

**MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES**

DEMAND NO. 68

**Ministry of Micro, Small and Medium Enterprises***(In ₹ crores)*

	Actual 2022-2023			Budget 2023-2024			Revised 2023-2024			Budget 2024-2025		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Gross	23177.56	406.33	23583.89	21543.43	594.52	22137.95	21543.28	594.67	22137.95	21549.87	588.08	22137.95
Recoveries	-42.95	...	-42.95	...	...	...	...	...	...	...	...	...
Receipts	...	...	...	...	...	...	...	...	...	...	...	...
<b>Net</b>	<b>23134.61</b>	<b>406.33</b>	<b>23540.94</b>	<b>21543.43</b>	<b>594.52</b>	<b>22137.95</b>	<b>21543.28</b>	<b>594.67</b>	<b>22137.95</b>	<b>21549.87</b>	<b>588.08</b>	<b>22137.95</b>
A. The Budget allocations, net of recoveries, are given below:												
<b>CENTRE'S EXPENDITURE</b>												
<b>Establishment Expenditure of the Centre</b>												
1. Secretariat	24.14	...	24.14	32.85	...	32.85	34.28	...	34.28	35.10	...	35.10
2. Development Commissioner (MSME)	29.56	...	29.56	213.03	19.52	232.55	201.01	19.42	220.43	209.72	12.58	222.30
<b>Total-Establishment Expenditure of the Centre</b>	<b>53.70</b>	<b>...</b>	<b>53.70</b>	<b>245.88</b>	<b>19.52</b>	<b>265.40</b>	<b>235.29</b>	<b>19.42</b>	<b>254.71</b>	<b>244.82</b>	<b>12.58</b>	<b>257.40</b>
<b>Central Sector Schemes/Projects</b>												
<b>Development of Khadi, Village and Coir Industries</b>												
3. Khadi Grant (KG)	332.80	...	332.80	...	...	...	...	...	...	...	...	...
4. Scheme for Fund for Regeneration of Traditional Industries (SFURTI)	1.95	...	1.95	280.00	...	280.00	2.50	...	2.50	260.00	...	260.00
5. Coir Vikas Yojana	87.14	...	87.14	92.00	...	92.00	92.15	...	92.15	103.10	...	103.10
6. Khadi Vikas Yojana	296.99	...	296.99	...	...	...	...	...	...	...	...	...
7. Gramodyog Vikas Yojana	47.18	...	47.18	...	...	...	...	...	...	...	...	...
8. <i>Khadi Gramodyog Vikas Yojana</i>												
8.01 Khadi Grant (KG)	...	...	...	375.98	...	375.98	333.40	0.25	333.65	461.00	0.50	461.50
8.02 Khadi Vikas Yojana	...	...	...	498.42	...	498.42	422.80	...	422.80	515.19	...	515.19
8.03 Gramodyog Vikas Yojana	...	...	...	42.60	...	42.60	53.55	...	53.55	60.50	...	60.50
<i>Total- Khadi Gramodyog Vikas Yojana</i>	...	...	...	917.00	...	917.00	809.75	0.25	810.00	1036.69	0.50	1037.19
<b>Total-Development of Khadi, Village and Coir Industries</b>	<b>766.06</b>	<b>...</b>	<b>766.06</b>	<b>1289.00</b>	<b>...</b>	<b>1289.00</b>	<b>904.40</b>	<b>0.25</b>	<b>904.65</b>	<b>1399.79</b>	<b>0.50</b>	<b>1400.29</b>
<b>Technology Upgradation and Quality Certification</b>												
9. ASPIRE (Promotion of Innovation, Rural Industry and Entrepreneurship)	4.00	...	4.00	22.23	...	22.23	4.00	...	4.00	20.00	...	20.00
10. Credit Linked Capital Subsidy and Technology Upgradation Scheme	0.08	...	0.08	...	...	...	...	...	...	...	...	...

(In ₹ crores)

	Actual 2022-2023			Budget 2023-2024			Revised 2023-2024			Budget 2024-2025		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
11. MSME Champions Scheme	44.05	...	44.05	52.72	...	52.72	52.72	...	52.72	54.72	...	54.72
<b>Total-Technology Upgradation and Quality Certification</b>	<b>48.13</b>	...	<b>48.13</b>	<b>74.95</b>	...	<b>74.95</b>	<b>56.72</b>	...	<b>56.72</b>	<b>74.72</b>	...	<b>74.72</b>
<b>Prime Minister Employment Generation Programme (PMEGP) and Other Credit Support Schemes</b>												
12. Prime Minister Employment Generation Programme (PMEGP)	2733.21	...	2733.21	2700.00	...	2700.00	2958.22	...	2958.22	2300.00	...	2300.00
13. Credit Support Programme	8000.00	...	8000.00	500.08	...	500.08	500.00	...	500.00	0.04	...	0.04
14. Distressed Assets Fund	...	...	...	0.04	...	0.04	...	...	...	...	...	...
15. Guarantee Emergency Credit Line (GECL) facility to eligible MSME borrowers	10500.00	...	10500.00	14100.00	...	14100.00	14000.00	...	14000.00	9812.93	...	9812.93
<b>Total-Prime Minister Employment Generation Programme (PMEGP) and Other Credit Support Schemes</b>	<b>21233.21</b>	...	<b>21233.21</b>	<b>17300.12</b>	...	<b>17300.12</b>	<b>17458.22</b>	...	<b>17458.22</b>	<b>12112.97</b>	...	<b>12112.97</b>
16. Credit Linked Capital Subsidy (CLCS)	...	...	...	1.06	...	1.06	2.32	...	2.32	0.55	...	0.55
<b>Market Promotion Scheme</b>												
17. Procurement and Marketing Support Scheme	27.49	...	27.49	96.35	...	96.35	86.60	...	86.60	65.00	...	65.00
18. International Cooperation Scheme	11.28	...	11.28	...	...	...	...	...	...	...	...	...
<b>Total-Market Promotion Scheme</b>	<b>38.77</b>	...	<b>38.77</b>	<b>96.35</b>	...	<b>96.35</b>	<b>86.60</b>	...	<b>86.60</b>	<b>65.00</b>	...	<b>65.00</b>
19. Studies, Publicity & International Cooperation (SPIC)	...	...	...	36.07	...	36.07	30.00	...	30.00	27.00	...	27.00
<b>Entrepreneurship and Skill Development</b>												
20. Mahatma Gandhi Institute for Rural Industrialisation	8.50	...	8.50	...	...	...	...	...	...	...	...	...
21. Promotional Services Institutions and Programme	177.46	...	177.46	...	...	...	...	...	...	...	...	...
22. Information, Education and Communication	3.89	...	3.89	...	...	...	...	...	...	...	...	...
23. Assistance to Training Institutions	21.99	...	21.99	30.00	...	30.00	15.00	...	15.00	30.00	...	30.00
24. Fund of Funds	...	392.78	392.78	...	575.00	575.00	...	575.00	575.00	...	575.00	575.00
25. Entrepreneurship cum Skill Development Programme (ESDP)	...	...	...	80.00	...	80.00	65.00	...	65.00	99.00	...	99.00
<b>Total-Entrepreneurship and Skill Development</b>	<b>211.84</b>	<b>392.78</b>	<b>604.62</b>	<b>110.00</b>	<b>575.00</b>	<b>685.00</b>	<b>80.00</b>	<b>575.00</b>	<b>655.00</b>	<b>129.00</b>	<b>575.00</b>	<b>704.00</b>
<b>Infrastructure Development Programme</b>												
26. <i>Infrastructure Development and Capacity Building.</i>												
26.01 Micro and Small Enterprises Cluster Development Programme (MSE-CDP)	119.55	...	119.55	...	...	...	...	...	...	...	...	...
26.02 Tool Rooms & Technical Institutions	101.00	...	101.00	...	...	...	...	...	...	...	...	...
26.03 Promotion of MSME in NER & Sikkim	49.40	...	49.40	...	...	...	...	...	...	...	...	...
26.04 Infrastructure Support to TCs/TSs/DIs and Capital Outlay on Public Works (Construction of Office Accommodation)	15.08	...	15.08	...	...	...	...	...	...	...	...	...
<i>Total- Infrastructure Development and Capacity Building.</i>	<i>285.03</i>	...	<i>285.03</i>	...	...	...	...	...	...	...	...	...
27. Establishment of New Technology Centres	10.00	...	10.00	450.00	...	450.00	15.94	...	15.94	450.00	...	450.00
28. Technology Centre Systems Programme (TCSP) EAP	123.60	...	123.60	350.00	...	350.00	200.00	...	200.00	350.00	...	350.00
29. Construction of Office Accommodation- Capital Outlay on Public Works	...	13.55	13.55	...	...	...	...	...	...	...	...	...
30. Raising and Accelerating MSME Performance -	269.38	...	269.38	1170.00	...	1170.00	1000.00	...	1000.00	1170.00	...	1170.00

(In ₹ crores)

	Actual 2022-2023			Budget 2023-2024			Revised 2023-2024			Budget 2024-2025		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
RAMP												
31. Micro and Small Enterprise-Cluster Development Programme (MSE-CDP)	...	...	...	150.00	...	150.00	180.00	...	180.00	400.00	...	400.00
32. Tool Rooms & Technical Institutions (TR/TIs)	...	...	...	100.00	...	100.00	140.00	...	140.00	140.00	...	140.00
33. Promotion of MSMEs in NER and Sikkim	...	...	...	50.00	...	50.00	50.00	...	50.00	50.00	...	50.00
<b>Total-Infrastructure Development Programme</b>	<b>688.01</b>	<b>13.55</b>	<b>701.56</b>	<b>2270.00</b>	...	<b>2270.00</b>	<b>1585.94</b>	...	<b>1585.94</b>	<b>2560.00</b>	...	<b>2560.00</b>
<b>Research and Evaluation Studies</b>												
34. Database Research Evaluation and Other Office Support Programme	1.51	...	1.51	...	...	...	...	...	...	...	...	...
35. Survey, Studies and Policy Research	1.33	...	1.33	...	...	...	...	...	...	...	...	...
36. National Schedule Caste/Schedule Tribe Hub Centre	135.00	...	135.00	100.00	...	100.00	100.00	...	100.00	99.92	...	99.92
<b>Total-Research and Evaluation Studies</b>	<b>137.84</b>	...	<b>137.84</b>	<b>100.00</b>	...	<b>100.00</b>	<b>100.00</b>	...	<b>100.00</b>	<b>99.92</b>	...	<b>99.92</b>
37. PM Vishwakarma	...	...	...	...	...	...	989.52	...	989.52	4824.00	...	4824.00
<b>Total-Central Sector Schemes/Projects</b>	<b>23123.86</b>	<b>406.33</b>	<b>23530.19</b>	<b>21277.55</b>	<b>575.00</b>	<b>21852.55</b>	<b>21293.72</b>	<b>575.25</b>	<b>21868.97</b>	<b>21292.95</b>	<b>575.50</b>	<b>21868.45</b>
<b>Other Central Sector Expenditure</b>												
<b>Autonomous Bodies</b>												
38. Mahatma Gandhi Institute for Rural Industrialisation.	...	...	...	20.00	...	20.00	14.27	...	14.27	12.10	...	12.10
<b>Others</b>												
39. Actual Recovery	-42.95	...	-42.95	...	...	...	...	...	...	...	...	...
<b>Total-Other Central Sector Expenditure</b>	<b>-42.95</b>	...	<b>-42.95</b>	<b>20.00</b>	...	<b>20.00</b>	<b>14.27</b>	...	<b>14.27</b>	<b>12.10</b>	...	<b>12.10</b>
<b>Grand Total</b>	<b>23134.61</b>	<b>406.33</b>	<b>23540.94</b>	<b>21543.43</b>	<b>594.52</b>	<b>22137.95</b>	<b>21543.28</b>	<b>594.67</b>	<b>22137.95</b>	<b>21549.87</b>	<b>588.08</b>	<b>22137.95</b>
<b>B. Developmental Heads</b>												
<b>Economic Services</b>												
1. Village and Small Industries	23110.47	...	23110.47	19279.21	...	19279.21	19194.70	...	19194.70	19385.25	...	19385.25
2. Secretariat-Economic Services	24.14	...	24.14	32.85	...	32.85	34.28	...	34.28	35.10	...	35.10
3. Capital Outlay on Village and Small Industries	...	406.33	406.33	...	536.62	536.62	...	536.52	536.52	...	530.08	530.08
4. Loans for Village and Small Industries	...	...	...	...	...	...	...	0.25	0.25	...	0.50	0.50
<b>Total-Economic Services</b>	<b>23134.61</b>	<b>406.33</b>	<b>23540.94</b>	<b>19312.06</b>	<b>536.62</b>	<b>19848.68</b>	<b>19228.98</b>	<b>536.77</b>	<b>19765.75</b>	<b>19420.35</b>	<b>530.58</b>	<b>19950.93</b>
<b>Others</b>												
5. North Eastern Areas	...	...	...	2231.37	...	2231.37	2314.30	...	2314.30	2129.52	...	2129.52
6. Capital Outlay on North Eastern Areas	...	...	...	...	57.90	57.90	...	57.90	57.90	...	57.50	57.50
<b>Total-Others</b>	...	...	...	<b>2231.37</b>	<b>57.90</b>	<b>2289.27</b>	<b>2314.30</b>	<b>57.90</b>	<b>2372.20</b>	<b>2129.52</b>	<b>57.50</b>	<b>2187.02</b>
<b>Grand Total</b>	<b>23134.61</b>	<b>406.33</b>	<b>23540.94</b>	<b>21543.43</b>	<b>594.52</b>	<b>22137.95</b>	<b>21543.28</b>	<b>594.67</b>	<b>22137.95</b>	<b>21549.87</b>	<b>588.08</b>	<b>22137.95</b>

	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total
<b>C. Investment in Public Enterprises</b>												
1. National Small Industries Corporation	...	150.29	150.29	260.00	260.00	520.00	...	220.00	220.00	...	240.00	240.00
<b>Total</b>	<b>...</b>	<b>150.29</b>	<b>150.29</b>	<b>260.00</b>	<b>260.00</b>	<b>520.00</b>	<b>...</b>	<b>220.00</b>	<b>220.00</b>	<b>...</b>	<b>240.00</b>	<b>240.00</b>

1. **Secretariat:** Provides for establishment-related expenses, salaries, allowances, contingent, domestic /Foreign Travel, repair, hospitality, etc. for the Ministry of Micro, Small and Medium Enterprises.

2. **Development Commissioner (MSME):** The office of Development Commissioner (MSME) is an attached body of the Ministry of MSME which looks after several aspects relating to formulation, coordination and monitoring of policies and programmes for promotion and development of Micro, Small and Medium Enterprises in the country. Provision is for establishment related expenses such as salaries, allowances, contingent, Domestic/Foreign Travel, repair, hospitality, office expenses etc. of Headquarter DC (MSME), MSME-DFOs and MSME-TCs. This also provide establishment related Capital expenses such as Motor vehicles, machinery and Equipments, Information, Computer, telecommunication Equipments, Building and structures, Furniture and fixtures, land, infrastructural assets, other fixed assets etc. for Secretariat, M/o MSME, Development commissioner (MSME), MSME-DFOs and MSME-TCs.

3. **Khadi Grant (KG):** Khadi Grant Scheme is moved under Khadi Gramodyog Vikas Yojana from 2022-23.

4. **Scheme for Fund for Regeneration of Traditional Industries (SFURTI):** The Scheme aims to organize traditional industries and artisans into collectives and add value to their products, thereby providing them with increased and sustainable income. Artisans are provided financial assistance for setting up of common facility centers, procurement of new machineries and raw materials, capacity building, marketing and design related interventions etc under the Scheme. Major sectors covered the Scheme include handicrafts, textiles, agro processing, honey, bamboo etc.

A total of 498 clusters have been approved under SFURTI since 2015-16, with a total Gol assistance of ₹ 1294.92 crore, directly benefitting 2.94 lakh traditional artisans, across the country. Out of these 498 clusters, 261 clusters are already functional.

A total of 677 new SFURTI clusters are projected to be sanctioned during 2021-22 to 2025-26 with a budget outlay of ₹ 2000 crore benefitting 406200 artisans.

5. **Coir Vikas Yojana:** The Coir Vikas Yojana is implemented by the Coir Board which 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 organizations among producers of husks, coir fibre, coir yarn and manufacturers of coir products; ensuring remunerative returns to producers and manufacturers, etc.

Under Coir Vikas Yojana, various programmes like R and D activities, Market Development programmes, Entrepreneurship Development Programme, Awareness Programme, Workshop, Seminar, Exposure Tour, etc. are organised under various components of the scheme for attracting more entrepreneurs to coir sector. In order to create skilled man power required for the coir industry the Board is organizing various training programmes on manufacture of value added products. Skill Development and employment generation (through Skill Upgradation and Mahila Coir Yojana), providing assistance for setting up new units through PMEGP Schemes, and Welfare measures for coir workers. Assistance is provided for export and domestic market promotion in coir sector.

6. **Khadi Vikas Yojana:** Khadi Vikas Yojana is moved under Khadi Gramodyog Vikas Yojana from 2022-23.

7. **Gramodyog Vikas Yojana:** Gramodyog Vikas Yojana is shifted under Khadi Gramodyog Vikas Yojana from 2022-23.

8.01. **Khadi Grant (KG):** By subsuming all the existing schemes/sub schemes/components under Khadi Grant and Village Industries Grant umbrellas, a new scheme namely Khadi and Gramodyog Vikas Yojana (KGVY) with sub schemes of Khadi Grant, Khadi Vikas Yojana (KVY) and Gramodyog Vikas Yojana (GVY) was approved by the Government of India in February 2019 and the same has been continued for the period of five year i.e from FY 2021-22 to 2025-26.

8.02. **Khadi Vikas Yojana:** The Khadi Vikas Yojana (KVY) is meant for promotion of Khadi in the country. It has a new component of Design House (now renamed as Centre of Excellence for Khadi) besides the existing schemes like Modified Market Development Assistance (MMDA), Interest Subsidy Eligibility Certificate (ISEC), Workshed Scheme for Khadi Artisans, Strengthening of Infrastructure of Existing weak Khadi Institutions and Assistance for Marketing Infrastructure, Science & Technology (S and T), Marketing Promotion (Exhibitions) etc.

8.03. **Gramodyog Vikas Yojana:** Under sub scheme Gramodyog Vikas Yojana (GVY), Promotion and development of the village industries through common facilities, Technological modernization, training etc other support and services for promotion of village Industries are done.

9. **ASPIRE (Promotion of Innovation, Rural Industry and Entrepreneurship):** The Ministry of Micro, Small & Medium Enterprises launched scheme namely ASPIRE (A Scheme for Promoting Innovation, Rural Industries and Entrepreneurship) by Hon ble Minister of MSME on 16.3.2015 to accelerate entrepreneurship and to promote start-ups for innovation and entrepreneurship in agro-industry. The scheme was introduced in 2015-16. The scheme was launched with three main components with focus on setting up of: (a) Livelihood Business Incubation Centre (LBI), (b) Technology Business Incubation Centre (TBI) and (c) Fund of Funds (FoF) under SIDBI.

TBI component got discontinued due to convergence with Incubation scheme of DC (MSME). From FY 2021-22 to FY 2025-26, a total of 125 LBIs is projected to be sanctioned under the scheme with a budget outlay of ₹ 194.87 crore.

10. **Credit Linked Capital Subsidy and Technology Upgradation Scheme:** The scheme was approved by the Cabinet with sunset clause and it was in force till 31.03.2020. The objective of CLCS component was to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector / products. Under this scheme subsidy of 15% on institutional credit up to ₹ 1.0 crore (i.e. a subsidy cap of ₹ 15.00 lakh) was extended to MSEs for identified sectors/sub-sectors/technologies. The scheme was implemented through 11 Nodal Banks/agency, however, almost all Commercial Banks, Pvt. Banks & RRBs are acting as PLI through these 11 Nodal Banks/Agency. For SC/ST category, women entrepreneurs and entrepreneurs from Special Areas subsidy has also been made admissible for investment in acquisition/replacement of plant & machinery/equipment & technology up-gradation of any kind. All the eligible subsidy claims received have been settled. The Technology Up-gradation Scheme (TEQUP) & Technology Acquisition & Development Fund Scheme (TADF) have been merged with in this scheme. The budget provision for the contingent liabilities may be retained.

11. **MSME Champions Scheme:** The programme covers MSME Champions Scheme viz. MSME Sustainable (ZED), MSME Competitive (Lean), MSME Innovative (Incubation, Design, IPR, Digital MSME) components for enhancing competitiveness of MSMEs.

12. **Prime Minister Employment Generation Programme (PMEGP):** A credit linked subsidy scheme titled Prime Minister's Employment Generation Programme (PMEGP) was launched in 2008-09 through merger of the erstwhile schemes of Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). PMEGP is aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth. General category beneficiaries can avail of margin money subsidy of 25 percent of the project cost in rural areas and 15 percent in urban areas. For beneficiaries belonging to special categories such as scheduled caste, scheduled tribe, women, Ex-Servicemen, Transgenders, Differently-abled, NER, Inspirational Districts, Hill and Border areas, etc. the margin money subsidy is 35 percent in rural areas and 25 percent in urban areas. The maximum cost of projects is ₹50 lakh in the manufacturing sector and ₹20 lakh in the service sector.

2nd Financial Assistance of up to ₹ 1 crore with subsidy of 15 percent (20 percent for NER/Hill areas) for upgradation is admissible for good performing existing PMEGP/MUDRA units

Since its inception in 2008-09, about 8.14 Lakh units have been assisted with ₹ 20,000 crore. of Margin Money subsidy, generating estimated employment for about 64 lakh youths across the country. About 80 percent of the units assisted are in rural areas and about 50 percent units are owned by SC, ST and women categories.

13. **Credit Support Programme:** Under credit support programme, through the Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE) credit Guarantee 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 Micro and Small enterprises. The Maximum loans limit has been enhanced from ₹ 100 lakh to ₹ 200 lakh. The corpus of this fund has been enhanced from ₹ 2500 crore to ₹ 7500 crore. During the Financial Year 2019-20 Gol share i.e. ₹ 7000 crore has been sanctioned and released to CGTMSE.

14. **Distressed Assets Fund:** Distressed Assets Fund (Subordinate Debt for MSME): ₹ 20,000 crore Credit Guarantee Scheme for Subordinate Debt (CGSSD) for the promoters of stressed MSMEs viz. SMA-2 and NPA accounts which are eligible for restructuring as per RBI guidelines. The objective of the scheme is to provide personal loans through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME. Under the Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs was launched on 24th June, 2020. So far, ₹ 157.41 crore has been released to CGTMSE towards Corpus of the CGSSD Scheme. The scheme has now been extended upto 31.03.2023

15. **Guarantee Emergency Credit Line (GECL) facility to eligible MSME borrowers:** As part of the Aatma Nirbhar Bharat Abhiyaan, Emergency Credit Line Guarantee Scheme (ECLGS 1.0) was launched by Ministry of Finance on 23.05.2020 to support eligible MSMEs and other business enterprises to meet their operational liabilities and resume businesses in view of the distress caused by the COVID-19 crisis. This scheme covers all the sectors of the economy. Under this, 100% guarantee is provided to Member Lending Institutions (MLIs) in respect of the credit facility extended by them to eligible borrowers. The ECLGS is implemented by Department of Financial Services (DFS), Ministry of Finance.

16. **Credit Linked Capital Subsidy (CLCS):** The scheme was approved by the Cabinet with sunset clause and it was in force till 31.03.2020. The objective of CLCS component was to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector / products. Under this scheme subsidy of 15% on institutional credit up to ₹ 1.0 crore (i.e. a subsidy cap of ₹ 15.00 lakh) was extended to MSEs for identified sectors/sub-sectors/technologies. The scheme was implemented through 11 Nodal Banks/agency, however, almost all Commercial Banks, Pvt. Banks & RRBs are acting as PLI through these 11 Nodal Banks/Agency. For SC/ST category, women entrepreneurs and entrepreneurs from Special Areas subsidy has also been made admissible for investment in acquisition/replacement of plant & machinery/equipment & technology up-gradation of any kind. All the eligible subsidy claims received have been settled. The Technology Up-gradation Scheme (TEQUP) & Technology Acquisition & Development Fund Scheme (TADF) have been merged with in this scheme. The budget provision for the contingent liabilities may be retained.

17. **Procurement and Marketing Support Scheme:** Promoting new market access initiatives like organising/ participation in National / International Trade Fairs / Exhibitions / MSME Expo. etc. To create awareness and educate the MSMEs about importance / methods / process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international /national trade and other topics relevant for market access developments

18. **International Cooperation Scheme:** The International Cooperation Scheme aims to capacity build MSMEs for entering export market by facilitating their participation in International exhibition fairs conferences seminar buyer seller meets abroad as well as providing them with actionable market intelligence and reimbursement of various costs involved in export of goods and services.

19. **Studies, Publicity & International Cooperation (SPIC):** This scheme is formed by merging of schemes: International Cooperation Scheme, Information Education and Communication (IEC), Survey, Studies and Policy Research and National Award and National Board Schemes with the direction of MoF. Now the scheme has following sub components-

**International Cooperation** The International Cooperation (IC) sub component aims to capacity build MSMEs for entering export market by facilitating their participation in international exhibitions/fairs/ conferences/seminar/buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved in export of goods and services. Now, there are following three main activities in the revised IC guidelines i.e. Market Development Assistance of MSMEs (MDA), Sub-Component Capacity Building of First Time MSE Exporters (CBFTE) and Sub-Component 3 Framework for International Market Intelligence Dissemination (IMID).

**Information Education and Communication (IEC)** after merger of Advertising and Publicity head of office of DC(MSME) The objective of the scheme is to give wide publicity to the various schemes of the Ministry and office of Development Commissioner(MSME) being run with the aim of providing financial assistance, technological assistance and upgradation, infrastructure development, skill development and training and market assistance to MSMEs, etc.

**Survey, Studies and Policy Research** The main objectives of the component are to regular periodically collect relevant and reliable data on various aspects and features of MSMEs, to study and analyze the constraints and challenges faced by the MSME 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, evaluation studies of scheme for this Ministry and analytical studies for policy research, designing appropriate strategies and measures of intervention by the Government. Under the scheme, data on enterprises owned and/or managed by women, SC ST and OBC are also collected.

**National Award and National Board :** the main objective of the component is to recognize the contributions of MSME entrepreneurs for their outstanding performance and motivate and encourage them. The Annual National Award started in the year 1983, when 19 entrepreneurs were conferred awards. The last award were given on 30th June, 2022 wherein 35 Nos. of awards were conferred.

20. **Mahatma Gandhi Institute for Rural Industrialisation:** Mahatma Gandhi Institute for Rural Industrialization, which is an autonomous body under the administrative control of the Ministry of MSME, 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.

21. **Promotional Services Institutions and Programme:** The objectives of Promotional Services Institutions and Programme Scheme is to motivate youth representing different sections of the society including SC/ST/Women, differently abled, Ex-servicemen and BPL persons to consider self employment or entrepreneurship as one of the career options. The ultimate objective is to promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.

22. **Information, Education and Communication:** The objectives of the scheme Information, Education and Communication is to give wide publicity to the various schemes of the Ministry and office of Development Commissioner (MSME) being run with the aim of providing financial assistance, technological assistance and upgradation, infrastructure development, skill development and training and market assistance to MSMEs etc.

23. **Assistance to Training Institutions:** The revised guidelines (effective from 01.12.2021) provide financial assistance in the form of (i) Infrastructure support and capacity building of training institution of Ministry of MSME and the existing State Level EDIs and (ii) Training (Skill Development programmes/Training of Trainers) by training institution of Ministry of MSME.

24. **Fund of Funds:** Fund of Funds (Self Reliant India Fund (SRI)- The Government of India has announced Fund of Funds with the nomenclature Self Reliant India (SRI) Fund to infuse ₹ 50,000 crore as equity funding in those MSMEs which have the potential and viability to grow and become large units. Under this scheme total size of fund of ₹ 50,000 crore has a provision of ₹10,000 crore from Government of India and ₹40,000 crore leverage through Private Equity / Venture Capital funds. This initiative is aimed at providing growth capital to the deserving and eligible units of MSME sector. For further operationalization of SRI Fund, Ministry of MSME has sanctioned and released ₹ 180.35 crore to NVCFI during FY 2021-22.

25. **Entrepreneurship cum Skill Development Programme (ESDP):** The objective of the Entrepreneurship and Skill Development Programme (ESDP) scheme of the Ministry of Micro, Small and Medium Enterprises is to motivate youth representing different sections of the society including SC/ST/Women, Differently abled, Ex-servicemen and BPL persons to consider self-employment or entrepreneurship as one of the career options. The main objective is to promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.

26. **Infrastructure Development and Capacity Building.:** Ministry of MSME implements Micro and Small Enterprises Cluster Development Programme (MSE-CDP). Under the scheme, financial support is extended to projects of the State Government to set up Common Facility Centers (CDCs) and create/upgrade Infrastructural facilities in new/existing industrial estates/industrial areas.

27. **Establishment of New Technology Centres:** To enhance the outreach of Technology Centres of Ministry throughout the country by establishing 20 new Technology Centres and 100 new Extension Centres, a scheme Establishment of New Technology Centres / Extension Centres was approved by CCEA on 01.11.2018 and announced by Honble Prime Minister on 02.11.2018. The total outlay of the scheme was initially ₹ 6000 crore with a validity upto 31st March 2022. The Scheme has been extended further in July 2022 for implementation up to FY 2025-26 with a revised outlay of ₹ 3500 crore (₹ 2500 crore for TCs and ₹ 1000 crore for ECs )

28. **Technology Centre Systems Programme (TCSP) EAP:** To expand and upgrade the network of Technology Centres in the country , Ministry of MSME is implementing Technology Centre Systems Programme (TCSP) at an estimated Projected Cost of ₹ 2200 crore including World Bank Loan assistance to establish 15 new Technology Centre ( TCs) and upgrade existing TCs across the country. Out of 15 new TCs , 5 TCs have been dedicated to the Nation. Civil Works of new TC Kanpur has been completed and training machines (92%) have been installed, civil works of remaining TCs are in progress. 614 nos. of machines and lab (Training & Production) have been delivered at new TC sites.

This provision includes a sum of ₹ 165.00 crore , sanctioned as advance from Contingency Fund of India , shall stand recouped to Contingency Fund of India after Demand for Grants for 2024-25 is passed by Parliament and the connected Appropriation Act is assented to by the President of India.

29. **Construction of Office Accommodation- Capital Outlay on Public Works:** Construction of Office Accommodation- Capital Outlay on Public Works scheme is shifted under Infrastructure Development and Capacity Building from the financial year 2022-23.

30. **Raising and Accelerating MSME Performance - RAMP:** RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to market, finance and technology upgradation. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre- State collaboration. RAMP scheme would enhance the performance of MSMEs by promoting technology upgradation, innovation, digitization, market access, credit, greening initiatives, etc through active participation of the State Governments. The total outlay of the scheme, over a period of five years from FY 2022-23 to FY 2026-27 is ₹ 6062.45 crore, with the World Bank support being ₹ 3750 crore (USD 500mn). RAMP scheme supports the following existing schemes of MoMSME, apart from providing assistance to States MSME Champions Scheme, Procurement and Marketing Support, International Co-operation, Capacity Building for Technology Centres, and Research and Evaluation Studies. RAMP scheme envisages to benefit more than 5.5 lakh MSMEs during the programme period (FY 2022-23 to 2026-27).

31. **Micro and Small Enterprise-Cluster Development Programme (MSE-CDP):** Micro & Small Enterprises Cluster Development Programme (MSE-CDP): Development Commissioner (MSME), Ministry of MSME, Govt. of India operates a scheme viz. MSE-Cluster Development Programme. Under this scheme, Common Facility Centers (CFCs) are set up and also support is given for setting up of new Industrial Infrastructure Development Projects (e.g. Industrial Estates) and up-gradation of existing industrial estates.

MSE-CDP is a demand driven scheme with objectives of Support sustainability, competitiveness and growth of MSMEs by addressing common issues, Capacity Building of MSMEs for common supportive action, Create / upgrade Infrastructural Facilities in Industrial Estates / Clusters, Setting up of Common Facility Centres (CFCs), Promotion of green & sustainable manufacturing technology.

32. **Tool Rooms & Technical Institutions (TR/TIs):** Tool Rooms and Technical Institutions have been providing technology support services to MSMEs and also conducting technical training programmes for providing skilled manpower to industries. The budget provides funds for release of grant -in- aid to the Institutions for procurement of Machinery and Equipment of latest technology and also for meeting cash deficit, if any. The training fee is reimbursed by Government out of the provisions made for SCSP / TASP Head.

33. **Promotion of MSMEs in NER and Sikkim:** The Promotion of MSMEs in NER and Sikkim scheme is a fully dedicated for development of MSMEs of North Eastern and Sikkim Region. The Scheme envisages financial assistance to State Governments for setting up new and modernization of existing Mini Technology Centres mainly for augmenting Infrastructure for enhancing the productivity and competitiveness as well as capacity building of Micro, Small and Medium Enterprises (MSMEs). Financial assistance will also be provided for development of new and existing Industrial Estates, Flatted Factory Complexes. The various activities for creation of common services such as kitchen, bakery, laundry & dry cleaning, refrigeration and cold storage, IT infra, potable water, display centre for local products, centre for cultural activities etc. in a cluster of home stays may be considered under the Tourism Development component.

34. **Database Research Evaluation and Other Office Support Programme:** The main objective of the scheme are to regular/periodically collect relevant and reliable data on various aspects and features of MSMEs, to study and analyze the constraints and challenges faced by the MSME 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, evaluation studies of scheme for this Ministry and analytical studies for policy research, designing appropriate strategies and measures of intervention by the Government. Under the scheme, data on enterprises owned and/or managed by women, SC/ST and OBC are also collected.

35. **Survey, Studies and Policy Research:** The main objective of the scheme are to regular/periodically collect relevant and reliable data on various aspects and features of MSMEs, to study and analyze the constraints and challenges faced by the MSME 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, evaluation studies of scheme for this Ministry and analytical studies for policy research, designing appropriate strategies and measures of intervention by the Government. Under the scheme, data on enterprises owned and/or managed by women, SC/ST and OBC are also collected.

36. **National Schedule Caste/Schedule Tribe Hub Centre:** National Schedule Caste and Schedule Tribe Hub was formally launched by Hon ble Prime Minister in October 2016. The Hub provides professional support to SCST entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand up India initiatives. The Scheme is being implemented through National Small Industries Corporation Ltd. (NSIC). The functions of Hub include collection, collation and dissemination of information regarding SC,ST enterprises and entrepreneurs, capacity building among existing and prospective SC,ST entrepreneurs through skill training and EDPs, vendor development.

37. **PM Vishwakarma:** PM Vishwakarma is a new Central Sector Scheme launched on 17.09.2023 with a financial outlay of ₹13,000 crore for a period of five years (FY 2023-24 to FY 2027-28). The scheme aims to strengthen and nurture the Guru-Shishya parampara or family-based practice of traditional skills by artisans and craftspeople working with their hands and tools. The artisans and craftspeople will be provided recognition through PM Vishwakarma certificate and ID card, Credit Support at a concessional interest rate, Skill Upgradation, Toolkit Incentive, Incentive for Digital Transactions and Marketing Support. The scheme will provide support to artisans and craftspeople of rural and urban areas across India. Traditional trades which are covered under PM Vishwakarma are Carpenter (Suthar), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar), stone carver, Stone breaker, Cobbler(Charmkar)/ Shoesmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi), Fishing Net Maker.

38. **Mahatma Gandhi Institute for Rural Industrialisation.:** Mahatma Gandhi Institute for Rural Industrialization, which is an autonomous body under the administrative control of the Ministry of MSME, 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.