

MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

DEMAND NO. 66

Ministry of Micro, Small and Medium Enterprises

A. The Budget allocations, net of recoveries, are given below:

Major Head	Actual 2013-2014			Budget 2014-2015			Revised 2014-2015			<i>(In crores of Rupees)</i> Budget 2015-2016			
	Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total	
Revenue	2176.10	353.72	2529.82	3319.00	374.48	3693.48	2492.00	384.22	2876.22	2603.01	394.11	2997.12	
Capital	75.15	0.27	75.42	8.00	0.80	8.80	8.00	0.80	8.80	9.50	0.80	10.30	
Total	2251.25	353.99	2605.24	3327.00	375.28	3702.28	2500.00	385.02	2885.02	2612.51	394.91	3007.42	
1. Secretariat Economic Services	3451	...	9.26	9.26	...	10.14	10.14	...	10.48	10.48	...	11.50	11.50
Micro, Small and Medium Enterprises(MSME)													
2. Credit Support Programme	2851	74.99	...	74.99	28.50	...	28.50	28.50	...	28.50	20.25	...	20.25
3. Quality of Technology Support Institution & Programmes	2851	459.37	...	459.37	487.75	...	487.75	433.92	...	433.92	299.98	...	299.98
4. <i>SME Promotion Schemes</i>													
4.01 Survey Studies and Policy Scheme	2851	0.54	...	0.54	3.00	...	3.00	1.00	...	1.00	2.28	...	2.28
4.02 International Cooperation Scheme	2851	4.42	...	4.42	4.60	...	4.60	4.60	...	4.60	3.80	...	3.80
4.03 Performance and Credit Rating Scheme	2851	57.98	...	57.98	65.00	...	65.00	85.00	...	85.00	26.00	...	26.00
4.04 Marketing Assistance Scheme	2851	10.88	...	10.88	11.80	...	11.80	11.80	...	11.80	12.00	...	12.00
<i>Total- SME Promotion Schemes</i>		<i>73.82</i>	<i>...</i>	<i>73.82</i>	<i>84.40</i>	<i>...</i>	<i>84.40</i>	<i>102.40</i>	<i>...</i>	<i>102.40</i>	<i>44.08</i>	<i>...</i>	<i>44.08</i>
5. Assistance to Training Institutions	2851	117.48	...	117.48	116.99	...	116.99	77.70	...	77.70	70.37	...	70.37
6. Rajiv Gandhi Udyami Mitra Yojana	2851	2.22	...	2.22	2.70	...	2.70	2.70	...	2.70	0.90	...	0.90
7. Development Commissioner (MSME)	2851	...	20.18	20.18	...	21.21	21.21	...	20.25	20.25	...	21.86	21.86
8. Promotional Services Institutions and Programmes	2851	44.09	86.72	130.81	49.00	93.92	142.92	39.80	95.21	135.01	31.60	102.47	134.07
9. <i>Infrastructure Development & Capacity Building (Erstwhile MSME Clusters Development Programmes and MSME Growth Poles)</i>													
9.01 Programme Component	2851	126.95	...	126.95	194.00	...	194.00	188.68	...	188.68	192.50	...	192.50
9.02 EAP Component	2851	0.36	...	0.36	150.00	...	150.00	20.00	...	20.00	97.00	...	97.00
<i>Total- Infrastructure Development & Capacity Building (Erstwhile MSME Clusters Development Programmes and MSME Growth Poles)</i>		<i>127.31</i>	<i>...</i>	<i>127.31</i>	<i>344.00</i>	<i>...</i>	<i>344.00</i>	<i>208.68</i>	<i>...</i>	<i>208.68</i>	<i>289.50</i>	<i>...</i>	<i>289.50</i>
10. Marketing Development Assistance Programme	2851	9.15	...	9.15	18.25	...	18.25	11.81	...	11.81	17.91	...	17.91
11. Upgradation of Database	2851	13.96	...	13.96	19.44	...	19.44	16.00	...	16.00	59.96	...	59.96
	3601	-0.52	...	-0.52	0.03	...	0.03	...	...	...	0.02	...	0.02

(In crores of Rupees)

	Major Head	Actual 2013-2014			Budget 2014-2015			Revised 2014-2015			Budget 2015-2016		
		Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total
	3602	...	...	...	0.03	...	0.03	...	...	...	0.02	...	0.02
	<i>Total</i>	<i>13.44</i>	<i>...</i>	<i>13.44</i>	<i>19.50</i>	<i>...</i>	<i>19.50</i>	<i>16.00</i>	<i>...</i>	<i>16.00</i>	<i>60.00</i>	<i>...</i>	<i>60.00</i>
12. Construction of Office Accommodation-Village and Small Industries	4059	5.15	...	5.15	8.00	...	8.00	8.00	...	8.00	9.50	...	9.50
13. India Inclusive Innovation Fund (Erstwhile National Innovation Fund)	2851	16.50	...	16.50	45.00	...	45.00	...	...	...	20.00	...	20.00
Total-Micro, Small and Medium Enterprises(MSME) Khadi & Village Industries		943.52	106.90	1050.42	1204.09	115.13	1319.22	929.51	115.46	1044.97	864.09	124.33	988.42
Khadi and Village Industries Commission													
14. <i>Khadi and Village Industries Commission</i>													
14.01 Khadi Industries													
14.01.01 Khadi Grant including MDA for Khadi	2851	137.78	212.87	350.65	84.93	201.98	286.91	174.93	201.98	376.91	131.26	201.98	333.24
14.01.02 Khadi (S&T)	2851	0.27	...	0.27	1.24	...	1.24	0.40	...	0.40	0.99	...	0.99
<i>Total- Khadi Industries</i>		<i>138.05</i>	<i>212.87</i>	<i>350.92</i>	<i>86.17</i>	<i>201.98</i>	<i>288.15</i>	<i>175.33</i>	<i>201.98</i>	<i>377.31</i>	<i>132.25</i>	<i>201.98</i>	<i>334.23</i>
14.02 Other Village Industries													
14.02.01 VI Grant	2851	37.66	5.36	43.02	61.73	...	61.73	55.19	...	55.19	32.21	...	32.21
14.02.02 VI(S&T)	2851	0.48	...	0.48	1.24	...	1.24	0.40	...	0.40	0.99	...	0.99
<i>Total- Other Village Industries</i>		<i>38.14</i>	<i>5.36</i>	<i>43.50</i>	<i>62.97</i>	<i>...</i>	<i>62.97</i>	<i>55.59</i>	<i>...</i>	<i>55.59</i>	<i>33.20</i>	<i>...</i>	<i>33.20</i>
14.03 Janshree Bima Yojana for Khadi Artisans (Inclusive of New Component of Health Insurance)	2851	...	...	...	0.03	...	0.03	0.03	...	0.03	0.03	...	0.03
14.04 Development of Infrastructure and Skill set in KVI Sector (DISK)	2851	...	...	...	0.03	...	0.03	0.03	...	0.03	0.03	...	0.03
14.05 Promotion of VI and Development of Existing Weak VI Institution (PROVIDE) (Inclusive of New Component for revival of weak VI Institutions)	2851	...	...	...	0.03	...	0.03	0.03	...	0.03	0.03	...	0.03
14.06 Market Promotion (Including Export Promotion) and Publicity (Inclusive of New Component of Marketing complexes / Plazas) and Modified MDA	2851	...	...	...	0.03	...	0.03	0.03	...	0.03	0.03	...	0.03
14.07 Khadi and VI (S & T) & Scheme for Promotion of Khadi as an Exclusive Heritage and Green Product(SPOKE)	2851	...	...	...	0.03	...	0.03	0.03	...	0.03	0.03	...	0.03
<i>Total- Khadi and Village Industries Commission</i>		<i>176.19</i>	<i>218.23</i>	<i>394.42</i>	<i>149.29</i>	<i>201.98</i>	<i>351.27</i>	<i>231.07</i>	<i>201.98</i>	<i>433.05</i>	<i>165.60</i>	<i>201.98</i>	<i>367.58</i>
15. <i>Interest Subsidies</i>													

(In crores of Rupees)

	Major Head	Actual 2013-2014			Budget 2014-2015			Revised 2014-2015			Budget 2015-2016			
		Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total	
15.01	Khadi Industries	2851	...	...	...	0.10	21.25	21.35	0.10	21.25	21.35	0.10	21.25	21.35
15.02	Other Village Industries	2851	...	...	...	0.10	5.36	5.46	0.10	5.36	5.46	0.10	5.36	5.46
	<i>Total- Interest Subsidies</i>		...	...	...	0.20	26.61	26.81	0.20	26.61	26.81	0.20	26.61	26.81
16.	Interest Subsidy Eligibility Certificate for Khadi and Polyvastra	2851	...	...	...	36.57	...	36.57	36.57	...	36.57	40.07	...	40.07
17.	Mahatma Gandhi Institute for Rural Industrialisation	2851	8.01	0.50	8.51	11.00	0.50	11.50	4.10	3.24	7.34	3.63	3.24	6.87
18.	<i>Scheme for Fund for Regeneration of Traditional Industries (SFURTI - Khadi)</i>													
18.01	SFURTI - KVIC	2851	...	...	...	0.03	...	0.03	...	...	...	...	...	...
18.02	SFURTI	2851	...	...	...	54.00	...	54.00	2.00	...	2.00	45.00	...	45.00
18.03	Workshed Scheme for Khadi Artisans	2851	8.23	...	8.23	18.00	...	18.00	14.29	...	14.29	5.94	...	5.94
18.04	Scheme for enhancing Productivity & Competitiveness of Khadi Industries and Artisans	2851	...	...	...	0.46	...	0.46	...	...	...	...	...	...
18.05	Strengthening of Infrastructure of existing weak khadi institutions and assistance for marketing infrastructure	2851	1.11	...	1.11	7.42	...	7.42	5.62	...	5.62	2.70	...	2.70
	<i>Total- Scheme for Fund for Regeneration of Traditional Industries (SFURTI - Khadi)</i>		9.34	...	9.34	79.91	...	79.91	21.91	...	21.91	53.64	...	53.64
19.	Khadi Reform Development Package (ADB Assistance)	2851	...	...	...	45.00	...	45.00	28.00	...	28.00	59.85	...	59.85
20.	India Innovation, Entrepreneurship and Agro-Industry Fund	2851	...	...	...	171.70	...	171.70	10.00	...	10.00	180.00	...	180.00
21.	Loans to Khadi and Village Industries Commission	6851	...	...	...	...	0.50	0.50	...	0.50	0.50	...	0.50	0.50
	Total-Khadi & Village Industries		193.54	218.73	412.27	493.67	229.59	723.26	331.85	232.33	564.18	502.99	232.33	735.32
	Prime Ministers Employment Generation Programme													
22.	Prime Ministers' Employment Generation Programme	2851	1019.36	...	1019.36	1234.31	...	1234.31	977.11	...	977.11	938.63	...	938.63
23.	<i>Coir Industries</i>													
23.01	Coir Board	6851	...	0.27	0.27	...	0.30	0.30	...	0.30	0.30	...	0.30	0.30
23.01.01	Coir Board Plan (S & T)	2851	6.51	...	6.51	6.30	...	6.30	4.97	...	4.97	2.70	...	2.70
23.01.02	Coir Board Plan (General)	2851	32.00	18.90	50.90	41.20	20.12	61.32	27.77	26.45	54.22	23.78	26.45	50.23
	<i>Total- Coir Board</i>		38.51	19.17	57.68	47.50	20.42	67.92	32.74	26.75	59.49	26.48	26.75	53.23
23.02	Rejuvenation, Modernisation and Technology Upgradation of Coir Industry	2851	6.59	...	6.59	14.40	...	14.40	7.30	...	7.30	18.00	...	18.00
23.03	Scheme for Fund for Regeneration of Traditional Industries (SFURTI - COIR)	2851	...	...	...	0.03	...	0.03	...	...	...	...	...	...
	<i>Total- Coir Industries</i>		45.10	19.17	64.27	61.93	20.42	82.35	40.04	26.75	66.79	44.48	26.75	71.23

													(In crores of Rupees)		
	Major Head	Actual 2013-2014			Budget 2014-2015			Revised 2014-2015			Budget 2015-2016				
		Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total	Plan	Non-Plan	Total		
Provision for projects/schemes for the benefit of North Eastern Region and Sikkim															
24.	<i>Provision for projects/ schemes for the benefit of North Eastern Region and Sikkim</i>														
24.01	SME Division	2552	...	...	...	22.61	...	22.61	16.90	...	16.90	13.83	...	13.83
24.02	Rajiv Gandhi Udyami Mitra Yojana	2552	...	...	...	0.30	...	0.30	0.30	...	0.30	0.10	...	0.10
24.03	Development Commissioner (MSME)	2552	...	...	...	58.00	...	58.00	53.29	...	53.29	83.27	...	83.27
24.04	Khadi and Village Industries	2552	...	...	...	33.72	...	33.72	18.19	...	18.19	28.86	...	28.86
		6552	...	...	...	...	...	...	...	...	...	...	...	...
	Total		...	...	...	33.72	...	33.72	18.19	...	18.19	28.86	...	28.86
24.05	Prime Minister's Employment Generation Programme	2552	...	...	...	183.97	...	183.97	130.95	...	130.95	111.37	...	111.37
24.06	India Innovation, Entrepreneurship and Agro-Industry Fund	2552	...	...	...	28.30	...	28.30	...	...	...	20.00	...	20.00
24.07	Coir Industries	2552	...	...	...	6.10	...	6.10	1.86	...	1.86	4.89	...	4.89
	<i>Total- Provision for projects/ schemes for the benefit of North Eastern Region and Sikkim</i>		...	...	...	333.00	...	333.00	221.49	...	221.49	262.32	...	262.32
25.	Investments in Public Sector Enterprises	4851	70.00	...	70.00	...	...	...	...	...	...	...	...	...
26.	Actual Recoveries	2851	-20.27	-0.07	-20.34	...	...	...	...	...	...	...	...	...
Grand Total			2251.25	353.99	2605.24	3327.00	375.28	3702.28	2500.00	385.02	2885.02	2612.51	394.91	3007.42	
	Head of Dev	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total		
B. Investment in Public Enterprises															
1.	National Small Industries Corporation Limited	12851	...	419.52	419.52	...	372.00	372.00	...	372.00	372.00	...	430.00	430.00	
Total			...	419.52	419.52	...	372.00	372.00	...	372.00	372.00	...	430.00	430.00	
C. Plan Outlay															
1.	Village and Small Industries	12851	2251.25	419.52	2670.77	2994.00	372.00	3366.00	2278.51	372.00	2650.51	2350.19	430.00	2780.19	
2.	North Eastern Areas	22552	...	...	...	333.00	...	333.00	221.49	...	221.49	262.32	...	262.32
Total			2251.25	419.52	2670.77	3327.00	372.00	3699.00	2500.00	372.00	2872.00	2612.51	430.00	3042.51	

1. **Secretariat Economic Service:** Provides for establishment related expenses etc. for the Ministry of Micro, Small and Medium Enterprises.

2. **Credit Support Programme (Credit & Finance):** Under this Programme, a Credit Guarantee Fund Scheme for Micro and Small Enterprises is operational. Through this scheme, the guarantee cover is provided for collateral free credit facility extended by Member Lending Institutions

(MLIs) to the new as well as existing small enterprises on loans up to ₹ 100 lakh. In another component of Portfolio Risk Fund (PRF) under this programme, Government of India provides funds for Micro Finance Programme to SIDBI which is used for security deposit requirement of the loan amount from the MFIs/NGOs.

3. **Quality of Technology Support Institutions and Programmes:** The programme covers Credit Linked Capital Subsidy Scheme, ISO 9000/14001 reimbursement scheme, schemes of National Manufacturing Competitiveness Programme (six Schemes) viz. Implementation of Lean Manufacturing Competitiveness Programme, Promotion of ICT Tools in MSME Sector, Technology and Quality Upgradation Support to MSMEs, Support for Entrepreneurial and Managerial Development of SMEs through Incubators, Design Clinic Scheme for MSME Sector, Enabling manufacturing Sector to be competitive through Quality Management Standards and Quality Technology Tools.

4.01. **Survey, Studies and Policy Research:** The main objectives of the Scheme are to regularly/periodically collect relevant and reliable data on various aspects and features of MSMEs, to study and analyze, on the basis of empirical data or otherwise, the constraints and challenges faced by MSMEs as well as the opportunities available to them in the context of liberalization and globalization of the economy, and to use the results of these surveys and analytical studies for policy research and designing appropriate strategies and measures of intervention by the Government.

4.02. **International Cooperation Scheme:** International cooperation also known as Promoting International Cooperation among Micro, Small and Medium Enterprises (MSMEs). It aims to promote International cooperation between Indian MSMEs and enterprises abroad with a view to technology infusion and/or Upgradation of Indian Micro, Small and Medium Enterprises, their modernization and promotion of exports.

4.03. **Performance and Credit Rating Scheme:** The scheme is being implemented through National Small Industries Corporation Limited (NSIC), a PSU under this Ministry. Under this scheme, Micro and Small enterprises are subsidized by the Government to the extent of 75% (upto a maximum of ₹ 40000) for getting themselves rated for performance as well as creditworthiness by one of the empanelled accredited credit rating agency.

4.04. **Marketing Assistance Scheme:** The scheme is being implemented through National Small Industries Corporation Limited (NSIC), a PSU under this Ministry. Under this scheme, MSMEs are provided support to market their products in the domestic as well as international markets by way of organizing/participating in various domestic & international exhibitions/trade fairs, buyer seller meets, intensive-campaigns & other marketing events.

5. **Assistance to Training Institutions:** Under the scheme of Assistance to Training Institutions, the three national institutes viz. National Institute for Entrepreneurship and Small Business Development (NIESBUD) at NOIDA Indian Institute of Entrepreneurship (IIE), Guwahati and National Institute of Micro, Small and Medium Enterprises (NIMSME), Hyderabad are provided funds for carrying out trainings of potential entrepreneurs in all parts of the country. (Under this scheme, assistance is also provided for establishment of new training institutes as well as for strengthening of existing institutions.)

6. **Rajiv Gandhi Udyami Mitra Yojana:** The main objective of this scheme is to provide handholding support and assistance to the potential first generation entrepreneurs in the establishment and management of the new enterprise, in dealing with various procedural and legal hurdles and in completion of various formalities required for setting up and running of the enterprises.

7. **Development Commissioner (MSME):** The Office of Development Commissioner (MSME) is the nodal body for formulating, coordinating and monitoring policies and programmes for promotion and development of micro, small and medium enterprises in the country. Development Commissioner maintains close liaison with the Central Ministries, Planning Commission, State

Governments, Financial Institutions, Voluntary Organisations and other organisations concerned with the development of the sector. Provision is for establishment related expenses of Headquarter DC (MSME).

8. **Promotional Services Institutions and Programme:** Office of DC (MSME) provides training to its officers under DC (MSME) Officers Training Programme. Management Development Programme Entrepreneurship Development Programme (MDP, EDP) Skill, Provision for Workshop/training and MSME-DIs are also covered under this programme. The programme also covers Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women under which assistance is provided for economic empowerment of women through development of their entrepreneurial skills in non-farming activities.

9. **Infrastructure Development & Capacity Building:** MSME Cluster Development Programme is one of the important schemes of the Office of DC (MSME). Special emphasis has been accorded to comprehensive development of clusters. Infrastructural support has also been added under this programme with externally aided project funding. Association of women entrepreneurs will be assisted under the Cluster Development Programme in establishing exhibition central places for display and sale of products made by women owned MSEs. This programme also includes Tool Rooms and Technical Institutions. These are located at Kolkata, Ludhiana, Ahmedabad, Aurangabad, Indore, Bhubaneswar, Jamshedpur Jalandhar, Guwahati and Hyderabad. These were started with Indo-German and Indo Danish collaborations to assist MSMEs in technical upgradation good quality tooling by designing and producing tools moulds jigs and fixtures components etc. This programme also includes one of the National Manufacturing Competitiveness Programmes viz. Mini Tool Rooms. In addition, this programme includes technical Institutions which provide training and consultancy for tool & die makers. MSME Technology Development Centre (MSME TDCs) which are at Ramnagar, Firozabad, Meerut, Agra, Kanauj, Mumbai and Hyderabad. These are product specific centres to look into specific problems and render technical service develop and upgrade technologies and manpower development and training in specific product groups like Foundry, Forging, Electronics, Fragrances and Flavour, Sports goods, Electrical Measuring Instruments and Glass. MSME Technology Development Centre (Central Footwear Training Institutes) at Agra and Chennai, provide training to develop manpower in footwear industry and provide common facility services to the micro & small footwear manufacturing units for doing their job work and also develop new designs for the footwear industry. In order to upgrade and expand the network of MSME Technology Centres (earlier known as Tool Rooms & Technology Development Centres), a Programme entitled Technology Centre Systems Programme (TCSP) is being implemented at an estimated cost of ₹ 2200 crore including World Bank funding of USD 200 million. The funding of the programme has been approved by World Bank and the programme is in advance stage of implementation. Locations in 9 unserved states have been finalized for establishing new Technology Centres. It is expected that provision of Technology Partners, Cluster Network Managers and National Portal as envisaged in the Programme will promote the manufacturing sector especially MSMEs in the country to a great extent. The Programme will greatly improve the employability of the unemployed youth all over the country by skilling and upskilling them suitably.

10. **Marketing Development Assistance Programme (Marketing & Procurement):** For successful international marketing of products in the retail market bar coding is an essential requirement. To promote adoption of bar coding of products by micro and small enterprises (MSEs) a scheme of reimbursement of 75% of one time registration cost for bar coding is operational for MSEs. To encourage MSEs to adopt the practice of Bar Coding on a large scale. 75% of the annual fees (recurring) charged by GSI India is also reimbursed as subsidy for the first three years. The scheme includes financial assistance to enable MSEs to obtain product patents. MSEs are also encouraged to participate in international fairs. Various training programmes are also organized in

packaging for exports. It also includes Vendor Development Programme for Ancillarisation Support for Entrepreneurial and Management Development of MSMEs, Marketing Assistance & Technology Upgradation and Building Awareness on Intellectual Property Rights for MSMEs (NMCP).

11. **Upgradation of Database (Institutional Structure):** Collection of statistics and information through annual surveys and quinquennial census, in respect of number of units, employment rate of growth, share of GDP/value of production, extent of Sickness/closure and exports of micro, small and medium enterprises are collected under this Programme. Under the Scheme, data on women owned and/or managed enterprises will also be collected. National Award (Entrepreneur & Quality), DC(MSME) Library, Small Enterprise information and Resources Network Project (SENET), Publicity & Exhibition, Advertising & Publicity and MSME TCs/ TSs are the other components of the Programme. MSME Testing Centre and MSME Testing Stations (TSs) provide testing facilities to Micro Small and Medium Enterprises.

12. **Construction of Office Accommodation Village and Small Industries:** Provides for construction Office Accommodation for field Offices.

13. **India Inclusive Innovation Fund:** The fund under plan scheme support innovation for growth of MSME sector.

14.01.01. **Khadi Industries:** Budgetary allocation under Khadi grant is for promotion and development of khadi, financial assistance for revitalisation of KVI institutions through, inter alia, provision for a new scheme titled Market Development Assistance (MDA), based on Production of Khadi as an alternative to Rebate on sale of khadi and khadi products introduced w.e.f. 1.4.2010, allocation for development of new products, designs and better packaging for khadi products and welfare of khadi artisans, etc., including the Khadi Karigar Janashree Bima Yojana and allocation for Central Sliver Plant at Guwahati (Assam).

14.01.02. **Khadi (S&T):** This sub-head provides budgetary allocation for incurring expenditure on various R&D activities being undertaken by KVIC for Khadi Industries

14.02.01. **Other Village Industries:** The budget provision under this sub-head is meant for promotion and development of village industries through technology upgradation, publicity, improved market access through facilitating participation in exhibitions at International, National, State and District levels and appropriate IT support, allocation for development of new products, designs and better packaging for VI products, undertaking Human Resource Development through upgradation of existing training centres of KVIC/KVIBs and institutions affiliated to KVIC/KVIBs, providing Common Facilities, provisions for MDA on production of polyvastra etc.

14.02.02. **Village Industries (S&T):** This Sub-head provides budgetary allocation for incurring expenditure on various R & D activities being undertaken by the KVIC for Village Industries.

14.03. **Janashree Bima Yojana for Khadi artisans (JBY) (inclusive of new component of health insurance):** KVIC, in association with LIC India, launched a Group Insurance Scheme for Self employed Khadi Artisans viz Khadi Karigar Janashree Bima Yojana. The scheme was launched w.e.f. 15th August, 2003 on the eve of Independence Day on 15th August, during X Plan period and extended for its continuation during XI Plan period also. The Scheme covers all the spinners, weavers, pre-spinning artisans and post-weaving artisans engaged in Khadi activity, associated with Khadi Institutions

(NGOs) throughout the Country. The scheme is applicable to the artisan in the age group between 18 years to 59 years. The scheme is renewable on 15th August of every year.

At present the scheme offered following compensation and/or benefits to the artisans/nominees/ward.

Natural Death	-₹ 30,000/-
Accident Death	-₹ 75,000/-
Permanent Disability	-₹ 75,000/-
Partial Permanent Disability	-₹ 37,000/-

In addition of above, LIC is also extending the scholarship under Shiksha Sahayog Yojana for maximum two Children of the artisans studing from XI to XII and ITI @ ₹ 300/- per quarter without any additional premium.

14.04. **Development of Infrastructure and Skill sets in KVI Sector (DISK):** This scheme has been proposed by bundling IT, HRD & Estates and Services to meet the infrastructural, ICT and skill need of KVI sector etc.

14.05. **Promotion of V.I. & Development of Existing Weak V.I. Institutions (PROVIDE) (inclusive of new component for revival of weak V.I. institute):** This will be a bundle of the existing schemes of expenditure relating to the promotion of seven categories of village industries with an additional component of a revival package for around 500 weak V.I institutions. (as also insurance for V.I. artisans)

14.06. **Market Promotion (including Export Promotion) & Publicity (inclusive of a new component of marketing complexes / plazas) and Modified MDA:** This scheme will be a umbrella scheme for existing marketing and publicity activities as well as marketing plaza/ permanent exhibition space leveraging the land available and identified for the purpose, promotion of exports. Development of reliable statistics/ database for KVI Sector will be undertaken by a sub-scheme under this scheme by KVIC as a deemed EPC. Under this scheme, about 20 or so top KVI exporters will also be given intensive and comprehensive handholding support to enable them to specialize in KVI exports by achieving a substantial annual growth in export.

MDA which has been introduced w.e.f. 01.04.2010 would be taken out from Khadi/VI Grant, modified and would be merged into this scheme. The component envisages financial assistance @ 20% on value of production of khadi and polyvastra, which will be shared among artisans, producing institutions and selling institutions in the ratio 25:30:45. The MDA scheme will be implemented as a distinct component of this umbrella scheme for Market Promotion and Publicity.

Apart from this, a new component for developing Marketing Complexes/ Plazas will also be provided to develop Marketing complexes and plazas by leveraging the surplus land available with KVIC/KVIBs/KVI Institutions at identified locations.

14.07. **Khadi/VI S&T and Scheme for Promotion of Khadi as an Exclusive Heritage and Green product (SPOKE) (new component):** The funds under the scheme is provided for setting

up of projects to reduce the drudgery in work, improve the Khadi and V.I products and Scheme for Promotion of Khadi as an Exclusive Heritage and Green Product (SPOKE) with two distinct components, will provide for holistic promotion of KVI items as heritage and green products to harness its USP. Necessary handholding and other supports including incentives will be provided to those institutes/units who will obtain quality certifications/registration etc in any of the specified areas such as ISO certification, eco-certification, etc.

Further, for encouraging the development and protection of new technology/ machinery/ processes/ products, etc. in the KVI sector through provision of appropriate incentives, this will serve as a motivation for exporters/ producers to venture into development of new technology/ machinery/ processes/ products, etc. The incentive may be in the form of some one-time assistance towards the cost of development of new technology/ machinery/ processes/ products, etc., the cost of filing applications for IPR, GI registration, community trade mark, etc. and for necessary legal support.

15.01. Interest Subsidies(Khadi): The budgetary allocation under this sub-head is meant for subsidy in lieu of interest accrued on Government loans given in the past to KVIC for promotion of khadi for onward lending to khadi institutions. This amount is a book transfer as it is adjusted against the Khadi Loan interest dues of Khadi & Village Industries Commission.

15.02. Interest Subsidies(VI): The budgetary allocation is meant towards subsidy in lieu of interest accrued on Government loan given to KVIC for promotion of VI for onward lending to V.I. institutions. This amount is a book transfer as it is adjusted against the VI Loan interest dues of Khadi & Village Industries Commission.

16. Interest Subsidy Eligibility Certificate for Khadi and Polyvastra (ISEC): ISEC scheme is the major source of funding for Khadi programme introduced in May 1977 to mobilize funds from banking institutions to fill the gap in the actual fund requirement and its availability from budgetary sources. Under the ISEC Scheme, credit at the concessional rate of interest is made available as per the requirement of the institutions. The institution is required to pay only 4%. Any interest charged by banks over 4% will be paid by Central Government through KVIC. All khadi institutions registered with the KVIC/State Khadi and Village Industries Boards (KVIBs) can avail of financing under the ISEC scheme.

17. Mahatma Gandhi Institute for Rural Industrialisation (MGIRI): Mahatma Gandhi Institute for Rural Industrialization has been established in 2001 by revamping the Jamnalal Bajaj Central Research Institute, Wardha. The objective of MGIRI is to accelerate the process of Rural Industrialization in the Country along the lines of Gandhian vision of sustainable and self-reliant village economy and to provide S&T support to upgrade products of rural industry so that they gain wide acceptability in local and global markets.

18.02. Scheme of Fund for Regeneration of Traditional Industries (SFURTI): Government through KVIC and Coir Board has also been implementing a cluster-based scheme named Scheme of Fund for Regeneration of Traditional Industries (SFURTI), under Khadi, village industries and coir clusters have been taken up for development by providing them with improved equipments common facilities centres, business development services, training, capacity building and design and marketing support, etc. 101 clusters (29 Khadi, 47 Village Industries and 25 Coir clusters) have been assisted under this scheme during 11th Five Year Plan. SFURTI Scheme has been revamped in 12th Five Year Plan and it is proposed to develop 800 clusters during 12th Plan 71 clusters with an outlay of ₹ 149.44 crore have been taken up for development in the 1st phase.

18.03. Workshed Scheme for Khadi Artisans: In order to facilitate and empower khadi spinners and weavers to chart out a sustainable path for growth, income generation and better work environment and to enable them to carry out their spinning and weaving work effectively Workshed Scheme for Khadi Artisans was introduced in 2008-09. Under this Scheme, financial assistance for construction of worksheds is provided to khadi artisans belonging to BPL category through the khadi institutions with which the khadi artisans are associated.

Assistance for construction of worksheds have been increased from ₹ 45,000/- to ₹ 60,000/- in case of Construction of individual workshed and from ₹ 30,000/- to ₹ 40,000/- in case of Construction of group workshed.

18.04. Scheme for Enhancing Productivity and Competitiveness of Khadi Industry & Artisans: The Scheme aims at making khadi industry more competitive with more market-driven production and sustained employment for khadi artisans and related service providers through replacement of obsolete and old machinery and equipment and repairs renovation of existing operational machinery equipment. The Ministry has introduced the Scheme for Enhancing Productivity and Competitiveness of Khadi Industries and Artisans through KVIC with effect from July 2008. The Scheme would provide financial assistance to 200 of the A plus and A category khadi institutions of which 50 institutions would be those which are managed by beneficiaries belonging to Scheduled Castes (SCs) Scheduled Tribes (STs).

18.05. Strengthening of infrastructure of existing weak Khadi institutions and assistance for marketing infrastructure: In order to facilitate the need-based support towards the Khadi sector for nursing the sick/problematic institutions elevated from D to C category as well as those whose production, sales and employment have been declining while they have potential to attain normalcy and to support creation of marketing infrastructure in other identified outlets, the scheme of Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure has been formulated. Under this scheme, financial assistance has been provided to existing weak Khadi institutions for strengthening of their infrastructure and for renovation of selected khadi sales outlets

19. Khadi Reform and Development Programme (ADB Assistance): The Government has been implementing 'Khadi Reform and Development Programme (KRDP)' which aims to revitalize the khadi sector with enhanced sustainability of khadi, increased incomes and employment for spinners and weavers, increased artisans' welfare and to achieve synergy with village industries. Under KRDP, funds to the tune of US\$150 million from Asian Development Bank (ADB) are being provided to the Government of India to be released to Khadi and Village Industries Commission (KVIC) as 'grants-in-aid' under budgetary allocation through the Ministry of MSME.

Government in the Ministry of MSME has also launched KVI Programme in the Hill, Border & Left Wing Extremism (LWE) affected areas in respect of 100 institutions with financial assistance amounting to ₹ 76 crore i.e. ₹ 76 lakh/institution under KRDP, in which relaxation is given in criteria of selection of institutions and in minimum number of artisans associated with the institutions of Hill, Border & LWE affected areas.

20. India Innovation, Entrepreneurship and Agro-Industry Fund.: Hon'ble Finance Minister in his Budget Speech (2014-15) has suggested establishing Technology Centre Network to promote Innovation, Entrepreneurship and Agro Industry with a fund of ₹ 200 crore. Accordingly, A Scheme is being formulated on Technology Centres for promoting Innovation, Entrepreneurship and

Agro Industry. This will also include the Business Accelerator & Startups Programme (BASP), as a sub-scheme, which will provide mentoring to identify, support and expand the role of competitive Indian MSMEs in a global economy.

22. **Prime Minister's Employment Generation Programme (PMEGP):** The Prime Ministers Employment Generation Programme (PMEGP) launched during the XI plan by merger of erstwhile Prime Ministers Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) has created around 1.64 lakh micro-enterprises providing employment to around 16.06 lakh persons by the end XI plan. Response to PMEGP has been very encouraging. The scheme has created new hopes among youth, particularly the educated unemployed, of becoming entrepreneurs themselves. It is proposed to upscale the scheme, for creation of 27.12 lakh employment opportunities through setting-up of 3.39 lakh micro entrepreneurs during XII plan. Since 2008-09 to 2014-15 (upto 31.12.2014), 2.91 lakh units have been set up creating employment opportunities to an estimated 25.52 lakh persons with involvement of ₹ 5652.88 crore margin money subsidy. ₹ 1418.28 crore has been earmarked in BE 2014-15 under this scheme. ₹ 8060 crore has been allocated in 12th Plan for PMEGP.

23.01. **Coir Board:** Plan (General)

The Coir Board is a statutory body established under the Coir Industry Act, 1953 for promoting overall development of the coir industry and improving the living condition of the workers engaged in this traditional industry. The activities of the Board for development of coir industries, inter-alia, include undertaking scientific, technological and economic research and development activities; developing new products & designs; and marketing of coir and coir products in India and abroad. It also promotes co-operative organisations among producers of husks, coir fibre, coir yarn and manufacturers of coir products; ensuring remunerative returns to producers and manufacturers, etc. The Board has promoted two research institutes namely; Central Coir Research Institute (CCRI), Kalavoor, Alleppey, and Central Institute of Coir Technology (CICT), Bengaluru for undertaking research activities on different aspects of coir industry, which is one of the major agro based rural industries in the country. The Said scheme has been renamed as Coir Vikas Yojana (CVY) vide O.M. dated 31.12.2014

Plan (S&T)

The funds under this head are utilized for the Research & Development activities of the Coir Board which are carried out through its Research Institutes. In the Science and Technology projects undertaken by Coir Board, emphasis is given on process improvement in the extraction of fibre, pollution free retting process, reduction in the period of retting, modernisation of production infrastructure, product development, product diversification etc. These projects will demonstrate possibility of reducing drudgery in work, improving the quality of Coir products and introducing new products/processes.

23.02. **Rejuvenation, Modernisation and Technological Upgradation of Coir Industry (renamed as Coir Udyami Yojana - CUV):** The Ministry through Coir Board is implementing a central sector Scheme of Rejuvenation, Modernization and Technology Upgradation of Coir Industry (REMOT). Under this scheme, financial assistance is provided for replacement of outdated ratts/looms and for construction of workshops so as to increase productivity/production and earnings of workers. The ceiling limit for setting up of coir units under this scheme has been increased (from ₹ 80,000/- in spinning sector and ₹ 2 lakh in tiny/household sector) to ₹ 10 lakh. The pattern of financial assistance under the scheme is 40% as Govt. of India grants, 55% as loan from Banks and 5% beneficiary contribution for

setting up of coir units with project cost upto ₹ 10 lakh. The scheme has been renamed as Coir Udyami Yojana (CUV) vide order dated 31.12.2014.

24. **Provision for project/schemes for the benefit of North Eastern Region and Sikkim:** Scheme-wise provision has been kept for the projects/schemes for the benefit of North Eastern Region and Sikkim.