## Eligibility Criteria

- ✓ The applicant should be a new or existing micro and small enterprise.



## How to apply/ Office to contact

[sidbi.in/en/contact-us](http://sidbi.in/en/contact-us)

# Bank Credit Facilitation Scheme



## Objective

To facilitate and connect with banks to meet the credit requirements of MSME units including working capital.



## Key Benefits

- ① All documentation for submitting the credit proposal to banks (Nationalised and Private Sector Banks) is undertaken by NSIC.
- ② Services are provided free of cost to the MSMEs.
- ③ Credit support is for fund based or non-fund based limits.
  - a. Term loans for acquisition of fixed assets (viz, land/ building, plant/ machinery, other fixed assets) towards setting up of new units and for expansion, modernization and diversification in case of existing units are provided.
  - b. Working Capital limits to meet the working capital needs of the MSME units in the form of open cash credit, overdraft against book debts and bill discounting facility.
  - c. Non fund based limits such as guarantees, letter of credit, foreign bank guarantees, foreign letter of credit etc.



## Eligibility Criteria

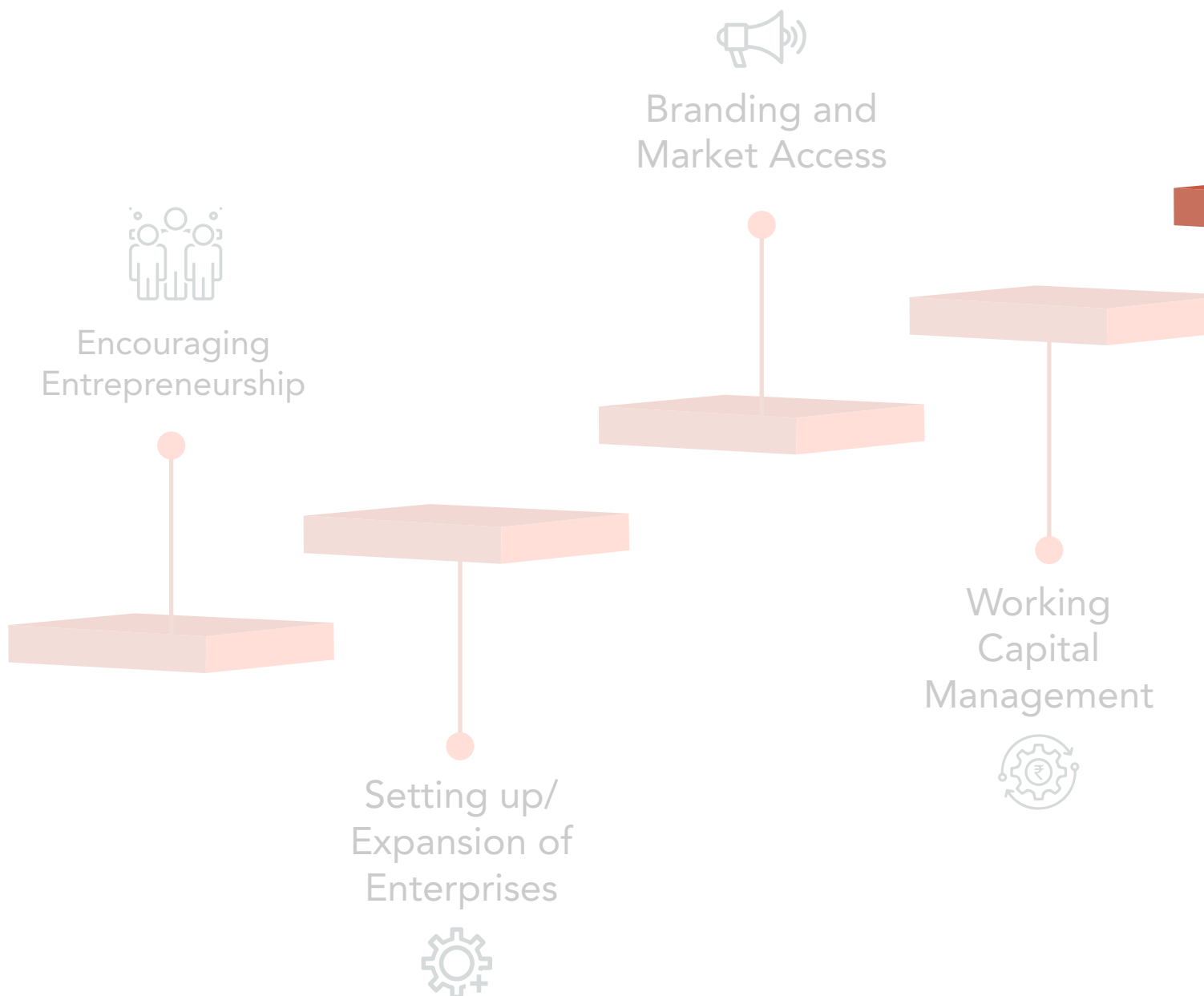
- ✓ The applicant should be an existing or a new MSME with a valid Udyam certificate.



## How to apply/ Office to contact

[www.nsic.co.in/Schemes/Credit-Facilitation-Through-Bank](http://www.nsic.co.in/Schemes/Credit-Facilitation-Through-Bank)

# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility



# MSME Innovative Scheme (Intellectual Property Rights - IPR)



## Objective

To enhance awareness among MSMEs about utilization of IPRs, as a measure to protect their ideas and business strategies for enhancing their competitiveness.



## Key Benefits

- ① Grant provided for:
  - a. reimbursement for foreign patent; subject to a maximum of INR 5 lakh.
  - b. reimbursement for Indian patent; subject to a maximum of INR 1 lakh.
  - c. reimbursement for Geographical Indication registration; subject to a maximum of INR 2 lakh.
  - d. reimbursement for design registration; subject to a maximum of INR 15,000.
  - e. reimbursement for trademark registration; subject to a maximum of INR 10,000.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. a registered MSME unit
  - b. an association
  - c. a consultancy firm
  - d. an expert agency



## How to apply/ Office to contact

[innovative.msme.gov.in/](http://innovative.msme.gov.in/)

# MSME Sustainable (ZED) Certification



## Objective

To promote Zero Defect and Zero Effect practices in manufacturing processes, and support the Make in India initiative.



## Key Benefits

- ① Subsidy provided for obtaining assessment or rating by empanelled credit rating agencies, re-rating, gap analysis and hand holding.
- ② Financial assistance provided in testing/ quality/ product, in quantum of:
  - a. micro enterprises: 80%
  - b. small enterprises: 60%
  - c. medium enterprises: 50%

Note: Additional subsidy of 5% is provided for MSMEs owned by SC/ ST/ women entrepreneurs, and for MSMEs located in specified regions.
- ③ After taking ZED Pledge, MSMEs can avail support for their preparedness to mitigate COVID 19 risks, after obtaining certification based on WASH Standard, MSME KAWACH (Knowledge Acquisition through WASH for an Accelerated COVID-19 Handling) Certification.
- ④ Subsidy provided for the costs incurred on certification. (Certification levels: bronze/ silver/ gold).

Note: Bronze certification can be availed without any charges, for the first year.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. a manufacturing MSME, having a valid UDYOG Aadhar Memorandum.
  - b. any empanelled agency which is engaged in providing the services.



## How to apply/ Office to contact

[www.zed.msme.gov.in](http://www.zed.msme.gov.in)

# Financing end to end Energy Efficiency Investments in MSMEs (4E Financing scheme)



## Objective

To provide financial assistance for purchase of energy efficient machineries.



## Key Benefits

- 1 Term loans; subject to a maximum of INR 3 crore is provided for purchase of machineries.
- 2 Cash collateral at the rate of 25 % as fixed deposit is provided under 100% funding model.
- 3 Interest rate is provided from 5.90% per annum to 7 % per annum.
- 4 Tenure of loans is upto 60 months.



## Eligibility Criteria

- ✓ The applicant should be any MSME unit in the manufacturing or services sector, operating for 3 years, with cash profit for 2 years.
- ✓ Promoter's contribution is subject to a minimum of 10% of the project cost.



## How to apply/ Office to contact

[onlineloanappl.sidbi.in/OnlineApplication/](http://onlineloanappl.sidbi.in/OnlineApplication/)

# Science and Technology Scheme



## Objective

To ensure that the results of the research at the laboratory level extends to application at the field level.



## Key Benefits

- 1 Research assistance provided for technology transfer, incubation, testing, training entrepreneurs and service facilities for the coir MSMEs.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. a newly established coir production/ processing unit.
  - b. coir production/ processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008 and having a valid UDYOG Aadhar.

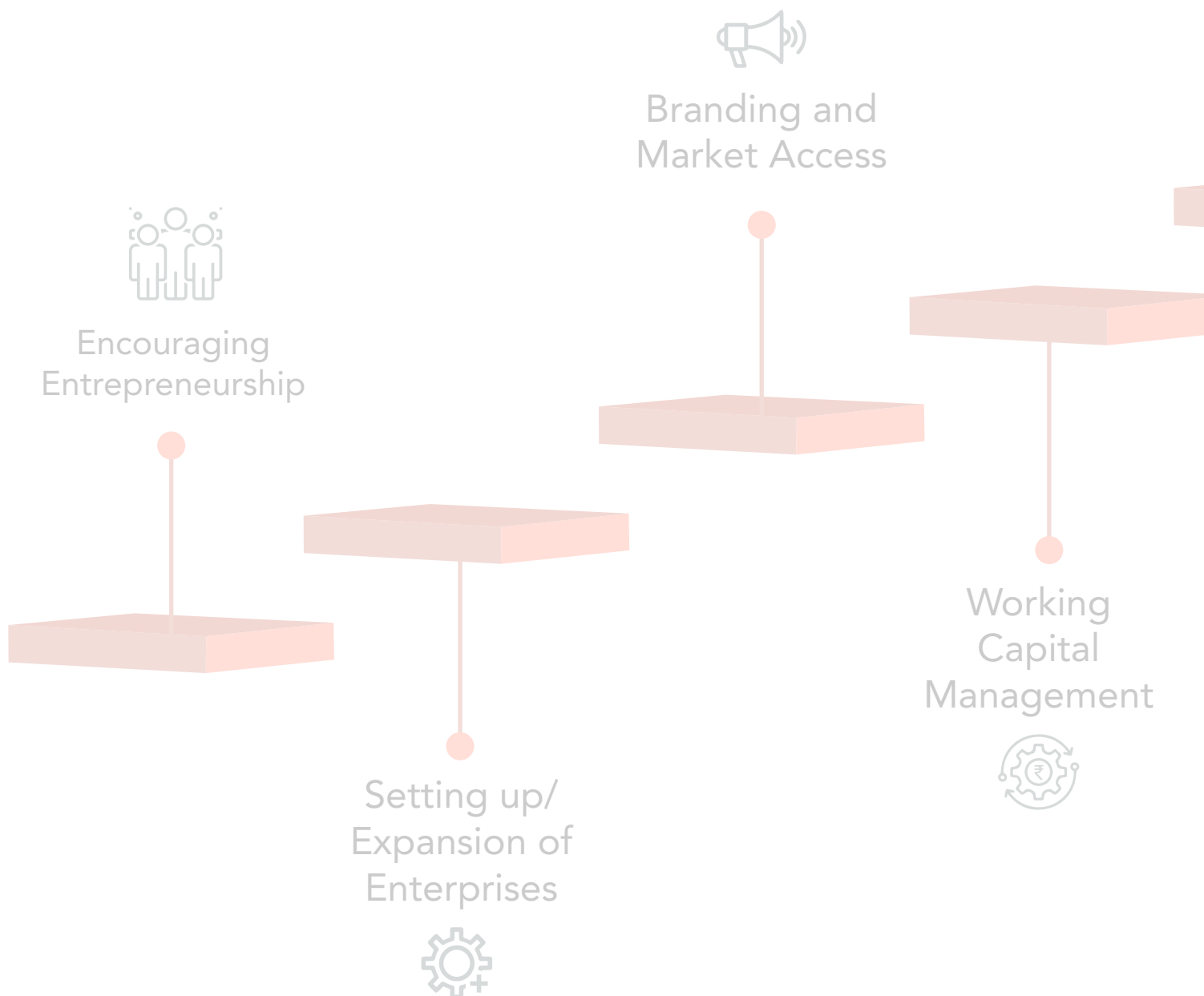


## How to apply/ Office to contact

[www.coirboard.gov.in/?page\\_id=221](http://www.coirboard.gov.in/?page_id=221)



# Illustrative Business Value Chain





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Capacity Building



Export  
Support



Common  
Facility



# SIDBI Assistance to Export oriented MSMEs under Ubharte Sitaare Programme (USP)



## Objective

To support future export champions with high export potential sectors i.e. Automobile, Information Technology & Information Technology enabled Services, Pharmaceuticals, etc.



## Key Benefits

- 1 Term loan assistance is provided to export oriented MSMEs for expansion, modernization, diversification, tech upgradation, research and development, etc.
- 2 For new units being established by promoters having sufficient experience: 80% of the project cost is provided.  
  
Note: Joint financing is provided with Export and Import Bank.
- 3 Competitive rates are provided, based on Marginal Cost of Lending Rates.
- 4 Repayment period is of 6 years, which can be extended upto 10 years.



## Eligibility Criteria

- ✓ The applicant should have an attractive Rate of Interest.
- ✓ Promoter contribution should be 20% for existing units, and 30% for new units.

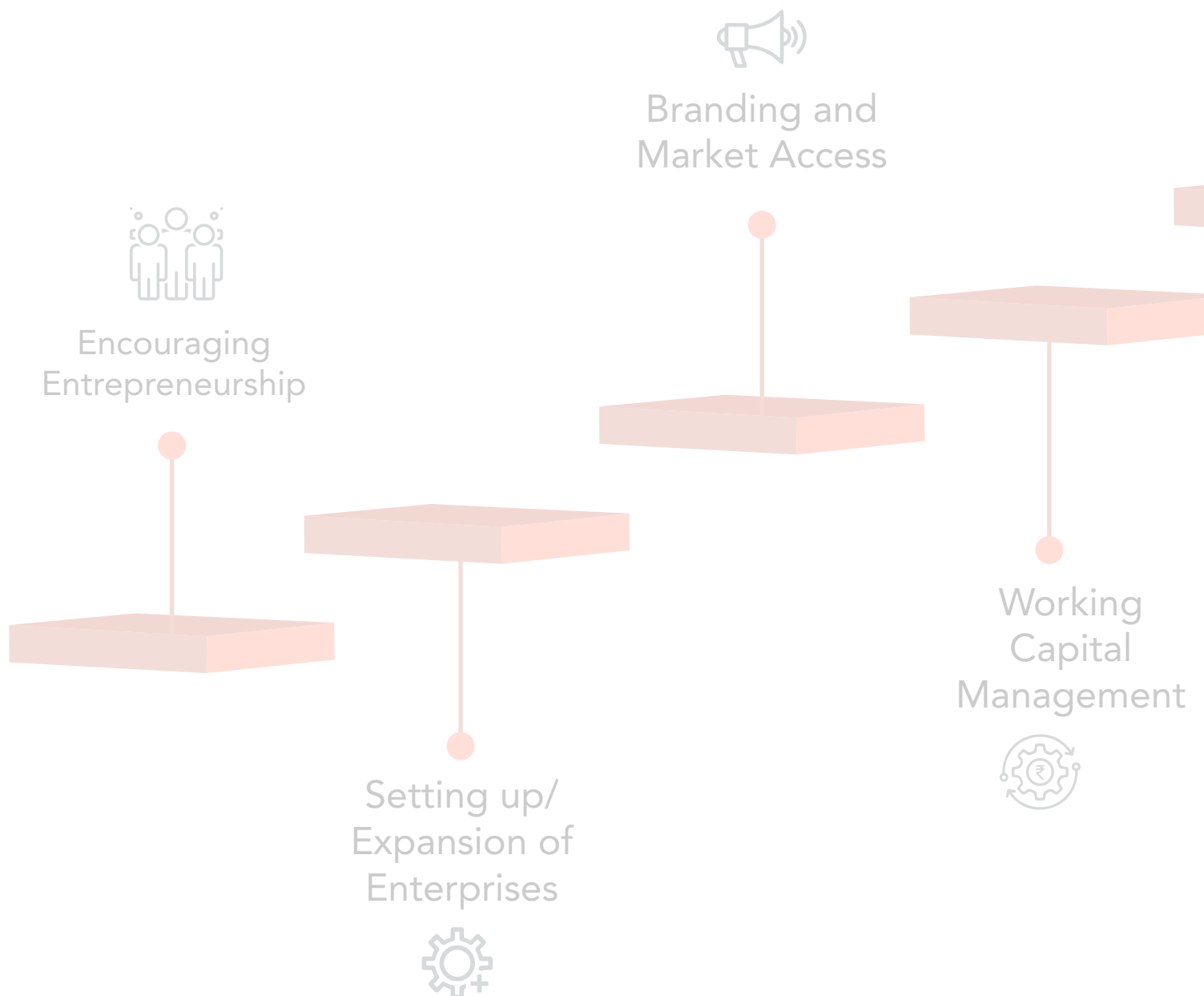


## How to apply/ Office to contact

[sidbi.in/files/article/articlefiles/Application%20Form-%20SEF.doc](http://sidbi.in/files/article/articlefiles/Application%20Form-%20SEF.doc)



# Illustrative Business Value Chain





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# Pottery Activity - Gramodyog Vikas Yojana (GVY)



## Objective

To enhance the production, technical knowhow of pottery artisans and to reduce cost of production.



## Key Benefits

- 1 Skill development provided for artisans of Self Help Groups, on focused products like garden pots, khullad, decorator products etc.
- 2 Assistance provided to the successful potter to set up his own unit under PMEGP scheme.
- 3 Assistance provided for developing necessary market linkages by tying up with exports and large buying houses.
- 4 Assistance provided for innovating various new products and raw materials to make international scale pottery.



## Eligibility Criteria

- ✓ The applicant should be an artisan between 18 years and upto 55 years of age.
- ✓ Preference to be given to the people trained in the related activity, people pursuing the same activity earlier, based on their education profile and a minimum of 50% to SC/ ST/ women candidates/ BPL category.
- ✓ Non-pottery artisan who is interested to start new industry can be selected for training of press pottery and jigger-jolly etc.



## How to apply/ Office to contact

[www.kviconline.gov.in/](http://www.kviconline.gov.in/)

# Beekeeping Activity - Gramodyog Vikas Yojana (GVY)



## Objective

To provide a 5 days beekeeping training to the beneficiary through various training centres/ state beekeeping extension centres/ masters trainer, as per prescribed syllabus and provide assistance with bee boxes, tool kits etc.



## Key Benefits

Skill development provided for:

- ① Scientific bee management practices,
- ② Utilizing available natural resources in beekeeping,
- ③ Sustainable employments for the beekeepers/ farmers,
- ④ Providing supplementary income for /beekeepers/ farmers,
- ⑤ Creating awareness about honey and other hive products,
- ⑥ Creating awareness about the benefits of beekeeping in cross pollination.



## Eligibility Criteria



The applicant should be person in the age group between 18 years to 55 years; having aadhar card or voters' ID with photographs etc.

Note: Persons who have availed benefits from other government schemes for the same/ similar purpose will not be eligible. The beneficiary shall give declaration to this effect.



One person from one family will be eligible for 10 bee boxes, with bee colonies and tools kit (bee veil, smoker, knife and hive tool).



Persons already trained in beekeeping by Khadi and Village Industries Commission/ Khadi and Village Industries Board/ NABARD/ Krishi Vigyan Kendra(s)/ agriculture - horticulture boards/ eligible beekeeping NGO(s), etc. are eligible to get the support of bee boxes with bee colonies and tool kit.



## How to apply/ Office to contact

[www.kviconline.gov.in](http://www.kviconline.gov.in)



# Agarbatti Making Project - Gramodyog Vikas Yojana (GVY)



## Objective

To provide a 10 days agarbatti skill upgradation free training (20 candidates per batch) by experienced/ experts in agarbatti industry and provide assistance with agarbatti manufacturing machines, raw material for manufacturing agarbatti, etc.



## Key Benefits

Skill development provided for:

- ① Enhancing indigenous production of agarbatti to reduce imports.
- ② Imparting training to the artisans working in the agarbatti sector and assist them with agarbatti manufacturing machines, raw material for manufacturing agarbatti. etc.
- ③ Creating sustainable employment for the traditional artisans and increasing their wages.
- ④ Developing backward and forward linkages and hand holding support to the artisans and Self Help Groups etc.



## Eligibility Criteria



The applicant should be

- a. Artisan in the age group of 18 years to 55 years having aadhar card/ voters' ID with photographs and Ration Cards, etc.
- b. One person from one family for pedal operated and two persons from one family for groups activity (SHGs) for automatic agarbatti machine.



Preference to be given to the artisans working with Khadi Village Institutes (KVI) for production of agarbatti.

Note: Person who has availed benefits from other government schemes for the same/ similar purpose will not be eligible. The beneficiary has to give declaration to this effect.



For Self Help Groups, all the members will be trained. Persons already trained in agarbatti making by Khadi Village and Industries Commission/ Khadi and Village Industries Board / NABARD/ Khadi and Village Kendra(s)/ training centres recognized by state or central government or bank/ eligible NGO(s) etc.



## How to apply/ Office to contact

[www.kviconline.gov.in](http://www.kviconline.gov.in)

# Coir Vikas Yojana - Umbrella Scheme - Skill Upgradation and Mahila Coir Yojana



## Objective

To provide training for coir processing and value addition, and create self-employment opportunities to rural artisans, specifically women, in regions processing coconut husk.



## Key Benefits

- ① Training assistance provided through workshops, awareness camps and exposure tours.
- ② Training offered under the scheme are stipendiary.
- ③ Additional assistance for training/ incubation/ handholding support for setting up new units can be availed from Research and Development Institutes of the Coir Board.



## Eligibility Criteria

- ④ The applicant should be any existing/ aspiring entrepreneur.



## How to apply/ Office to contact

[www.coirboard.gov.in/](http://www.coirboard.gov.in/)

# Trade and Industry Related Functional Support



## Objective

To collect statistical data on production, labor infrastructure, raw material for providing feedback to traders and industries, and to organize Human Resource Development (HRD) programmes for coir workers.



## Key Benefits

- 1 Surveys, export reports of various sectors are provided for the coir industry.
- 2 Human Resource Development Programmes can be utilised by coir workers for improving their knowledge of modern technology.



## Eligibility Criteria

- ✓ The applicant should be coir workers and new entrepreneurs.

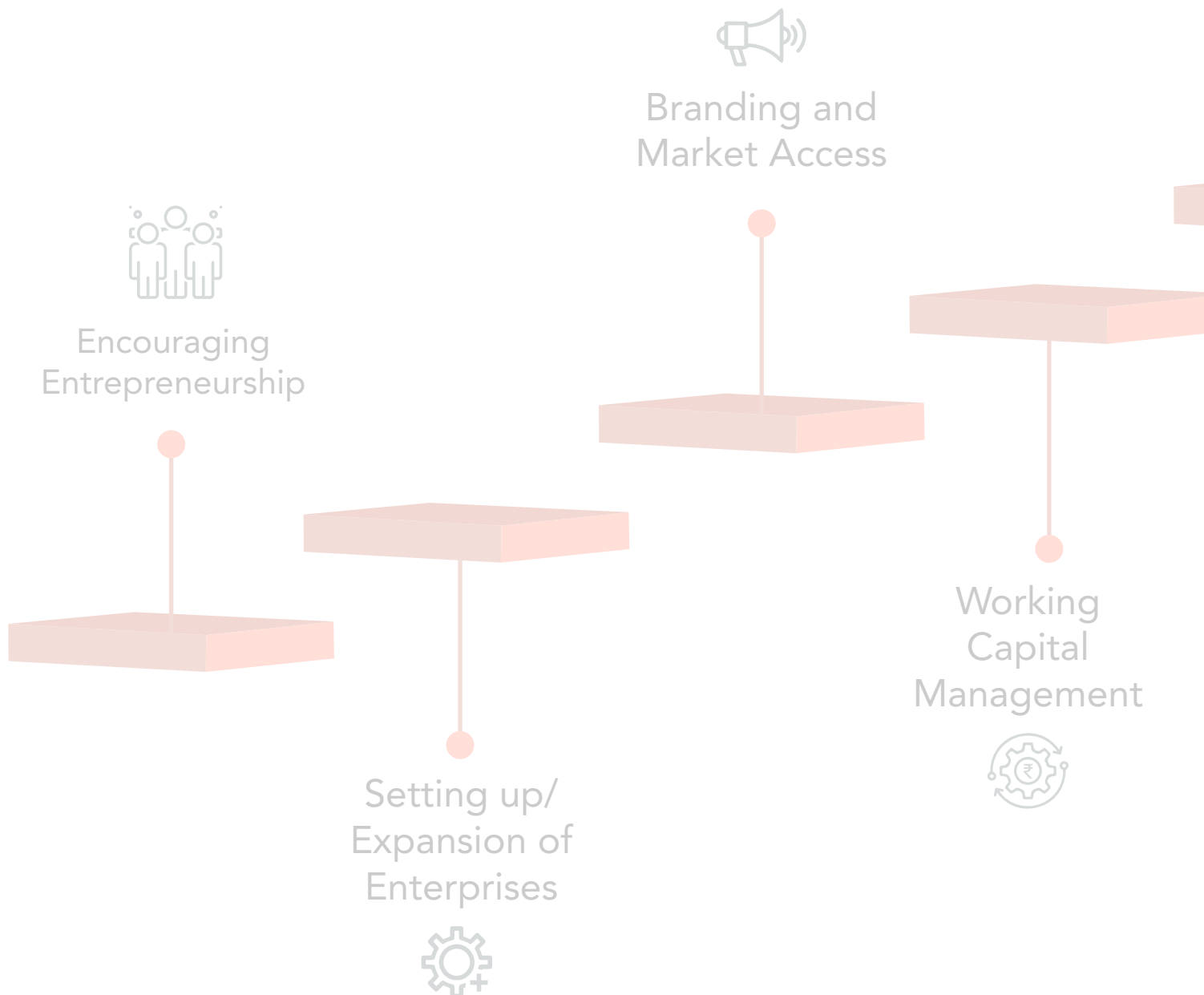


## How to apply/ Office to contact

[www.coirboard.gov.in/](http://www.coirboard.gov.in/)



# Illustrative Business Value Chain





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# Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)



## Objective

To build capacity of Micro and Small Enterprises (MSEs) for common supportive action through formation of self help groups, consortia, upgradation of associations, etc.



## Key Benefits

- ① For a major cluster (500-1000 artisans): financial assistance is provided; subject to a maximum of INR 5 crores.
- ② For a mini cluster (upto 500 artisans): financial assistance is provided; subject to a maximum of INR 2.5 crores.
- ③ For a cluster from North-East region/ Jammu & Kashmir/ hill states, there will be 50% reduction in the number of artisans per cluster, subject to the same maximum financial assistance values above.
- ④ If only soft Interventions are involved, financial assistance is provided; subject to a maximum of INR 25 lakh.
- ⑤ If hard Interventions are involved, financial assistance is provided; subject to a maximum of 75%.
- ⑥ If there is a technical agency involved, financial assistance is provided; subject to a maximum of 8% of cost of soft and hard interventions.
- ⑦ If an implementing agency/ cluster executive is involved, financial assistance for the costs involved is provided; subject to a maximum of INR 20 lakh.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. an institutions with suitable expertise to undertake cluster development.
  - b. a Non-Government Organization (NGO)/ institutions of the central and state governments/ semi-government institutions.
  - c. a field functionary of the state and central government Panchayati Raj institutions (PRIs).



## How to apply/ Office to contact

[sfurti.msme.gov.in/SFURTI/Home.aspx](http://sfurti.msme.gov.in/SFURTI/Home.aspx)

Note: The beneficiary can also submit a proposal to the state office, Khadi and Village Industries Commission.

# MSME Innovative Scheme (Incubation)



## Objective

To promote emerging technological and knowledge based innovative ventures/ entrepreneurs



## Key Benefits

1. Financial support provided for innovators for development and nurturing new ideas through host institutes/ business incubation centres in the recognised research institutions/universities. The assistance is subject to a maximum of:
  - a. INR 15 lakh/idea to the host institute for developing and nurturing the ideas.
  - b. INR 1 crore to host institutes for procurement and installation of relevant plant and machines (hardware and software) in business institute.



## Eligibility Criteria

- ✓ The applicant should be an existing/ prospective entrepreneur.



## How to apply/ Office to contact

[innovative.msme.gov.in/](http://innovative.msme.gov.in/)



# Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)



## Objective

To facilitate setting up of Livelihood Business Incubation centres in rural and underserved areas, thereby promoting innovation and entrepreneurship in such areas.



## Key Benefits

- ① Financial assistance provided for procurement of plant and machinery; subject to a maximum of INR 1 crores to government agencies and INR 75 lakh to private agencies.
- ② Grant of maximum INR 1 crore is provided to government and private agencies for operational expenditure towards manpower cost, running incubation and skill development programs etc.
- ③ Setting up of Livelihood Business Incubators (LBIs).



## Eligibility Criteria

- ✓ The applicant should be:
- a. any agency/ government of India institution/ existing training centres/ departments of central or state government. (or)
  - b. any industry association/ academic institutions. (or)
  - c. any not for profit private institutions, with experience in successfully executing incubation and/ or skill development programmes.



## How to apply/ Office to contact

[aspire.msme.gov.in/ASPIRE/AFHome.aspx](http://aspire.msme.gov.in/ASPIRE/AFHome.aspx)

# Micro and Small Enterprises - Cluster Development Programme (MSE-CDP)



## Objective

To support the sustainability and growth of Micro and Small Enterprises (MSEs) by addressing common issues such as improvement of technology, skills and quality, market access, access to capital, etc.



## Key Benefits

- 1 Government of India grant provided for preparation of diagnostic study report; subject to a maximum of INR 2.5 lakh.

Note: For the field organizations (MSME-DFOs) of the Ministry of MSME, this grant will be INR 1 lakh.

- 2 Soft Interventions (general awareness, counseling, motivation and trust building, exposure visits, market development including exports, participation in seminars, workshops and training programmes on technology upgradation, etc.) will get Government of India grant of 75% of the sanctioned amount; subject to the maximum project cost of INR 25 lakh/cluster.
- 3 Detailed project report (DPR) to get a Government of India grant of maximum INR 5 lakh for preparation of a technical feasibility and viability project report.
- 4 Common facility centres having machinery and equipments for critical processes, research and development, testing, etc. to get Government of India grant will be upto 70% of the project cost; subject to a maximum of INR 15 crore.
- 5 Infrastructure Development will get a Government of India grant; subject to a maximum of 60% of the project cost, not exceeding INR 10 crore, excluding cost of land.

Note: For North-East region, and hill states, clusters with more than 50% (a) micro/ villages (b) women owned (c) SC/ST units, the Government of India grant will be:

- a. 90% (for both soft interventions, and Common facility centres)
- b. 80% for infrastructure development.



## Eligibility Criteria

- ✓ The applicant should be state government/ MSME- DFOs, and autonomous bodies



## How to apply/ Office to contact

Approach your nearest TANSIDCO office or MSME - DFO branch.

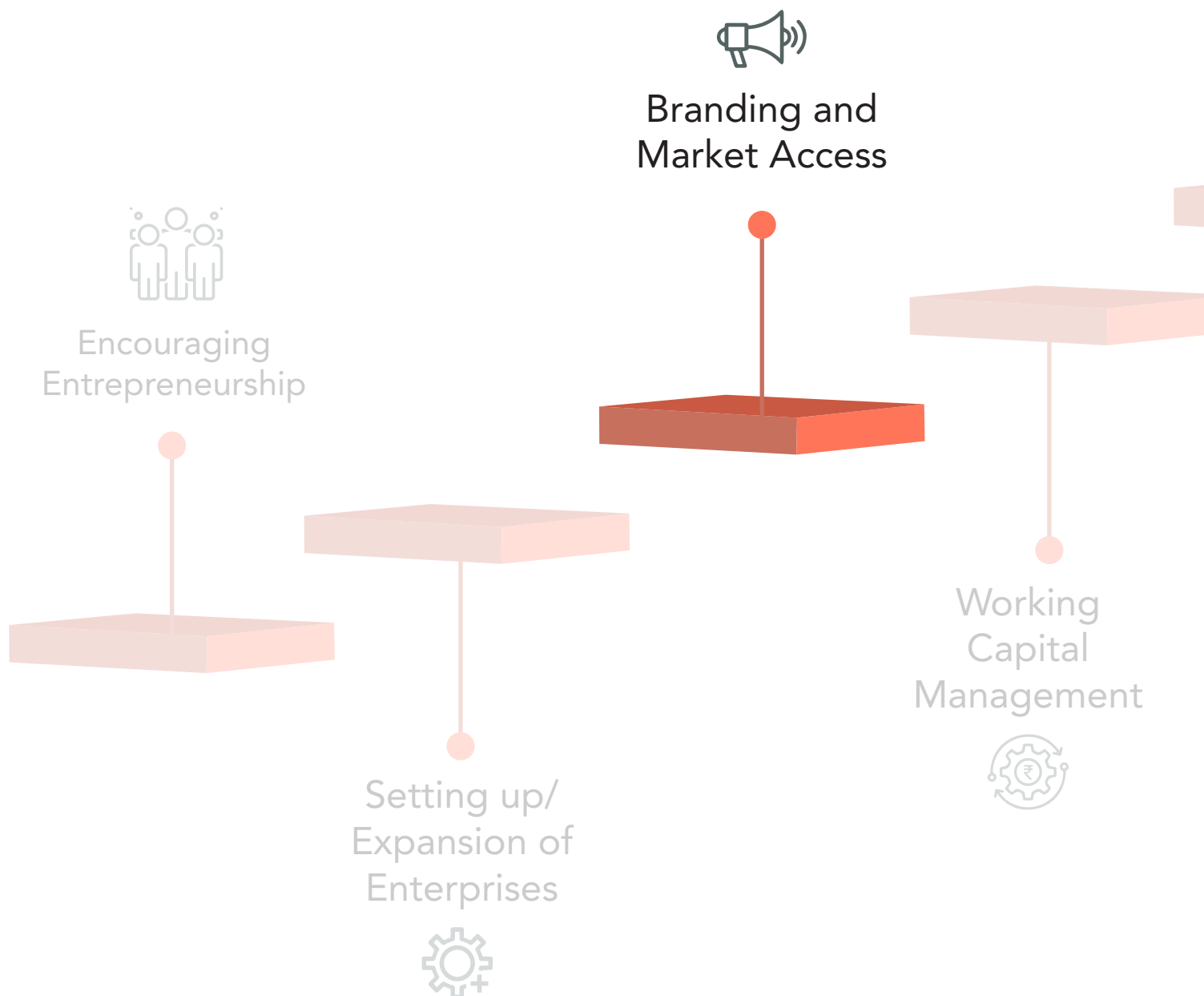


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# **Schemes of Government of India**

## Ministry of Commerce and Industry

# Illustrative Business Value Chain





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# Promotion of Indian Spice Brands Abroad



## Objective

To assist exporters in penetration of Indian brands in overseas markets with clear mark of traceability and food safety.



## Key Benefits

- 1 Financial assistance provided in the form of interest free loan covering 100% of slotting/ listing fee and promotion measures including the cost of product development; subject to a maximum of INR 1 crore/exporter.



## Eligibility Criteria

- ✓ The applicant should be a registered exporter of spices who has registered their brand names with the Spices Board.



## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)

# Participation in International fairs



## Objective

To participate in the international trade fairs and exhibitions abroad for promoting exports and support exporters for setting up stalls in international fairs to showcase their capabilities and capacities in export of spices.



## Key Benefits

- 1 For general category: 50% of the cost of air fare; subject to a maximum of INR 1.5 lakh/annum and 50% of the cost of stall rent; subject to a maximum of INR 5 lakh/annum.
- 2 For SC/ ST exporters, Farmers Producer Organisation (FPO) exporters and exporters in North-East region (including Sikkim and Darjeeling region) and other Himalayan States/ Jammu & Kashmir and Ladakh, state notified Integrated Tribal Development Programme areas and islands (Union Territories of Andaman & Nicobar and Lakshadweep): 75% of the cost of air fare; subject to a maximum of INR 2.25 lakh/annum, and 75% of the cost of stall rent; subject to a maximum of INR 7.5 lakh/annum as cost of stall rent.



## Eligibility Criteria

- ✓ The applicant should be an exporter holding a valid export license.



## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)



# Reimbursement of fees for Certificate of Registration as Exporter of Spices (CRES)



## Objective

To encourage the entrepreneurs in selected areas to undertake export business in spices.



## Key Benefits

- 1 75% of the registration charges of Certificate of Registration as Exporter of Spices (CRES) (excluding GST) provided; subject to a maximum of INR 11,250.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. An entrepreneur in North East region (including Sikkim and Darjeeling region).
  - b. Other Himalayan states/ Jammu & Kashmir and Ladakh.
  - c. State notified Integrated Tribal Development Programme areas and islands (Union Territories of Andaman & Nicobar and Lakshadweep).
  - d. SC/ ST exporters and Farmers Producer Organisations across the country.



## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)

# Packaging development, Bar Coding, QR code, Electronic Product Code (EPC)/ Radio Frequency Identification (RFID)



## Objective

To assist all registered exporters to improve the existing packaging and develop modern packaging.



## Key Benefits

- 1 For general category: 50% of the cost of the packaging development/ bar coding/ QR Code/ EPC/ RFID/ traceability provided; subject to a maximum of INR 1.5 lakh.
- 2 For SC/ ST exporters, Farmers Producer Organisation (FPO) exporters and exporters in North-East region (including Sikkim and Darjeeling region) and other Himalayan States/ Jammu & Kashmir and Ladakh, state notified Integrated Tribal Development Programme areas and islands (Union Territories of Andaman & Nicobar and Lakshadweep): 75% of the cost as assistance; subject to a maximum of INR 2.25 lakh



## Eligibility Criteria

- ✓ The applicant should be a registered exporter who has registered their brand names with the Spices Board.



## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)

# Sending Business Samples Abroad



## Objective

To support in sending the business samples abroad to develop the exports.



## Key Benefits

- ① For general category: 50% of the courier charges provided; subject to a maximum of INR 1.5 lakh.
- ② For SC/ ST exporters, Farmers Producer Organisation (FPO) exporters and exporters in North-East region (including Sikkim and Darjeeling region) and other Himalayan States/ Jammu & Kashmir and Ladakh, state notified Integrated Tribal Development Programme areas and islands (Union Territories of Andaman & Nicobar and Lakshadweep): 75% of the courier charges; subject to a maximum of INR 2.25 lakh



## Eligibility Criteria

- ① The applicant should be:
  - a. Any registered merchant exporters with annual turnover; subject to a maximum of INR 250 crores, during the financial year 2020-21
  - b. MSME exporters.

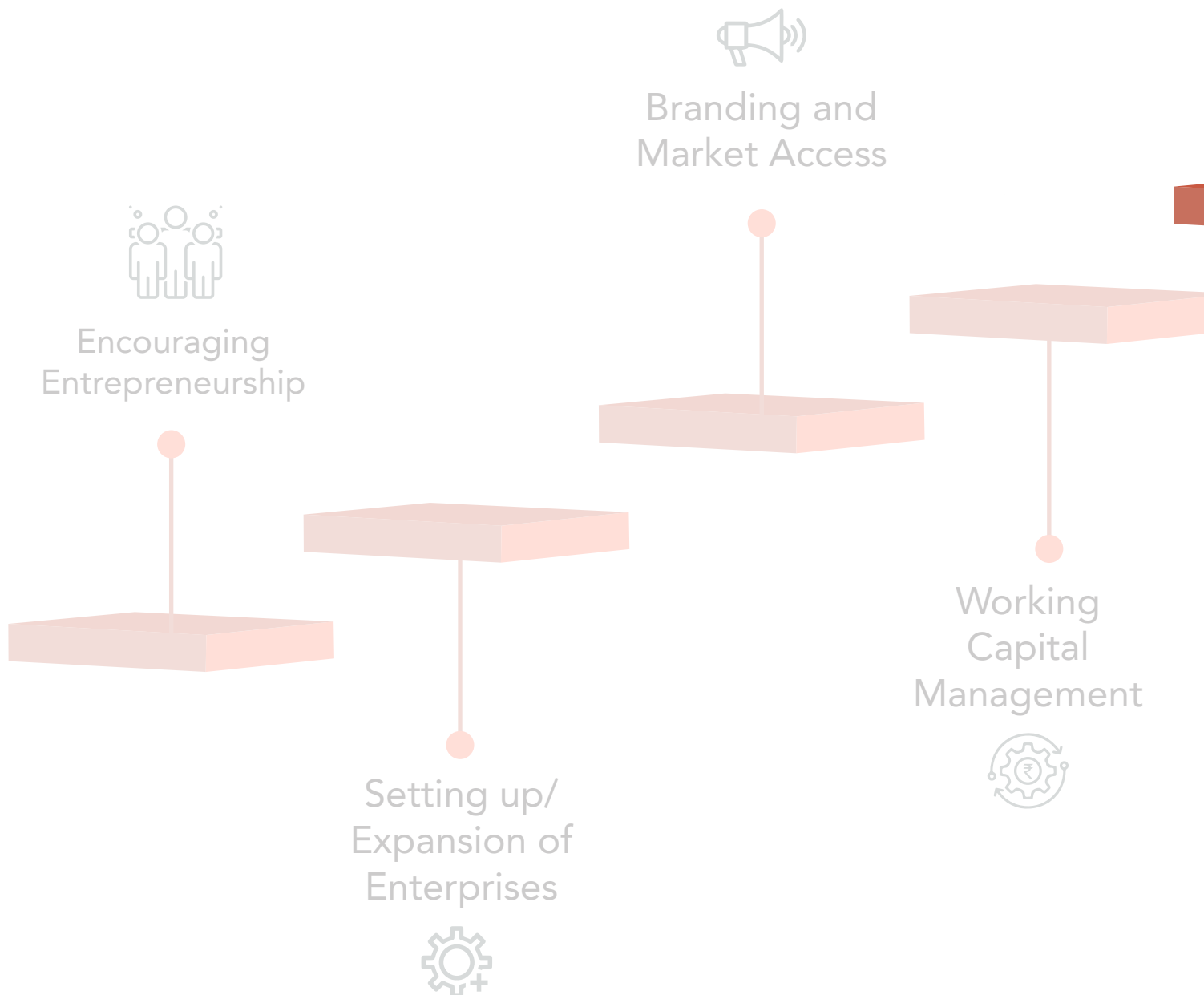


## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)



# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility



# Assistance to Exporters for Rapid Food Testing Devices and Kits



## Objective

To provide financial assistance for the purchase of rapid quality and safety testing device and kits which are used to test colour & heat value, chemical constituents, intrinsic parameters, ash, moisture, toxins, contaminants, residues etc.



## Key Benefits

- 1 For general category: 33% of the cost of rapid quality & safety testing device and kits is provided; subject to a maximum of INR 10 lakh.
- 2 For SC/ ST exporters, Farmers Producer Organisation (FPO) exporters and exporters in North-East region (including Sikkim and Darjeeling region) and other Himalayan States/ Jammu & Kashmir and Ladakh, state notified Integrated Tribal Development Programme areas and islands (Union Territories of Andaman & Nicobar and Lakshadweep): 75% of the cost of the rapid quality & safety testing device and kits provided; subject to a maximum of INR 15 lakh.



## Eligibility Criteria

- ✓ The applicant should be any exporter holding a valid export license.



## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)

# Product Research and Development (for registered exporters/ institutions)



## Objective

To encourage national Research and Development Institutions and exporters to undertake product research & development studies based on the nutraceutical, medicinal, cosmeceutical properties, etc. of spices including clinical studies and evolve new products targeting export markets.



## Key Benefits

- 1 50% of the cost of product research and development provided; subject to a maximum of INR 25 lakh. The ceiling increases to INR 1 crore, if clinical trials and patenting are involved.
- 2 For central/ state universities, research and development and other institutions of the government, assistance will be provided upto 100% of the cost of the project; subject to a maximum of INR 25 lakh. The ceiling increases to INR 1 crore, if clinical trials and patenting are involved.



## Eligibility Criteria

- ✓ The applicant should be a research and development institution and exporter having the required facilities to undertake product research and development.



## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)



# Implementation of Food Safety and Quality Assurance Mechanisms/ Certifications



## Objective

To provide financial assistance for undertaking the accreditation/ certification of processing units, in house laboratories etc.of the exporter.



## Key Benefits

- 1 For general category: 33% of the cost of rapid quality & safety testing device and kits is provided; subject to a maximum of INR 5 lakh.
- 2 For SC/ ST exporters, Farmers Producer Organisation (FPO) exporters and exporters in North-East region (including Sikkim and Darjeeling region) and other Himalayan States/ Jammu & Kashmir and Ladakh, state notified Integrated Tribal Development Programme areas and islands (Union Territories of Andaman & Nicobar and Lakshadweep): 75% of the cost of the rapid quality & safety testing device and kits provided; subject to a maximum of INR 7.5 lakh.



## Eligibility Criteria

- ✓ The applicant should be any exporter holding a valid export license.

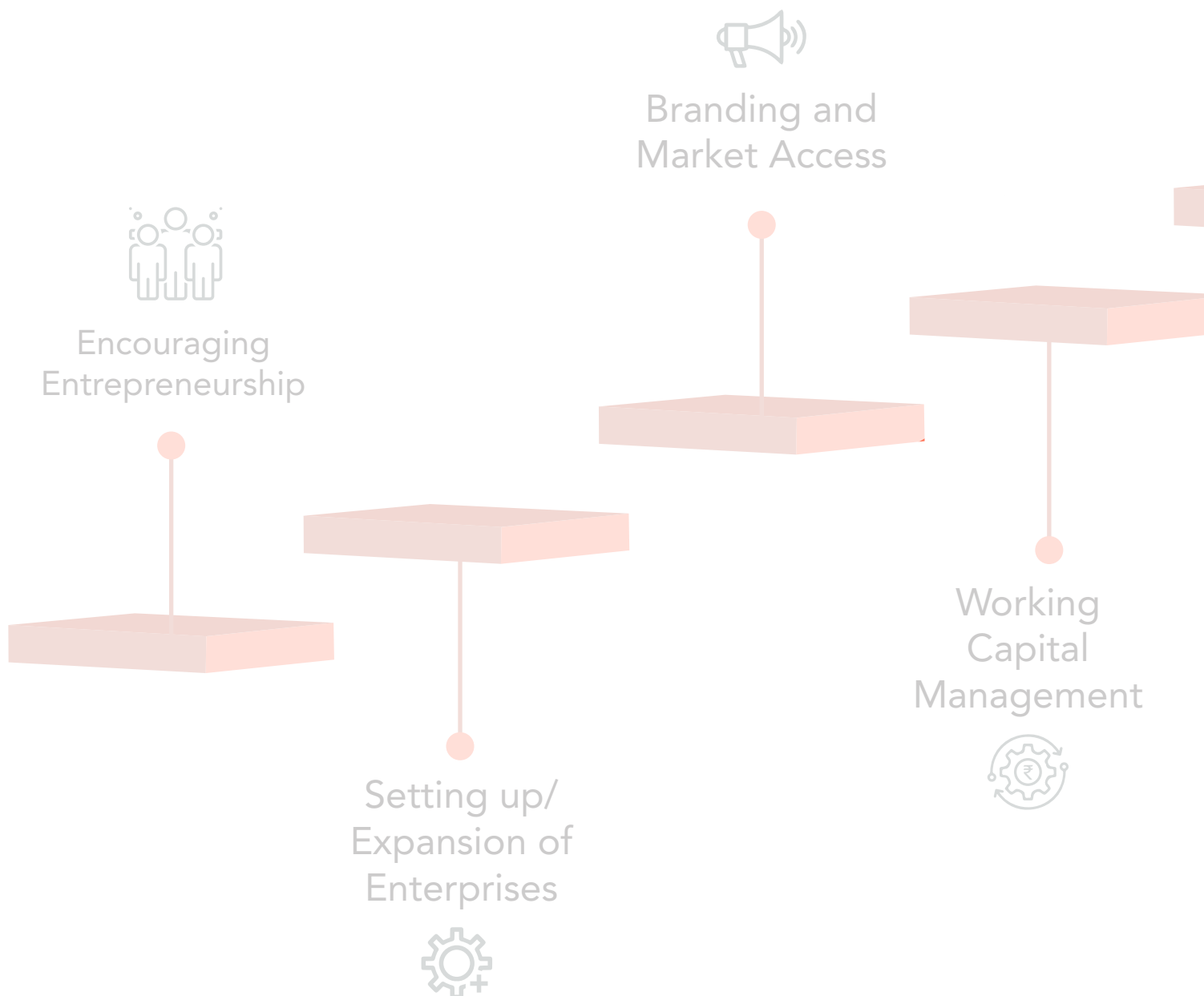


## How to apply/ Office to contact

[www.indianspices.com/contact.html](http://www.indianspices.com/contact.html)



# Illustrative Business Value Chain





Quality,  
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Skill and  
Capacity Building



Export  
Support



Common  
Facility



# Advance Authorisation Scheme



## Objective

To facilitate cost reduction of production of export products.



## Key Benefits

- ① 100% exemption provided for:
- Basic Customs Duty.
  - Additional Customs Duty.
  - Education Cess.
  - Anti-dumping Duty.
  - Countervailing Duty.
  - Safeguard Duty.
  - Transition Product Specific Safeguard Duty.
  - Integrated Goods & Service Tax.
  - Compensation Cess.

Note: The exemption of the custom duties is provided if the applicant fulfills the corresponding export obligation, within an export obligation period, as given in the Foreign Trade Policy and Handbook of procedures.



## Eligibility Criteria

- ✓ The applicant should:
- be a manufacturer exporter (or) a merchant exporter tied to a supporting manufacturer.
  - adhere to Standard Input Output Norms (SION) or provide self declaration, based on Handbook of Procedures.
  - maintain a minimum of 15% value addition in their products.



## How to apply/ Office to contact

[www.dgft.gov.in/CP/?opt=adnavce-authorisation](http://www.dgft.gov.in/CP/?opt=adnavce-authorisation)

# Duty Free Import Authorisation



## Objective

To facilitate cost reduction of production of export products



## Key Benefits

- 1 100% exemption provided for basic customs duty.



## Eligibility Criteria

- ✓ The applicant should:
  - a. be a manufacturer exporter (or) a merchant exporter tied to a supporting manufacturer.
  - b. be importing inputs on post export basis only.
  - c. maintain a minimum of 20% value addition in their products

Note:

1. Exporter has to export first and then apply for authorisation. An exporter can utilise available raw materials to export and then import raw materials without payment of duty.
2. The authorisation availed is freely tradable as the export is already made.



## How to apply/ Office to contact

[www.dgft.gov.in/CP/?opt=adnavce-authorisation](http://www.dgft.gov.in/CP/?opt=adnavce-authorisation)

# Export Promotion of Capital Goods



## Objective

To facilitate import of capital goods to enhance India's export competitiveness.



## Key Benefits

- 1 100% exemption on customs duty, and integrated goods and services tax is provided for import of capital goods:



## Eligibility Criteria

- ✓ The applicant should have exported goods equivalent to 6 times of duty and tax saved within 6 years from date of authorisation of the Export Promotion Capital Goods license to import the capital goods.



## How to apply/ Office to contact

[www.dgft.gov.in/CP/](http://www.dgft.gov.in/CP/)

# Deemed Exports



## Objective

To support suppliers who either contribute to exports indirectly or suppliers who contribute to specified infrastructure projects.



## Key Benefits

- 1 Advance authorisation provided for duty free import of inputs, which are physically incorporated in an export product. In addition to any inputs, packaging material, fuel, oil, catalyst which is consumed/ utilized in the process of production of export product, is also allowed.
- 2 Deemed export drawback for basic custom duty: Refund of drawback on the inputs used in manufacture and supply under the allowed categories can be claimed on 'All Industry Rate' of duty drawback schedule notified by the Department of Revenue from time to time.
- 3 Refund of terminal excise duty for excisable goods.



## Eligibility Criteria

- ✓ The applicant should be:
- a. a manufacturer, main contractor/ sub-contractor.
  - b. an exporter with supply of goods against advance authorisation.

Note: Payment for such supplies should be received either in Indian rupees or in free foreign exchange.



## How to apply/ Office to contact

Contact your nearest Directorate General of Foreign Trade office.



# Status Holder Certificate



## Objective

To provide privileges to performing exporters and further promote export.



## Key Benefits

- 1 Authorisation and customs clearances for both imports and exports on self-declaration basis.
- 2 Input-output norms are fixed on priority basis, within 60 days by the Norms Committee.
- 3 100% exemption is provided on furnishing of bank guarantee for schemes under Foreign Trade Policy.
- 4 Exemption is provided from compulsory negotiation of documents through banks.
- 5 If the applicant achieves the following export values (FOB/ FOR) in 2 out of the 4 years (including current financial year), the corresponding status will be provided:
  - USD 3 million for one star export house.
  - USD 25 million for two star export house.
  - USD 100 million for three star export house.
  - USD 500 million for four star export house.
  - USD 2000 million for five star export house.



## Eligibility Criteria

- ✓ The applicant should:
- a. possess an Importer-Exporter code.
  - b. achieve export performance during the current and previous three financial years.



## How to apply/ Office to contact

Contact your nearest Directorate General of Foreign Trade office.

# Interest Equalisation Scheme



## Objective

To provide pre- and post-shipment export credit to exporters at competitive rates



## Key Benefits

- 1 For a MSME manufacturer exporting under any of the Harmonised System of Nomenclature codes/ lines, 3% interest equalisation is provided.
- 2 For a MSME manufacturer exporting under the 410 Harmonised System of Nomenclature codes/ lines, 2% interest equalisation is provided.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. a manufacturer exporter/ a merchant exporter tied to a supporting manufacturer.
  - b. exporting under any of the Harmonised System of Nomenclature codes/ lines, or exporting products belonging to 410 Harmonised System codes excluding 6 Harmonised System lines pertaining to the telecom sector.



## How to apply/ Office to contact

[www.dgft.gov.in/CP/](http://www.dgft.gov.in/CP/)

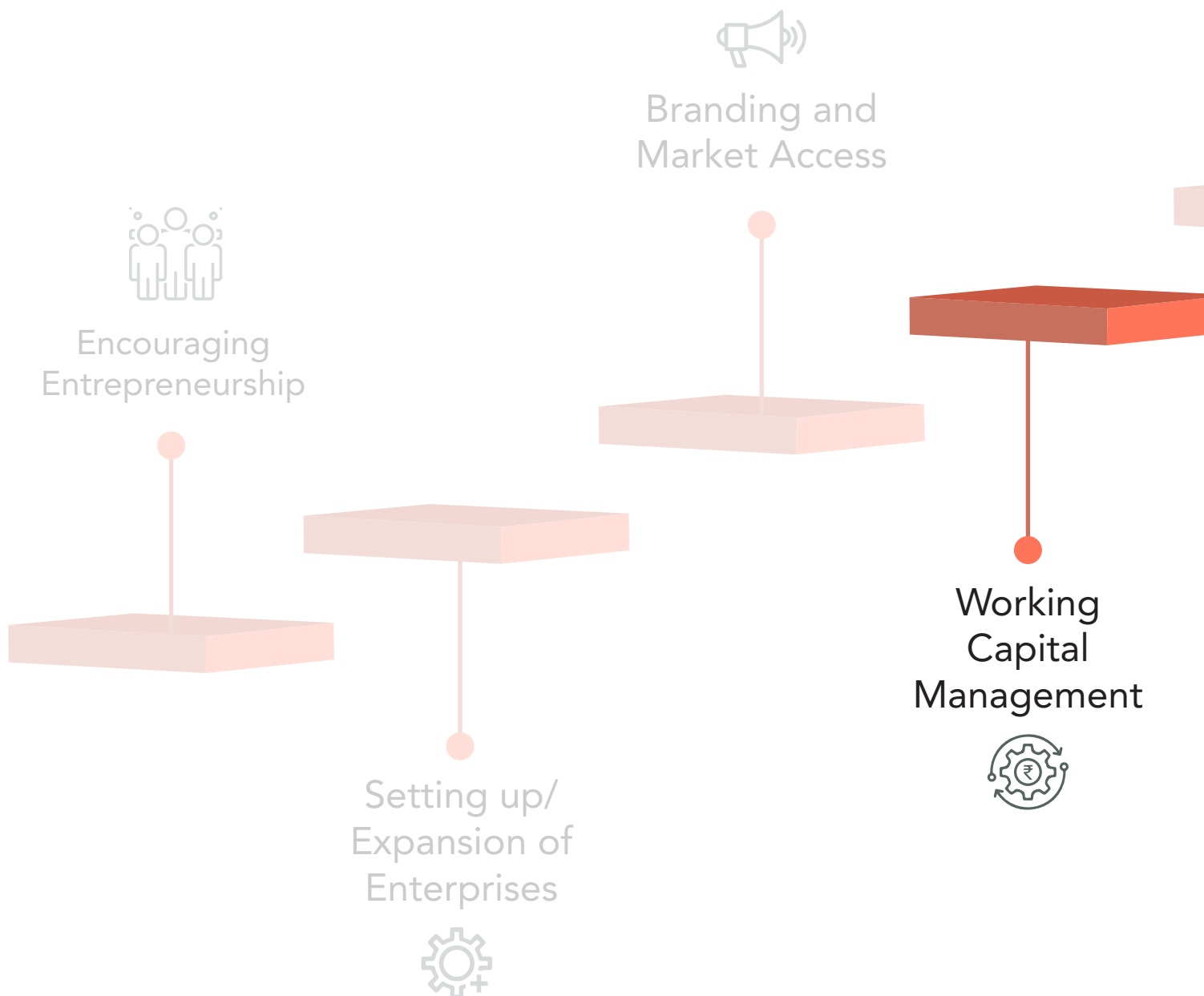


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# **Schemes of Government of India**

## Ministry of Housing and Urban Affairs

# Illustrative Business Value Chain





Quality,  
Research &  
Development



Skill and  
Capacity Building



Export  
Support



Common  
Facility



# PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)



## Objective

To empower street vendors by extending loans, enabling their holistic development and economic upliftment.



## Key Benefits

- ① Collateral free working capital loans provided; subject to a maximum of INR 10,000 of 1 year tenure, to approximately 50 lakh street vendors, to help resume their businesses in the urban areas, including surrounding peri-urban/ rural areas.
- ② Financial assistance with interest subsidy at the rate of 7%/annum provided on regular repayment of loan.
  - a. Cashback upto INR 1200/annum on undertaking prescribed digital transactions.
  - b. Eligibility for enhanced next tranche of loans.



## Eligibility Criteria



The applicant should be a street vendor identified by the urban local body who has been issued an identity card and letter of recommendation.



## How to apply/ Office to contact

[www.pmsvanidhi.mohua.gov.in/](http://www.pmsvanidhi.mohua.gov.in/)







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# **Startup** Support

# Innovation Voucher Programme



## Objective

To promote the development of new products and facilitate rapid access to markets.



## Key Benefits

- 1 Phase A: Grant provided for 80% of the product cost; subject to a maximum of INR 2 lakh.
- 2 Phase B: Grant provided for 50% of the product cost, subject to a maximum of INR 5 lakh.



## Eligibility Criteria

- ✓ An MSME/ start-up registered in Tamil Nadu having a research idea, and has approached a potential Knowledge Partner (KP).
- ✓ MSME and KP agree on the research required, and KP provides a quotation for the cost involved.
- ✓ MSME applies to Entrepreneurship Development Institute of India (EDII) for grant.
- ✓ EDII evaluates the proposal through the technical and steering committees.
- ✓ Once cleared by EDII, MSME/ start-up and KP enter into a tripartite agreement and EDII releases the fund to the KP directly in three installments.



## How to apply/ Office to contact

[www.editn.in/pages/view/how-to-reach-us](http://www.editn.in/pages/view/how-to-reach-us)

# Tamil Nadu Startup Seed Grant Fund (TANSEED)



## Objective

To fill the gap in fund requirements of startups, incubators, and accelerators, for research & innovations.



## Key Benefits

- 1 Normally, the seed funding shall be offered up to a maximum of INR 25 lakh or as deemed appropriate by the TANSEED Expert Committee. In exceptional cases, for extraordinary projects, the funding may go upto a maximum of INR 50 lakh, with the approval of the TANSEED High Level Committee.
- 2 Seed support upto INR 10 lakh will be considered as a grant and matching grant is required to avail any funds exceeding INR 10 lakh, provided the total funding to a startup shall not exceed INR 50 lakh under all categories put together.



## Eligibility Criteria

- ✓ The applicant should be:
  - a. An Indian Startup registered with TANSIM and STARTUP INDIA. It shall be located and headquartered in Tamil Nadu or willing to relocate the registered office to Tamil Nadu.
  - b. Registered as a Private Limited Company (under Companies Act 2013), or a Limited Liability Partnership (Under Limited Liability Partnership Act 2008), or a registered Partnership firm (under Partnership Act 1932).
- ✓ The average profit of the entity (as per income tax return) for the last 3 years (or lesser in case it's a newly registered entity) shall be less than INR 5 Lakh.
- ✓ Working towards innovation, development, or improvement of products or processes with a high potential of employment generation, social impact, or wealth creation.
- ✓ The entity should not have been formed by splitting up, reconstruction of a business already in existence, or as a subsidiary/ joint venture/ associate of another company.
- ✓ The startup should have cleared all/ not have any other pending dues with any of the Government agencies and shall not be blacklisted by any Government agency in India.
- ✓ Persons holding Overseas Citizenship of India (OCI) and Persons of Indian Origin (PIO) would be considered as Indian citizens for the purpose of this scheme. The shareholding by Indian promoters in the incubated startup should be at least 51%.
- ✓ The seed grant is not generally given for service startups working in trade and commerce.
- ✓ The seed fund shall be funding the development of the prototype or a product which is market-ready/ of small level pilot production only, and shall not be for regular research which any university or college can foster.
- ✓ The validity of the grant shall be 18 Months. The minimum gap between availing from one fund to another shall be 18 months. However, in exceptional cases, when a start-step/ startup has completed the milestones and has really moved up they can be considered, provided the TANSEED Expert Committee has sufficient evidence to believe that the startup is eligible for the next round of fund.



## How to apply/ Office to contact

1. TANSIM will call for proposals quarterly (Fiscal Calendar). The Call for Proposals is typically open for a period of 15 days.
2. The applicant will submit an online application for funding by registering and logging on the TANSIM website. A profile will be created with a Unique Identity Number (UID), where the applicant can submit the seed application and track it.
3. A portal shall be launched for startups to file their grant applications. In the meantime, the applications shall be filed manually (5 copies) to TANSIM.

# ANNEXURE

# Annexure 1: List of backward blocks in Tamil Nadu

## **Ariyalur District**

1. Andimadam
2. Ariyalur
3. Jayankondam
4. Sendurai
5. T.Palur
6. Thirumanur

## **Coimbatore District**

7. Annur
8. Kinathukadavu
9. Sultanpet

## **Chengalpattu District**

10. Acharapakkam
11. Chithamur
12. Lathur
13. Maduranthagam
14. Thirukazhakundram

## **Cuddalore District**

15. Annagramam
16. Kammapuram
17. Kattumannarkoil
18. Kumaratchi
19. Kurinjipadi
20. Mangalore
21. Melbhuvanagiri
22. Nallur
23. Parangipettai  
(Portonovo)
24. Srimushnam

## **Dharmapuri District**

25. Harur
26. karimangalam
27. Morappur
28. Nallampalli
29. Palacode
30. Pappireddipatti
31. Kadathur

## **32. Pennagaram**

## **33. Eriyur**

## **Dindigul District**

34. Guziliamparai
35. Natham
36. Nilakottai
37. Oddenchatram
38. Reddiarchatram
39. Shanarpatti
40. Thoppampatti
41. Vadamadurai
42. Veda sandur

## **Erode District**

43. Anthiyur
44. Thalavadi

## **Kallakurichi District**

45. Chinnasalem
46. Kalvarayanmalai
47. Sankarapuram
48. Thirunavalur
49. Ulundurpet
50. Kallakurichi
51. Rshivandiyam
52. Thirukoilur
53. Thiyagadurgam

## **Kanchipuram District**

54. Kundrathur
55. Walajabad
56. Uthiramerur

## **Kanyakumari District**

57. Rajakkamangalam
58. Thiruvattar
59. Thovalai

## **Karur District**

60. Aravakurichi
61. K.Paramathi
62. Kadavur
63. Krishnarayapuram
64. Thanthoni
65. Thogamalai

## **Krishnagiri District**

66. Bargur
67. Kaveripattinam
68. Kelamangalam
69. Mathur
70. Sulagiri
71. Thally
72. Uthangarai
73. Veppanapalli

## **Madurai District**

74. Alanganallur
75. Chellampatti
76. Kalligudi
77. Kottampatti
78. Madurai East
79. Sedapatt
80. T.Kallupatti
81. Thirumangalam
82. Thirupparankundram
83. Usilampatti
84. Vadipatti

## **Mayiladuthurai District**

85. Kollidam
86. Kuttalam
87. Sembanar Koil
88. Sirkazhi

## **Nagapattinam District**

89. Keelaiyoor
90. Kelvalur
91. Thirumarugal

# Annexure 1: List of backward blocks in Tamil Nadu

92. Talainayar  
93. Vedaraniyam

## **Namakkal District**

94. Elachipalayam  
95. Erumaipatti  
96. Kabilarmalai  
97. Kollihills  
98. Mallasamudram  
99. Mohanur  
100. Namagiripettai  
101. Puduchatram  
102. Vennandur

## **Nilgiris District**

103. Gudalur  
104. Ooty  
105. Kotagiri

## **Perambalur District**

106. Alathur  
107. Veppur  
108. Veppanthattai

## **Pudukottai District**

109. Annavasal  
110. Arimalam  
111. Avudaiyarkoil  
112. Gandarvakottai  
113. Karambakudi  
114. Kunnadarkoil  
115. Manamelkudi  
116. Ponnamaravathi  
117. Thirumayam  
118. Thiruvarankulam  
119. Viralimalai

## **Ramanathapuram District**

120. Bogalur  
121. Kadaladi  
122. Kamuthi

123. Mandapam  
124. Mudukalathur  
125. Nainarkovil  
126. R.S.Mangalam  
127. Thiruppullani  
128. Thiruvadanai

## **Ranipet District**

129. Arcot  
130. Nemili  
131. Thimiri  
132. Kaveripakkam  
133. Sholingar

## **Salem District**

134. Ayothiapatnam  
135. Kadayampatti  
136. Konganapuram  
137. Mechery  
138. Omalur  
139. Pethanaickenpalayam  
140. Thalaivasal  
141. Tharamangalam  
142. Yercaud

## **Sivagangai District**

143. Illayangudi  
144. Kalaiyarkoil  
145. Kallal  
146. Kannankudi  
147. Manamadurai  
148. S.Pudur  
149. Singampunari  
150. Sivagangai  
151. Thiruppathur  
152. Thiruppuvanam

## **Tenkasi District**

153. Alangulam  
154. Kuruvikulam  
155. Kadayam

156. Meelaneelithanallur

## **Thanjavur District**

157. Ammapettai  
158. Budalur  
159. Madukkur  
160. Orathanadu  
161. Papanasam  
162. Peravurani  
163. Sethubava-chatram  
164. Thiruppanandal  
165. Thiruvaiyaru  
166. Thiruvonam

## **Theni District**

167. Andipatti  
168. Chinnamanur  
169. Cumbum  
170. K.Myladumparai

## **Thoothukudi District**

171. Alwarthirunageri  
172. karungulam  
173. Kayathar  
174. Kovilpatti  
175. Ottapidaram  
176. Pudur  
177. Sattankulam  
178. Srivaikundam  
179. Tiruchendur  
180. Udangudi  
181. Vilathikulam

## **Tiruchirappalli District**

182. Lalgudi  
183. Manachanallur  
184. Mannaparai  
185. marungapuri  
186. Musiri  
187. Pullambadi  
188. Thathaiyangarpettai

# Annexure 1: List of backward blocks in Tamil Nadu

- 189. Thottiam
- 190. Thuraiyur
- 191. Uppuiliapuram
- 192. Vaiyampatti

## **Tirunelveli District**

- 193. Nanguneri
- 194. Radhapuram
- 195. Pappakudi

## **Tiruppattur District**

- 196. Jolarpet
- 197. Natrampalli
- 198. Kandhili
- 199. Tirupattur

## **Tiruppur District**

- 200. Gudimangalam
- 201. Pongalur
- 202. Kundadam

## **Tiruvallur District**

- 203. Ellapuram
- 204. Kadambathur
- 205. Pallipet
- 206. Poondi
- 207. R.K Pet
- 208. Sholavaram
- 209. Tiruvalangadu

## **Tiruvannamalai District**

- 210. Annakkavoor
- 211. Arni
- 212. Chengam
- 213. Chetpet
- 214. Cheyyar
- 215. Jawathumalai
- 216. Kalasapakkam
- 217. Kilpennathur
- 218. Polur
- 219. Pudupalayam

- 220. Thandrampat
- 221. Thellar
- 222. Thurinjapuram
- 223. Vandavasi
- 224. Vembakkam
- 225. West Arni
- 226. Perananallur

## **Tiruvarur District**

- 227. Kodavasal
- 228. Koradachery
- 229. Kottur
- 230. Muthupet
- 231. Needamangalam
- 232. Thiruturaipoondi
- 233. Valangaiman

## **Vellore District**

- 234. Anaicut
- 235. Pernambut
- 236. K.V.Kuppam

## **Villupuram District**

- 237. Gingee
- 238. Kandamangalam
- 239. Marakkanam
- 240. Mugaiyur
- 241. Thiruvennainallur
- 242. Vallam
- 243. Kanai
- 244. Mailam
- 245. Melmaiayanur
- 246. Olakkur
- 247. Vanur
- 248. Vikkaravandi

## **Virudhunagar District**

- 249. Kariyapatti
- 250. Narikudi
- 251. Sattur
- 252. Thiruchuli

- 253. Vembakkottai
- 254. Watrap



## Annexure 2: List of thrust sectors

1. Electrical and electronics industries.
2. Leather and leather goods.
3. Auto parts and components.
4. Drugs, pharmaceuticals and nutraceuticals.
5. Solar energy equipment.
6. Gold and diamond jewellery for exports.
7. Pollution control equipment.
8. Sports goods and accessories.
9. Cost-effective building materials.
10. Readymade garments.
11. Food processing.
12. Plastic (except one-time use and throw away plastics).
13. Rubber.
14. Alternate products to one-time use and throwaway plastics.
15. Electric Vehicle components, charging infrastructure and components.
16. Medical devices, equipment and components.
17. Technical textiles and medical textiles.
18. Aerospace & defence applications and components.
19. Electronic system design and manufacturing.
20. Bio-technology.
21. Petrochemicals and speciality chemicals.
22. Industry 4.0.
23. Electronic waste processing.
24. Any other industry to be notified by the Government in this regard from time to time.

# Annexure 3: Ineligibility list for NEEDS

1. Any activity directly connected with agriculture.
2. Sericulture (cocoon rearing), animal husbandry like pisciculture, piggery, poultry etc.,
3. Manufacturing of polythene carry bags of less than 40 microns thickness and manufacture of carry bags or containers made of recycled plastic for storing, carrying, dispensing or packaging of food stuff.
4. Sugar.
5. Distilleries, brewery and malt extraction.
6. Units utilizing molasses/ rectified spirit/ de-natured spirit as raw material for manufacture of potable alcohol.
7. Fertilizer manufacture and blending (excluding bio-fertilizers).
8. Mining and quarrying ores, minerals etc. (excluding polishing, cutting, crushing, etc. of mined ores/ minerals).
9. Aluminium, iron and steel smelting (excluding foundries).
10. Manufacturing of intoxicant items like beedi/ paan/ cigar/ cigarette etc.
11. Saw mills.
12. Cement.
13. Calcium carbide.
14. Slaughter house.
15. Re-packing of drugs / medicine / chemical, without any processing or value addition.
16. Azoic/ reactive dyes.
17. Fire cracker.
18. Industries manufacturing and or utilizing Ozone depleting substances.
19. Industries involving hazardous activities/ classified as "Red category" by Tamil Nadu Pollution Control Board/ Central Pollution Control Board.
20. Cyanide.
21. Caustic soda.
22. Potassium chloride.
23. Nylon, Rayon & Polyester fibre manufacturing (excluding manufacture of downstream products from Nylon, Rayon & Polyester fibres).
24. Real estate.
25. Any other enterprise/ activity as may be notified by Government.

## Annexure 4:

# Ineligibility list for specified schemes

1. Sugar.
2. Distilleries, brewery and malt extraction.
3. Units utilizing Molasses/ rectified spirit/ de-natured spirit as raw material for manufacture of potable alcohol.
4. Fertiliser (except bio-fertilisers).
5. Mining and quarrying.
6. Iron and steel smelting.
7. Beedis/ cigarettes/ cigars/ gutka and tobacco-based products.
8. All types of Saw Mills.
9. Cement.
10. Aluminium smelting.
11. Calcium carbide.
12. Slaughter house.
13. Re-packing of drugs/ medicine/ chemical, without any processing or value addition.
14. Azoic/ reactive dyes.
15. Fire cracker.
16. Industries manufacturing and or utilizing Ozone depleting substances.
17. Poultry.
18. Cyanide.
19. Caustic soda.
20. Potassium chloride.
21. Nylon fibre.
22. Rayon fibre.
23. Polyester fibre.
24. One time use and throw away plastics.
25. All service MSMEs.
26. Any other enterprise/ activity as may be notified by Government.



## GOVERNMENT OF TAMIL NADU

Micro, Small and Medium Enterprises Department  
Commissionerate of Industries and Commerce



## FaMe TN

(A Government of Tamil Nadu Enterprise)

1st Floor, SIDCO Corporate Office Building,  
Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600032.

Phone: +91 44 29530112/ 29530113/ 29530114 | e-Mail: [contact@fametn.com](mailto:contact@fametn.com)