



e Book of Schemes for Micro, Small and Medium Enterprises (MSMEs)

**Office of the Development Commissioner (MSME)
Ministry of Micro, Small & Medium Enterprises
Government of India**

A Wing 7th Floor, Nirman Bhawan,,
New Delhi-110108, PABX No-011-23063800

Website: dcmsme.gov.in or msme.gov.in

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MSME: Who we are?

The MSME sector is an important pillar of Indian economy as it contributes greatly to growth of Indian economy with a vast network of around 30 million units, creating employment of about 70 million, manufacturing more than 6000 products, contributing about 45% to manufacturing output and about 40% of exports, directly and indirectly. There was a long pending demand from the sector to redefine MSME definition. The GoI has redefined MSME classification from July 1st, 2020 as follows:

New MSME Classification w.e.f July 1 st , 2020			
Composite Criteria of Investment in Plant & Machinery or Equipment and Turnover			
Classification	Micro	Small	Medium
Manufacturing & Services	Investment does not exceed Rs 1 Cr. and Turnover does not exceed Rs 5 Cr.	Investment does not exceed Rs 10 Cr. and Turnover does not exceed Rs 50 Cr.	Investment does not exceed Rs 50 Cr. and Turnover does not exceed Rs 250 Cr.

- i. A composite criterion of investment in Plant & Machinery or Equipment and Turnover, as detailed in the matrix above, shall apply for classification of an enterprise as micro, small or medium.
- ii. The criteria is applicable to enterprise for both manufacturing and services sector .
- iii. If an enterprise crosses the ceiling limits specified for its present category in either of the two criteria of investment or turnover, it will cease to exist in that category and be placed in the next higher category but no enterprise shall be placed in the lower category unless it goes below the ceiling limits specified for its present category in both the criteria of investment as well as turnover.
- iv. All units with Goods and Services Tax Identification Number (GSTIN) listed against the same Permanent Account Number (PAN) shall be collectively treated as one enterprise and the turnover and investment figures for all of such entities shall be seen together and only the aggregate values will be considered for deciding the category as micro, small or medium enterprise.

Udyam Registration

About

Government has organized a system to facilitate the registration of MSMEs. An enterprise for the purpose of this process will be known as Udyam and its Registration Process will be known as 'Udyam Registration'. A permanent registration number will be given after registration.

After completion of the process of registration, a certificate will be issued online. This certificate will have a dynamic QR Code from which the web page on the Portal and details about the enterprise can be accessed. There will be no need for renewal of registration. Registration Process is totally free of cost.

Single window systems at Champions Control Rooms and at DICs will help in the process.

Any person who intends to *establish* a micro, small or medium enterprise may file Udyam Registration online in the Udyam Registration portal, based on self-declaration with no requirement to upload documents, papers, certificates or proof.

Basic Features

- MSME registration process is fully online, paperless and based on self-declaration.
- No documents or proof are required to be uploaded for registering an MSME, only Aadhaar Number will be enough.
- PAN & GST linked details on investment and turnover of enterprises will be taken automatically from Government data bases.
- Online system will be fully integrated with Income Tax and GSTN systems.
- PAN & GSTIN would be mandatory from 01.04.2021.
- Erstwhile EM-II or UAM registration or any other registration issued by any authority under the Ministry of MSME, will have to re-register under Udyam Registration.
- No enterprise shall file more than one Udyam Registration. However, any number of activities including manufacturing or service or both may be specified or added in one Registration.

Web Address

<https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>

Credit and financial assistance

- Prime Minister's Employment Generation Programme (PMEGP)
- Credit Linked Capital Subsidy for Technology Upgradation (CLCSS)
- Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
- 2% Interest Subvention Scheme
- Rs 20,000 crore Subordinate debt for stressed MSMEs



Prime Minister's Employment Generation Programme (PMEGP) (1/2)

Objectives

- To generate employment opportunities in rural and urban areas of the country through setting up of new self-employment projects / micro enterprises in non farm sector.
- To provide continuous and sustainable employment to all segments of traditional and prospective artisans and rural / urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- To increase the wage-earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

Eligibility/ Applicability

- Any individual, above 18 years of age can apply (For project costing above 10 lakh in manufacturing and 5 lakh in service sector, the applicant should have passed at least VIII standard).
- Self Help Groups, Institutions registered under Societies Registration Act 1860; Production Co-operative Societies and Charitable Trusts are also eligible.

Nature of Assistance

- The maximum cost of the project/unit eligible: Rs. 25 lakhs in case of manufacturing sector and Rs. 10 lakhs in case of business/service sector.
- Subsidy under PMEGP (of project cost)//General category 15% .(Urban), 25%(Rural)/Special Category (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.): 25%(Urban),35%(Rural).
- Second financial assistance up to Rs. 1.00 crore available for existing and better performing PMEGP/ MUDRA/REGP registered units for expanding/up grading existing units with subsidy of 15% (20% in NER/Hilly States).

How to Apply:

The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.

Only online application is accepted. The beneficiaries can submit their application online at <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>

New Initiative

Online EDP training introduced in the month of October 2019.

Application procedure simplified by discontinuing role of District level Task Force Committee(DLTFC). Implementing Agencies permitted to forward the application to the banks directly by adopting score card evaluation.

Geo tagging of PMEGP units initiated.

Contact

Khadi and Village Industries Commission (KVIC), "Gramodaya"
3, Irla Road, Vile Parle (West), Mumbai-400056 (Maharashtra),
Website: www.kvic.org.in; www.kviconline.gov.in ,

Email: pmegp.kvic@gov.in;

Tel-022-26714320, 022-26714322

Credit Linked Capital Subsidy for Technology Upgradation (CLCSS)

Objectives	<p>To facilitate technology to MSEs through institutional finance for induction of well established and proven technologies in the specific and approved 51 sub-sector/products. Both upgradation projects (with or without expansion) and new projects are eligible.</p>
Eligibility/ Applicability	<ul style="list-style-type: none"> Any Micro and Small Enterprise (MSE) having valid Udyam Registration and availing institutional credit to buy new Plant & Machinery approved under the scheme. Special Benefits are applicable in case of SC/ST, Women, NER / Hill States / Aspirational Districts /LWE Districts. The subsidy shall be admissible for investment in acquisition /replacement of Plant & Machinery /equipment's & Technology up-gradation of any kind (Core plant & Machinery). Second hand & fabricated will not be eligible.
Nature of Assistance	<p>Upfront subsidy of 15% on institutional Credit upto Rs. 1.0 Crore (i.e. subsidy cap of Rs. 15.00 lakh) for identified sectors/ subsectors/ technologies.</p> <p>However, to be considered as eligible, for special benefits there is no restriction for identified sectors.</p>
How to Apply	<p>Applicant meeting the eligibility criteria should approach to loan lending bank branch / PLI. On behalf of applicant, the lending bank branch will examine & apply for subsidy claim through a dedicated online application & tracking management System (MIS), the application will reach to the Ministry through nodal Banks / Agencies. These are SIDBI, NABARD, SBI, BoB, Andhra Bank (Merged with UBI) and Corporation Bank (Merged with UBI).</p>
Contact	<ul style="list-style-type: none"> Lending bank branch or Nodal Banks /Agency under the scheme MSME-Development Institutes under Office of Development Commissioner.(details at annexure). Guidelines can also be downloaded from http://www.dcmsme.gov.in/schemes/credit_link_scheme.htm

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

Objectives	<p>The Credit Guarantee Scheme for Micro and Small Enterprises (CGS) was launched by the Government of India (GoI) to make available collateral-free credit to the micro and small enterprise sector. Both the existing and the new enterprises are eligible to be covered under the scheme.</p> <p>The Ministry of Micro, Small and Medium Enterprises, GoI and Small Industries Development Bank of India (SIDBI), have established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the Credit Guarantee Scheme for Micro and Small Enterprises.</p>
Eligibility/ Applicability	<p>New as well as existing Micro & Small Enterprises. Guarantee coverage ranges from 85% (For Micro Enterprise up to Rs 5 lakh) to 75% (For others). 50% coverage is for Retail Activity</p>
Nature of Assistance	<p>The credit facilities which are eligible to be covered both for term loans and/or working capital are collateral free. Loan up to a limit of Rs. 200 lakh is available for individual MSE on payment of guarantee fee to bank by the MSE.</p>
How to Apply	<p>MSE meeting the eligibility criteria may approach eligible Banks / Financial Institutions/ Regional Rural Banks/NBFCs.</p>
Contact	<ul style="list-style-type: none">• Lending bank branch• CEO, CGTMSE, SIDBI, Swavalamban Bhavan, C-11, G-Block, BKC, Bandra (East), Mumbai 400051.• Email: ceosecretariat@cgtmse.in• Phone No: (022): 67221553, 67221483• Toll Free No: 1800222659/ (022) - 67221553• Guidelines can also be downloaded from: https://www.cgtmse.in/About_us.aspx

2% Interest Subvention Scheme for MSMEs 2018

Objectives	Encouraging both manufacturing and service enterprises to increase productivity and provide incentives to MSMEs for on-boarding on GST platform which helps in formalization of economy, while reducing the cost of credit.
Eligibility/ Applicability	All MSMEs who have valid GSTN Number and registered on Udyam portal. Trading activities with KYC are also eligible.
Nature of Assistance	The interest relief will be calculated at two percentage points per annum (2% p.a.), on outstanding balance from time to time from the date of disbursement / drawl or the date of notification of this scheme, whichever is later, on the incremental or fresh amount of working capital sanctioned or incremental or new term loan disbursed by eligible institutions.
How to Apply	MSMEs may apply directly to eligible lending institutions under the scheme.
Contact	<ul style="list-style-type: none"> • Lending bank branch • CEO-SIDBI • MSME- Development Institutes under Office of Development Commissioner MSME (contact details at annexure) • Email: prasenjit@sidbi.in • Phone:011-23448404 • Guidelines of this scheme can also be downloaded from: http://dcmsme.gov.in/Notification_of_Interest_subvention_Scheme_2018.pdf https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11478 https://sidbi.in/files/circulars/ISS-for-MSMEs,-2018---Circular-and-FAQs.pdf

Rs 20,000 crores Subordinate Debt for Stressed MSMEs

Objectives

- Subordinate debt will provide a substantial help in sustaining and reviving the MSMEs which have either become NPA or are on the brink of becoming NPA.
- Promoter(s) may infuse this amount in MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.
- In a situation, where an outright loan is difficult, sub-debt with guarantee will provide the requisite financing to the MSME Units,

Eligibility/ Applicability

This Scheme seeks to extend support to the promoter(s) of the operational MSMEs which are stressed and have become NPA as on 30th April, 2020;

Nature of Assistance

- Promoter(s) of the MSMEs will be given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.
- The maximum tenor for repayment will be 10 years. There will be a moratorium of 7 years on payment of principal.
- Guarantee for the sub-debt: 90% guarantee coverage would come from the scheme / trust and remaining 10% from the concerned promoter(s);

How to Apply

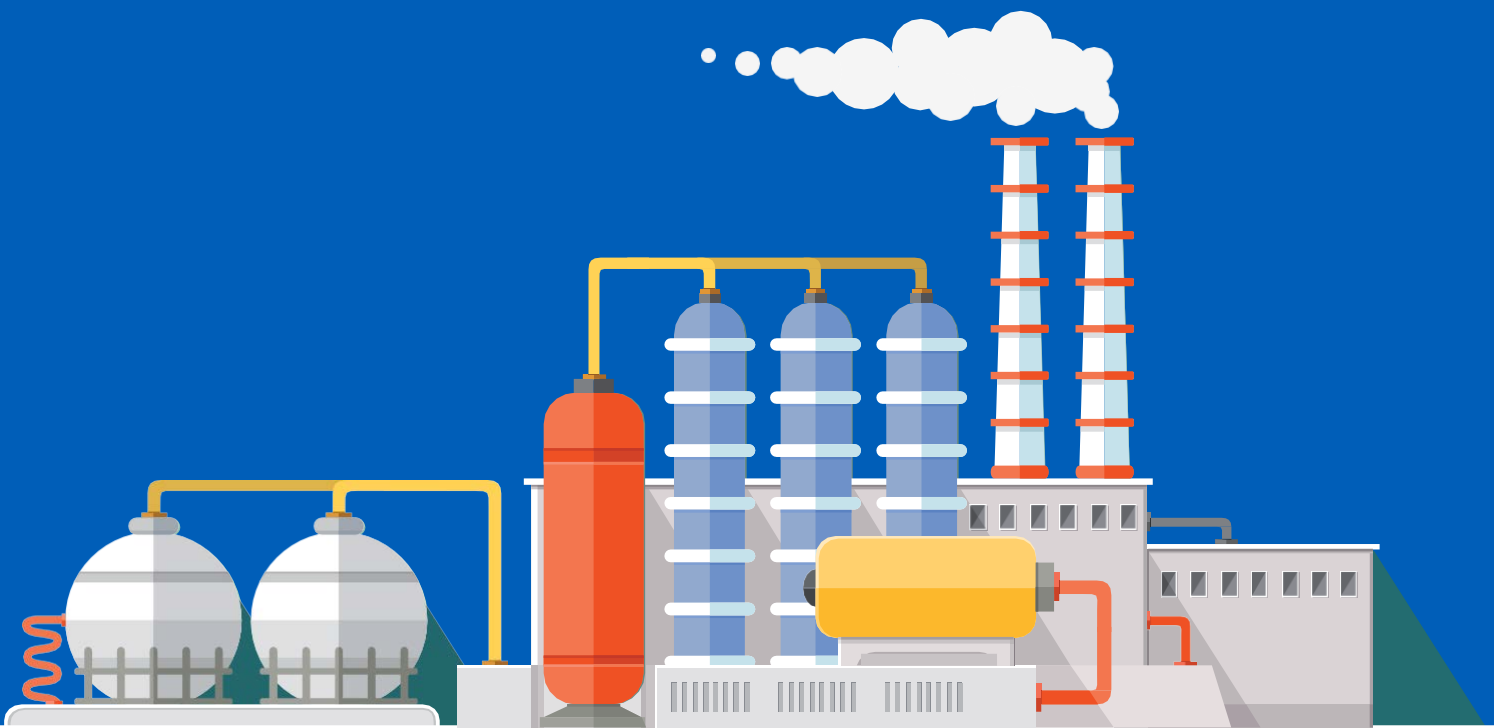
MSMEs meeting the eligibility criteria may approach eligible Banks .

Contact

- Lending bank branch,
- CEO, CGTMSE, SIDBI, Swavalamban Bhavan, C-11, G-Block, BKC, Bandra (East), Mumbai 400051.
- Guidelines of this scheme can also be downloaded from :
<http://dcmsme.gov.in/AccessstoCredit.htm>
<https://champions.gov.in/MyMsme>
[https://www.cgtmse.in/About us.aspx](https://www.cgtmse.in/About_us.aspx)
 Email: ceosecretariat@cgtmse.in
 Phone:(022):67221553, 67221483
 For General Queries please contact:
 Tool Free No. : 1800222659

Skill development and training

- Entrepreneurship and Skill Development Programme (ESDP)
- Technology Centres (Tool Rooms & Technology Development Centres)



Entrepreneurship and Skill Development Programme (ESDP)

Objectives

- To motivate young persons representing different sections of the society including SC/ST/ Women, Physically Handicapped, Ex-servicemen and below poverty line (BPL) persons to consider self-employment or entrepreneurship as one of the career options.
- To promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.

Nature of Assistance

Assistance provided for:

- **Industrial Motivational Campaign (IMC):** One - two day activity, for 50-100 persons within an expenditure of Rs 20,000
- **Entrepreneurship Awareness Programmes (EAPs):** Two week activity with an intake capacity of 25 persons, within expenditure limit of Rs. 50,000
- **Entrepreneurship-cum-skill Development Programmes (E-SDP):** Six weeks activity aimed at conducting special entrepreneurship development programmes for new livelihood enterprise creation and rural enterprise development. The intake capacity for the programme is 25 participants with an expenditure limited to Rs 1,25,000
- **Management Development Programmes (MDP) and Mega Events:** One week activity aimed at capacity building of MSMEs. The intake capacity of the programme is limited to 25 participants within an expenditure limited to Rs. 50,000. Mega events is considered for larger audience at national level.

Eligibility/ Application

Youths representing different sections of the society including SC/ST/Women, Physically Handicapped, Ex-servicemen and Below Poverty Line (BPL) persons and existing MSMEs.

How to Apply:

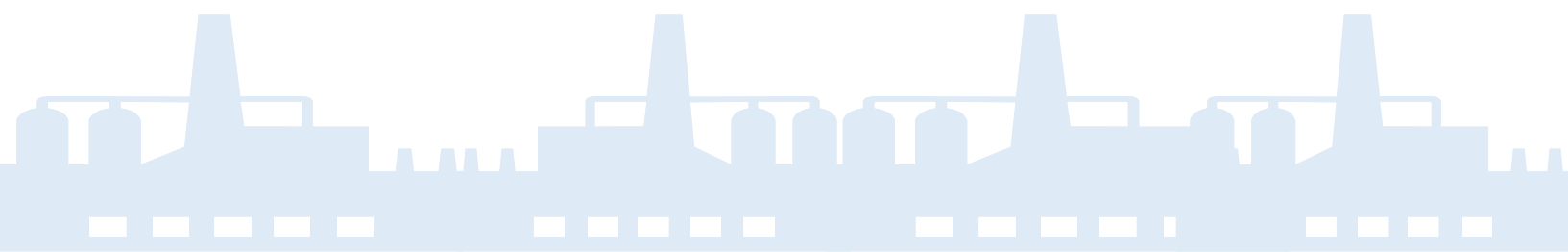
ESDP Programmes are implemented through MSME-DIs/TCs/Other IAs.

Contact

- MSME-Development Institutes ([contact details in annexure](#)).
- MSME-Technology Centres under Office of Development Commissioner MSME ([contact details in annexure](#)).

Technology Centres (Tool Rooms & Technology Development Centres)

Objectives	<ul style="list-style-type: none"> • The Technology Centres (TCs) have been set up to aid integrated development of MSMEs by providing quality Tool, Industry ready manpower, consultancy in tooling & related areas and Processes & Products development • TCs serve in Tooling, Mould , Dies, Foundry & Forging, Electronics, Electrical Measuring Instruments, Fragrance & Flavour, Glass, Sport Goods and Footwear designing sectors across the country.
Eligibility/ Applicability	<ul style="list-style-type: none"> • Units desirous of availing tooling and dies facilities and consultancy services. • The eligibility for training programmes includes from school dropout to MTech level.
Nature of Assistance	<ul style="list-style-type: none"> • To provide access of MSMEs to tooling facilities for enhancement of their efficiency. • Process & Product development in relevant sector. • Consultancy and Job works in relevant Sector • Skill Development.
How to Apply	<p>Online application for training can be filled at respective Technology Centres' website or in person at Technology Centre. For tooling and consultancy services, the relevant Technology Centres may be visited.</p>
Contact	<p>Head of the respective Technology Centres (contact details at annexure).</p>



Infrastructure support

- Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
- A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE)
- Micro & Small Enterprises Cluster Development (MSE-CDP)
- Technology Centres (Tool Rooms & Technology Development Centres)
- Promotion of MSMEs in NER and Sikkim



Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Objectives

To organize the traditional industries and artisans into clusters in order to make them competitive and provide support for their long-term sustainability.

Nature of Assistance

- The GoI assistance for various clusters: Regular Clusters (up to 500 artisans) – up to ₹ 2.50 cr. per cluster; Major Clusters (more than 500 artisans) – up to ₹ 5.00 cr. per cluster.
- The scheme supports 'Soft', 'Hard' and 'Thematic Interventions'.
Soft Interventions: 10% of Hard Interventions with maximum ceiling of ₹ 25.00 lakhs (100% scheme funding);
Hard Interventions: As per project requirement. 90% (95% in case of NER, J&K and Hilly States) of Hard Intervention cost is covered under GoI support. 10%-5% (NER, J&K and Hilly States) is contributed by IA/SPV along with land.

Eligibility to Apply as Implementing Agency (IA)

- Non-Government Organizations (NGOs), institutions of the Central and State Governments and semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), etc. with suitable expertise to undertake cluster development.
- Private Sector /Corporate entities can also take up projects directly by forming cluster-specific SPVs.
- Corporate and Corporate Social Responsibility (CSR) foundations with expertise in cluster development are encouraged to participate as Implementing Agencies. In case where a private sector entity is the IA, it shall contribute at least 50% of total project cost excluding the cost of land.

How to apply

The eligible agency/ organization has to submit the proposal through SFURTI portal to any of the other designated Nodal Agencies under the scheme (as mentioned in the guidelines and as appointed from time to time) for onward submission to Ministry and Scheme Steering Committee for approval. The Guidelines of SFURTI scheme is available at: https://sfurti.msme.gov.in/WriteReadData/Circular/SFURTI_NEW.pdf

Application can be submitted at:

<https://sfurti.msme.gov.in/SFURTI/SfLogin.aspx>

Contact

Director/Deputy Secretary (ARI), Ministry of MSME.

Email: sfurti.msme@gov.in

Phone: 011-23061636

A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE)

Objectives

To set up a network of Livelihood Business Incubators (LBIs) and Technology Business Incubators (TBIs) with an aim to create jobs and reduce unemployment by promoting culture of entrepreneurship and innovation in the Agro-rural sector.

Eligibility

National Small Industries Corporation (NSIC), Khadi and Village Industries Commission (KVIC), Coir Board or any other Institution /agency of GoI/State Govt. can set up LBI

Private partner institutions and entities can also set up LBIs under PPP mode with aforesaid institutions like NSIC, KVIC, Coir Board or any other Institution /agency of GoI/State Govt.

Existing incubation centres currently operating under different Ministries and Departments of Government of India or institutions including National/Regional level institutions of GoI/State Govts. Existing incubator should have adequate expertise/ infrastructure to support incubation activity for promoting Innovation, Entrepreneurship, agro-based industry.

Eligible private institutions including Industry Associations, along with Academic Institutions, R&D laboratories, Universities, Government entities, Technology Parks, Technical institutions with a proven track record in promotion of technology based entrepreneurship in agro-rural landscape can set up new incubation centres

Nature of Assistance

LIVELIHOOD BUSINESS INCUBATOR-

One time grant of 100% of the cost of Plant and Machinery, other than land and infrastructure, up to INR 100 Lakhs, for Government agencies. For PPP mode with Govt., one-time grant of 50% of cost of Plant & Machinery, other than the land and infrastructure, or INR 50.00 Lakhs, whichever is less.

TECHNOLOGY BUSINESS INCUBATOR-

One-time grant of 50% of cost of Plant & Machinery excluding the land and infrastructure or an amount up to INR 100 Lakhs, whichever is less. For existing TBIs, one-time grant of 50% of cost of Plant & Machinery excluding the land and infrastructure or an amount up to INR 30 Lakhs, whichever is less.

How to apply

The Eligible institution/Agency has to submit the proposal in a prescribed format given in the scheme guidelines to js.ari@nic.in or aspire-msme@gov.in for onward submission to the Scheme Steering Committee for approval. The guidelines of the ASPIRE Scheme is available at <https://aspire.msme.gov.in/ASPIRE/Home.aspx>

Contact

Director/Deputy Secretary (ARI), Ministry of MSME

Email: supriyo.ghosh47@gov.in

Phone: 011-23062636

Micro and Small Enterprises Cluster Development Programme (MSE-CDP) (1/2)

Objectives

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- To build capacity of MSEs for common supportive action through formation of self help groups, consortia, upgradation of associations, etc.
- To create/upgrade infrastructural facilities in the new/existing Industrial Areas/ Clusters of MSEs.
- To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.).
- Promotion of green & sustainable manufacturing technology for the clusters.

Nature of Assistance

- **CFCs:** Grant will be restricted to 70% of the cost of Project of maximum Rs. 20.00 Crore. Govt grant will be 90% for special category projects (located in North-East & Hilly States, Island territories, Aspirational Districts/ LWE affected Districts, Clusters with more than 50% (a) Micro/Village, (b) Women owned, (c) SC/ ST units). The cost of Project includes cost of Land (Subject to maximum of 25% of Project Cost).
- **Infrastructure Development:** Grant will be restricted to 60% of the cost of project (Rs. 10.00 Crore for Industrial Estate & Rs. 15.00 Crore for Flatted Factory Complex). Govt grant will be 80% for special category projects as mentioned above.
- **Marketing Hubs/Exhibition Centres by Associations:** The Govt grant will be restricted to 60% of the cost of project of maximum Rs. 10.00 crore for Product Specific Associations with BMO rating of Gold Category and above from NABET(QCI) and 80% for Associations of Women Entrepreneurs. Remaining project cost is to be borne by SPV/State Government.
- **Thematic Interventions:** Grant will be restricted to 50% of total cost of maximum 5 activities not exceeding Rs. 2.00 lakh for each activity. Govt grant under this component for each CFC would be Rs. 10.00 lakh.

Micro and Small Enterprises Cluster Development (MSE-CDP) (2/2)

Nature of Assistance

- **Support to State Innovation Cluster Development Programme:** The GoI fund would be limited to State Government share or Rs. 5.00 Crore whichever is lower and the assistance would be 90% of project cost in respect of CFC projects in North-East/Hilly States, 10 Island territories, Aspirational Districts/ LWE affected Districts, as well as for projects where beneficiaries are SC/ ST/ Women owned enterprises.

How to apply

Online applications can be filled at <https://cluster.dcmsme.gov.in>. Hard copy of applications need to be sent through State Governments or their Autonomous Bodies or field institutes of the Ministry of MSME i.e., MSME-DIs. The proposals are approved by the National Level Steering Committee of MSE-CDP.

Website: <http://www.dcmsme.gov.in/MSE-CDProg.htm>

Eligibility/ Application

State Govt./State Agencies, Clusters, Industrial Associations/ Consortia.

Contact

MSME-Development Institutes under Office of Development Commissioner MSME ([contact details at annexure](#))

Technology Centres (Tool Rooms & Technology Development Centres)

Objectives

- The Technology Centres (TCs) have been set up to aid integrated development of MSMEs by providing quality Tool, Industry ready manpower, consultancy in tooling & related areas and Processes & Products development
- TCs serve in Tooling, Mould, Dies, Foundry & Forging, Electronics, Electrical Measuring Instruments, Fragrance & Flavour, Glass, Sport Goods and Footwear designing sectors across the country.

Eligibility/ Applicability

- Units desirous of availing tooling and dies facilities and consultancy services.
- The eligibility for training programmes includes from school dropout to M.Tech level.

Nature of Assistance

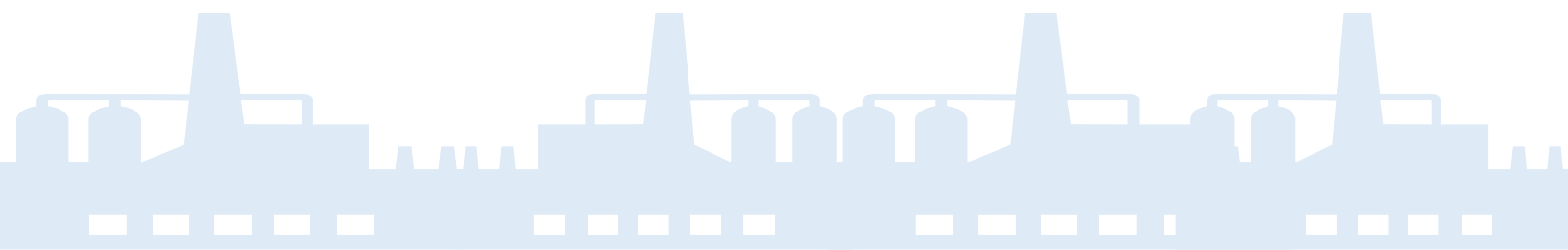
- To provide access of MSMEs to tooling facilities for enhancement of their efficiency.
- Process & Product development in relevant sector.
- Consultancy and Job works in relevant Sector
- Skill Development.

How to Apply

Online application for training can be filled at respective Technology Centres' website or in person at Technology Centre. For tooling and consultancy services, the relevant Technology Centres may be visited.

Contact

[Head of the respective Technology Centres \(contact details at annexure\).](#)



Promotion of MSMEs in NER & Sikkim

Objectives

- To support MSMEs of NER and Sikkim by addressing common issues relating to technology, tooling, skilling etc.
- Setting up of new/ modernization of existing mini technology centers.
- Development of new/ upgradation of existing industrial estates.
- Capacity building of officers engaged in promotion and development of MSMEs

Nature of Assistance

- **Setting up of new and modernization of existing mini technology centers:** The quantum of assistance will be equal to 90% of the cost of machinery/ equipment/ buildings, not exceeding Rs 10 crore.
- **Development of new and existing Industrial estates:** 80% of the cost of infrastructure facilities not exceeding Rs 8.00 crore will be sanctioned for development of new and existing industrial estates. The infrastructure facilities will include power distribution system, water, telecommunication, drainage & pollution control facilities, roads, banks, storage, marketing outlets etc.
- **Capacity Building of Officers:** The expenditure towards training (domestic and International) fee and the boarding/lodging expenses would be borne by the Government of India under this scheme and will be paid directly to the training institutions. Expenditure limit is Rs 1.5 Lakh per participant.
- **Other Activities:** Each intervention can be upto Rs 1.0 Crore.

How to Apply

Application can be sent by the state government through MSME-DIs situated in NER and Sikkim to the O/o DC MSME, Nirman Bhawan, New Delhi.

On receipt of proposal, O/o DC MSME will examine the proposal. In case of any discrepancy, the same would be communicated to the government within 15 days of receipt of proposal. Thereafter MSME would prepare a note for obtaining the approval of PMAC under the chairmanship of Secretary (MSME)

Contact

MSME DIs ([contact details at annexure](#)).

Technology up-gradation

- Design Expertise to Manufacturing MSME sector
- Lean Manufacturing Competitiveness Scheme (LMCS)
- Digital MSME Scheme
- Financial Support to MSMEs in ZED Certification Scheme
- Support for Entrepreneurial and Managerial Development of MSMEs through Incubators
- Building awareness on Intellectual Property Rights (IPR)
- Credit Linked Subsidy for Technology upgradation



Design Expertise to manufacturing MSME sector

Objectives

- To bring Indian manufacturing sector and Design expertise/ Design fraternity on to a common platform and to provide expert advice and cost effective solution on real time design problems, resulting in new product development, continuous improvement and value addition for existing products including new products.

Eligibility/ Applicability

All MSMEs having Udyam Registration and also MSMEs which are included as per executive orders issued by the office of DC, MSME consistent with MSME Act from time to time.

Nature of Assistance

Assistance for Professional Design & Student Design Projects.

- Design Projects: Financial assistance to the MSMEs for engagement of design consultants for design intervention (Govt contribution @ 75% for micro, 60% for SMEs for the project range Rs. 15 lakh to Rs. 40 lakh).
- Student Projects: Financial assistance to parent Design Institutions for reimbursing 75% of expenses incurred (max. up to Rs. 1.5 lakh) for final year student project done for MSMEs.

How to Apply:

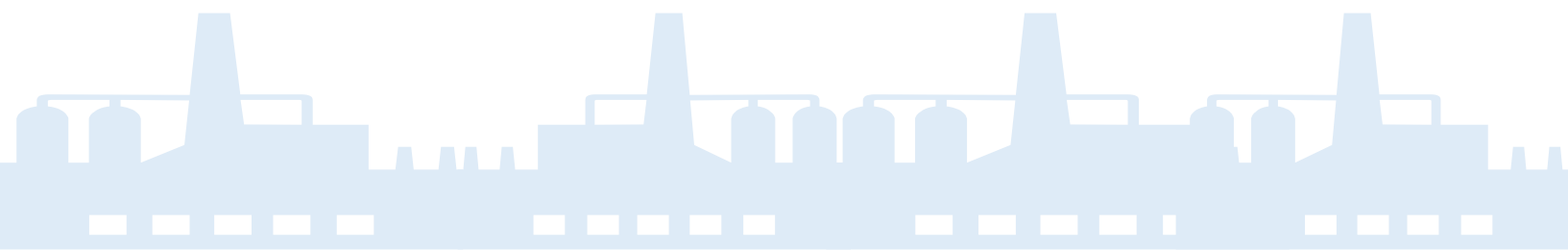
The MSME can submit their application to IISc Bengaluru /IA

Contact

- IISc Bengaluru /IA
- Field offices of Development Commissioner MSME ([Contact details at annexure](#))

Lean Manufacturing Competitiveness Scheme (LMCS)

Objectives	<p>The objectives of the Scheme is to enhance the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing (LM) techniques by;</p> <ul style="list-style-type: none">➤ Reducing waste;➤ Increasing productivity;➤ Introducing innovative practices for improving overall competitiveness;➤ Inculcating good management systems; and➤ Imbibing a culture of continuous improvement.
Eligibility/ Applicability	<p>All MSMEs having Udyam Registration and also MSMEs which are included as per executive orders issued by the office of DC, MSME consistent with MSME Act from time to time. The units are required to form a MC ideally of 10 units (minimum 4) in any of the forms</p>
Nature of Assistance	<p>Financial assistance to the lean Manufacturing consultant upto Rs 36 Lakhs per mini cluster of 4-10 units for a period of 18 months or till completion (GoI: Units:80:20)</p>
How to Apply	<p>The MSMEs can contact MSME Development Institutes, Technology Centres, Testing Centres /Central Government and its organizations.</p>
Contact	<p>MSME-Development Institutes under Office of Development Commissioner MSME/IA (details at annexure).</p>



Digital MSME Scheme

Objectives

The main objective of scheme is to make MSMEs digitally empowered and motivate them to adopt ICT tools and applications in their production & business processes with a view to improve their competitiveness in national and international market.

Eligibility/ Applicability

All MSMEs having Udyam Registration and also MSMEs which are included as per executive orders issued by the office of DC, MSME consistent with MSME Act from time to time.

Nature of Assistance

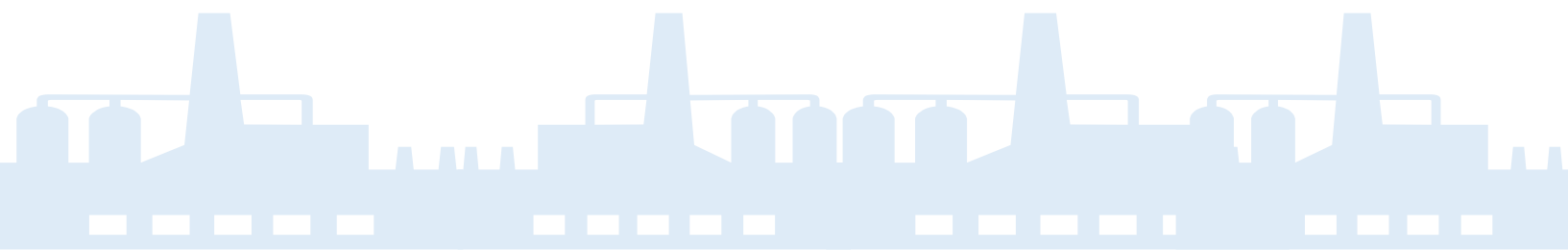
Digital Empowerment, Adoption of ICT Tools, ERP Softwares, E-marketing, etc.

How to Apply:

The MSMEs can contact MSME Development Institutes, Technology Centres, Testing Centres /Central Government/ State Government and its organizations.

Contact

MSME-Development Institutes under Office of Development Commissioner MSME ([details at annexure](#)).



ZED Certification Scheme

Objectives

The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs and ZED Assessment for their certification so as to:

- Encourage and Enable MSMEs for manufacturing of quality products using latest technology tools & to constantly upgrade their processes for achievement of high productivity and high quality with the least effect on the environment.
- Develop an Ecosystem for Zero Defect Zero Effect Manufacturing in MSMEs, for enhancing competitiveness and enabling exports.
- Promote adoption of Quality and recognising the efforts of successful MSMEs .
- Increase public awareness on demanding Zero Defect and Zero Effect Products through the ZED Rating.

Eligibility/ Applicability

All MSMEs having Udyam Registration and also MSMEs which are included as per executive orders issued by the office of DC, MSME consistent with MSME Act from time to time.

Nature of Assistance

Reimbursement of 80% for Micro, 60 % for Small and 50% for Medium for ZED Certification.

How to Apply:

Applications of MSMEs will be received online and will be e-processed by IA. The other activities such as e-learning, training, consultancy, etc will also be a part of the e-platform.

Contact

MSME-Development Institutes under Office of Development Commissioner MSME and IA ([details at annexure](#)).

Support for Entrepreneurial and Managerial Development of MSMEs through Incubators

Objectives

- To promote & support untapped creativity of individual and
- To promote adoption of latest technologies in manufacturing as well as knowledge based innovative MSMEs (ventures) that seek the validation of their ideas at the proof of concept level.

Eligibility/ Applicability

- Technical colleges, Universities Colleges other professional Colleges/ Institutes, R&D institutes, NGO involved in relevant activities etc., EDCs of DC (MSME), MSME-DIs/TCs /DICs or any institute/organization of Central/State Govt. may apply to register as Host Institute.
- Students/Udyam Registered MSMEs can apply to the registered Host Institute for developing and nurturing the ideas.

Nature of Assistance

- Up to 15 lakh per idea shall be provided to Host Institute (HI) for developing and nurturing of ideas.
- Up to Rs. 1.00 crore for procurement and installation of relevant plant and machines including hardware and software etc., in Business Incubator (BI).
- Up to Rs. 1.00 Crore as seed capital support to appropriate Incubates in the form of soft loan, interest free loan, equity participation, grant or combination of these etc.

How to Apply:

Proposals will be submitted to Implementing Agencies (IA) and after initial scrutiny; same will be put up to PMAC through NMIU for consideration and approval on MIS portal for availing the benefit of the schemes.

Link: <http://my.msme.gov.in/inc/>

Contact

MSME- Development Institutes under Office of Development Commissioner MSME ([details at annexure](#)).

MSME-Technology Development Centres under Office of Development Commissioner MSME ([details at annexure](#)).

Building awareness on Intellectual Property Rights (IPR)

Objectives

- To enhance the awareness of Intellectual Property Rights (IPRs) amongst the MSMEs to encourage creative intellectual endeavour in Indian economy;
 - To take suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies developed by the MSMEs for;
 - To provide appropriate facilities and support for protection and commercialization of Intellectual Property (IP) for the benefit of MSME sector;
 - To assist SMEs in effective Utilization of IPR Tools for technology upgradation, market and business promotion and competitiveness enhancement.
-

Eligibility/ Applicability

For Patent, Geographical Indication and Trademark Reimbursement:

All MSMEs having Udyam Registration and also MSMEs which are included as per executive orders issued by the office of DC, MSME consistent with MSME Act from time to time.

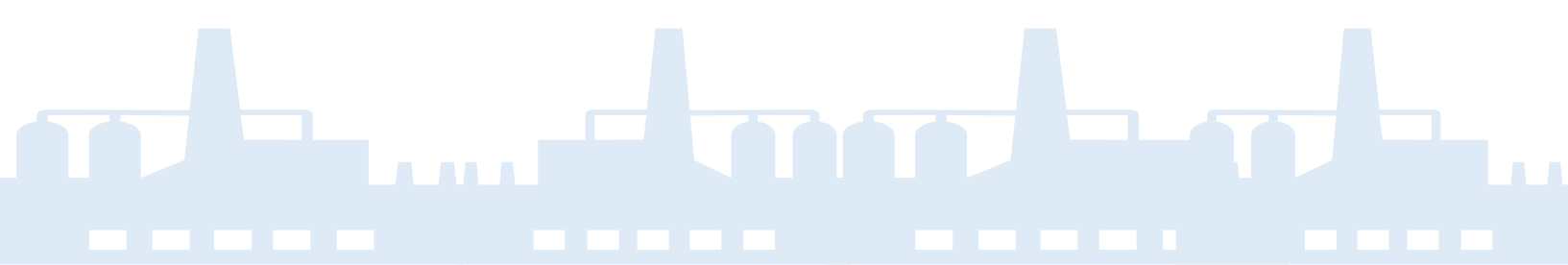
Nature of Assistance

Reimbursement for Patent /GI Registration/Trademarks, for setting up of IP Facilitation Centers, interactive Seminars /Workshops/Exhibitions and Awareness Programmes.

How to Apply

Applicants can apply for reimbursements through online portal of MSME i.e. www.my.msme.gov.in.

Contact

- MSME-Development Institutes under Office of Development Commissioner MSME ([details at annexure](#))
- 

Credit Linked Capital Subsidy for Technology Upgradation (CLCSS)

Objectives	<p>To facilitate technology to MSEs through institutional finance for induction of well established and proven technologies in the specific and approved 51 sub-sector/products. Both upgradation projects (with or without expansion) and new projects are eligible.</p>
Eligibility/ Applicability	<ul style="list-style-type: none"> • Any Micro and Small Enterprise (MSE) having valid Udyam Registration and availing institutional credit to buy new Plant & Machinery approved under the scheme. • Special Benefits are applicable in case of SC/ST, Women, NER / Hill States / Aspirational Districts /LWE Districts. The subsidy shall be admissible for investment in acquisition /replacement of Plant & Machinery /equipment's & Technology up-gradation of any kind (Core plant & Machinery). Second hand & fabricated will not be eligible
Nature of Assistance	<p>Upfront subsidy of 15% on institutional Credit upto Rs. 1.0 Crore (i.e. subsidy cap of Rs. 15.00 lakh) for identified sectors/ subsectors/ technologies.</p> <p>However, to be considered as eligible, for special benefits there is no restriction for identified sectors.</p>
How to Apply	<p>Applicant meeting the eligibility criteria should approach to loan lending bank branch / PLI. On behalf of applicant, the lending bank branch will examine & apply for subsidy claim through a dedicated online application & tracking management System (MIS), the application will reach to the Ministry through 11 nodal Banks / Agencies. These are SIDBI, NABARD, SBI, BoB, PNB, BOI, TIICL, Andhra Bank, Corporation Bank, Canara Bank and Indian Bank.</p>
Contact	<ul style="list-style-type: none"> • Lending bank branch or Nodal Banks /Agency under the scheme • MSME-Development Institutes under Office of Development Commissioner.(details at annexure). • Guidelines can also be downloaded from http://www.dcmsme.gov.in/schemes/credit_link_scheme.htm

Procurement and marketing support

- Procurement and Marketing Support (PMS) Scheme
- Public Procurement Policy (PPP) for MSEs Order, 2012
- Government e-Marketplace



Procurement & Marketing Support to MSMEs (1/2)

Objectives

- To enhance the marketability of products and services in the MSME sector.
- To promote new market access initiatives, create awareness and educate the MSMEs about various marketing relevant topics
- To create more awareness about trade fairs, digital advertising, e-marketing, GST, GeM portal, public procurement policy and other related topics etc.

Eligibility/ Applicability

Individual Manufacturing/ Service MSE having valid Udyam registration

Nature of Assistance

Financial assistance is available for following components (refer https://msme.gov.in/sites/default/files/Guidelines_PMS.pdf) for details:

- **Participation of Individual MSEs in domestic trade fairs/exhibition:** 80% of space rent paid for general category units and 100% for SC/ST/women/NER/PH units limited to Rs. 1.5 lakh for class A city; Rs 1.00 Lakh for class B/J&K/NER/Hilly states and for other cities Rs 0.80 Lakhs -or actual whichever is less.
- **Organizing/ Participation in trade fairs/exhibitions (Regional/ National/International) by the Ministry/ Office of DC (MSME)/Government organizations:** Maximum budgetary support for space rent and advt. & publicity for Regional/National events will be of Rs 30 lakhs and Rs 40 Lakhs respectively. For international event the budgetary support will be decided by Empowered Committee subject to approval of Department of Expenditure. 80% for General and 100% for SC/ST/Women/NER space rent subsidy.
- **Capacity building of MSMEs in modern packaging technique:** 80% of total cost paid to empaneled agency / consultancy organisation for General category units and 100% for SC/ST/Women/NER/PH units limited to Rs.1.0 Lakh for ordinary packaging consultancy and Rs 1.5 lakh for green packaging consultancy.
- **Development of Marketing Haats:** Maximum sanction amount will be Rs.20 lakhs / haat (GIA) for renovation of existing haats and Rs 50 lakh (GIA) for development of New Haats.

Procurement & Marketing Support to MSMEs (2/2)

Nature of Assistance

- **International/National Workshops/ Seminars:** Rs. 5.0 Lakh per workshop/seminar anywhere in the country/or actual whichever is lower. An additional cost of Rs. 2.5 Lakh (maximum) towards cost of air travel, boarding & lodging etc. or actual whichever is lower will be admissible for international experts for international level event.
- **Vendor Development Programmes:** a) State Level – Duration of one day and a sanction of Rs. 1.0 lakh per programme b) National level: Duration of 2 to 3 days and sanction per program for organizing these programmes to be Rs 10.0 lakhs max. for A class City and Rs 7.00 lakh for other cities including J&K/ NER/HP
- **Awareness Program:** Maximum budgetary support of Rs 70,000 per program of one day duration.

How to Apply

Eligible MSEs may submit their application online at http://my.msme.gov.in/MyMsme/Reg/COM_MatuDomAppForm.aspx or any system in place with implementing agencies. Implementing agencies are:

- DC MSME through its field organizations namely MSME Development institutes and Technology centres
- Other field organisations of M/o MSME namely NSIC, KVIC, Coir board
- State governments through its departments/organisations/corporations/autonomous bodies and agencies

Contact

Dy Director, Office of Development Commissioner MSME, Nirman Bhawan, New Delhi. Tel.: 011- 23062215
Email: akverma@dcmsme.gov.in

Public Procurement Policy (PPP) for MSEs Order, 2012

(1/2)

Objectives

- To provide marketing support to Micro and Small Enterprises (MSEs), Ministry of MSME has notified the Public Procurement Policy for Micro and Small Enterprises (MSEs), Order, 2012 under the MSMED Act, 2006 which is effective from 1st April 2012 and has become mandatory w.e.f. April 2015.
- Amendment to this policy mandates 25% annual procurement from MSEs by Central Ministries /Departments/Central Public Sector Enterprises (CPSEs) including 4% from MSEs owned by SC/ST and 3% from MSEs owned by Women entrepreneurs.

Eligibility/ Applicability

- The Public Procurement Policy is applicable for manufacturing of goods and services rendered by MSEs.
- Traders/ sole agent/ distributor are excluded to avail the benefits of Public Procurement Policy and works contract is not covered under the purview

Nature of Assistance

- The benefits/facilities provided to all registered MSEs are:-
- Tender set free of cost.
- Exemption from the payment of Earnest Money Deposit.
- In tender, participating MSEs quoting price within price band of L1+15% shall also be allowed to supply a portion of requirement by bringing down their price to L1 price in a situation where price is from someone other than a MSE and such MSE shall be allowed to supply at least 25% of the total tendered value.
- 358 items reserved for exclusive procurement from MSEs.
- Relaxation of norms for start-ups and the MSEs in Public Procurement Policy on prior experience- prior turnover criteria.

Public Procurement Policy (PPP) for MSEs Order, 2012 (2/2)

How to Apply:

The MSEs registered with District Industries Centre (DIC) or Khadi & Village Industries Commission (KVIC) or Khadi & Village Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or Directorate of Handicrafts and Handlooms or Udyog Aadhar Memorandum (Valid till 31.03.2021)/ Udyam Registration Certificate (w.e.f. 01.07.2020) or any other body specified by Ministry of MSME are eligible to avail the benefits of PPP. In future only Udyam registration would be made mandatory for any MSME desirous of obtaining benefits under scheme/ programme of the Ministry of MSME.

New Initiative

- **Sambandh Portal** was Launched on 8th December, 2017.
- Updated and timely information on Public procurement.
- To monitor the procurement done by the Ministries/ Departments and CPSEs.
- Enable CPSEs to upload list of products/services required.
- To upload monthly data.
- Dashboard providing summary of Procurement.
- Portal can be accessed through the link provided: https://sambandh.msme.gov.in/PPP_Index.aspx

Contact

Director (PPP), Room No. 730, O/o DC(MSME), 7th Floor A 'Wing', Nirman Bhawan, Maulana Azad Road, New Delhi-110011, Tel: 011- 23060536 and Website: <http://dcmsme.gov.in/>
<https://champions.gov.in/>

Government e-Marketplace (GeM)

Objectives

GeM aims to transform the way in which procurement of goods and services is done by the Government Ministries and Departments, Public Sector Undertakings and other apex autonomous bodies of the Central Government by:

- Promoting inclusiveness
- Highlighting and communicating 'value add' by way of transparency and efficiency in public procurement.
- Achieving cashless, contactless and paperless transaction, in line with Digital India objectives.
- Increasing overall efficiency leading to significant cost saving on government expenditure in Procurement.
- Maximizing ease in availability of all types of products and services bought by Government buyers.

Features

- Offers rich listing of products for individual category of goods/services and facilitates direct purchase for amounts upto INR 25000
- Facilitates proprietary Article Certificate Bid-Procurement of specific product as per requirement and generates price trends and price comparison from multiple suppliers.
- Provides direct notifications to sellers and has an Integrated Payment System
- Easy to comprehend interface to search, compare, select and buy with user friendly dashboard for monitoring supplies and payments
- Online grievance redressal mechanism for quick resolution and all sellers are shown rejection reasons
- Access to National Public Procurement market and no charges or fee for getting registered
- Special provisions and sections for startups, MSMEs and Emporium products
- Seller friendly dashboard for monitoring supplies & payments
- Direct access to Government departments and their organizations.

Link

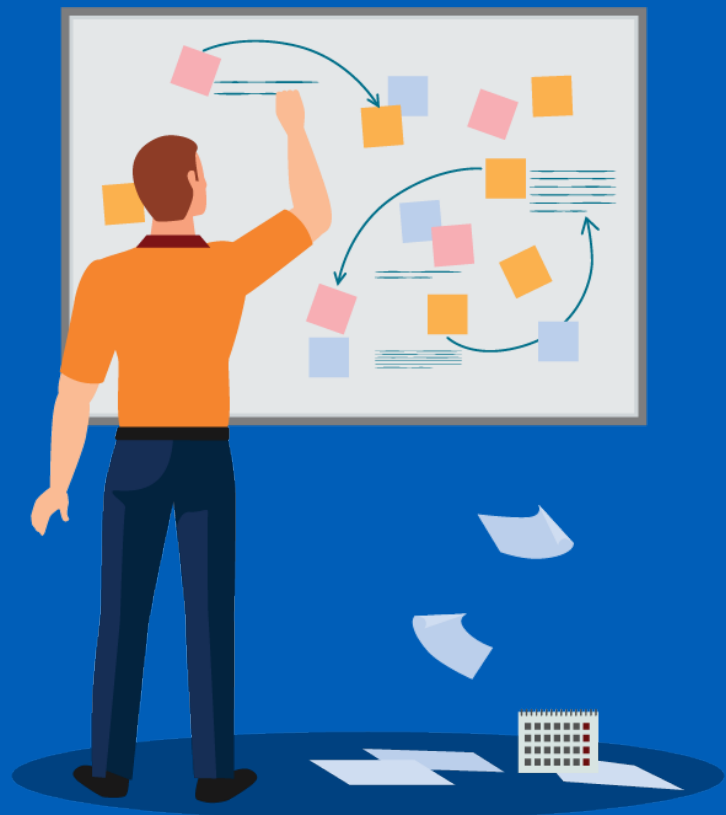
<https://gem.gov.in/>

Email: helpdesk-gem@gov.in

Ph. No: 1800-419-3436; 1800-102-3436

Web Services

- Udyam Registration
- Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength (CHAMPIONS) Portal
- MSME Samadhaan Portal
- MSME Sampark Portal



Udyam Registration

About

Government has organized a system to facilitate the registration of MSMEs. An enterprise for the purpose of this process will be known as Udyam and its Registration Process will be known as 'Udyam Registration'. A permanent registration number will be given after registration.

After completion of the process of registration, a certificate will be issued online. This certificate will have a dynamic QR Code from which the web page on the Portal and details about the enterprise can be accessed. There will be no need for renewal of registration. Registration Process is totally free of cost.

Single window systems at Champions Control Rooms and at DICs will help in the process.

Any person who intends to *establish* a micro, small or medium enterprise may file Udyam Registration online in the Udyam Registration portal, based on self-declaration with no requirement to upload documents, papers, certificates or proof.

Basic Features

- MSME registration process is fully online, paperless and based on self-declaration.
- No documents or proof are required to be uploaded for registering an MSME, only Aadhaar Number will be enough.
- PAN & GST linked details on investment and turnover of enterprises will be taken automatically from Government data bases.
- Online system will be fully integrated with Income Tax and GSTN systems.
- PAN & GSTIN would be mandatory from 01.04.2021.
- Erstwhile EM-II or UAM registration or any other registration issued by any authority under the Ministry of MSME, will have to re-register under Udyam Registration.
- No enterprise shall file more than one Udyam Registration. However, any number of activities including manufacturing or service or both may be specified or added in one Registration.

Web Address

<https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>

CHAMPIONS (Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength) Portal

<p>Description</p>	<p>It is a unified, empowered, robust and technology driven platform for helping and promoting MSMEs of the country. It is a web based portal which will provide facilities to the MSMEs and other related stakeholders to voice their issues and grievances and get resolution and way forward. For successful running of this portal, there is a central Control room in Delhi and 68 State control rooms in different States.</p> <p>Three basic objectives of the CHAMPIONS:</p> <ol style="list-style-type: none"> i. Grievance Redressal: To resolve the problems of MSMEs including those of finance, raw materials, labor, etc. ii. To help MSMEs capture new opportunities: To help the MSMEs capture new opportunities in manufacturing and services sectors. iii. To identify and encourage the sparks: i.e. the potential MSMEs who can withstand the current situation and can become national and international champions.
<p>Basic Features</p>	<ul style="list-style-type: none"> • 750+ FAQs related to existing and new schemes of Government of India related to MSME sector. • Integration with various portals such as MSME Samadhaan, Udyam Registration, etc. launched by Ministry of MSME to ease out burden of MSMEs. • Appointment of Nodal Officers from various Public/Private Banks, Central Govt. Ministries, State Govt. Departments and PSUs for direct handling of grievances. • Dedicated section for COVID-19 related information. • Provision to capture ideas and suggestions received from MSMEs. • Regular updates on recent development in MSME space • It is enabled by AI & ML with provisions of monitoring social media indices.
<p>Link</p>	<p>https://champions.gov.in/Government-India/Ministry-MSME-Portal-handholding/msme-problem-complaint-welcome.htm</p>

MSME SAMADHAAN Portal

Description

Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 contains provisions to deal with cases of delayed payments to MSEs. As per the provisions, the buyer is liable to pay compound interest with monthly rests to the supplier on the amount delayed at three times of the bank rate notified by Reserve Bank. In case he does not make payment to the supplier for the supplies of goods or services within 45 days of the day of acceptance of the goods/service or the deemed day of acceptance.

MSME Delayed Payment Portal – MSME Samadhaan

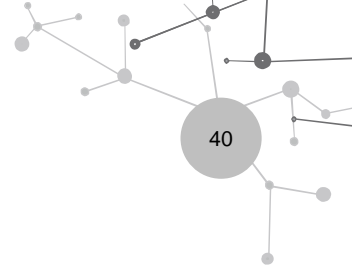
(https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_Welcome.aspx) has been launched empowering micro and small entrepreneurs across the country to directly register their cases relating to delayed payments by Central Ministries/Departments/CPSEs/State Governments and other buyers.

Who all are eligible

Any Micro or Small enterprise.

Link

https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_Welcome.aspx



MSME SAMPARK Portal

Description

MSME Technology Centres have been one of the key contributors to the Make in India initiative by contributing in various verticals such as Aerospace, Automobile, Electronics, Glass, Footwear, Sports goods, Fragrance & Flavour, etc. These Centres are providing training to around 2.5 lakh students annually and most of them are being absorbed by industry within the country as well as abroad.

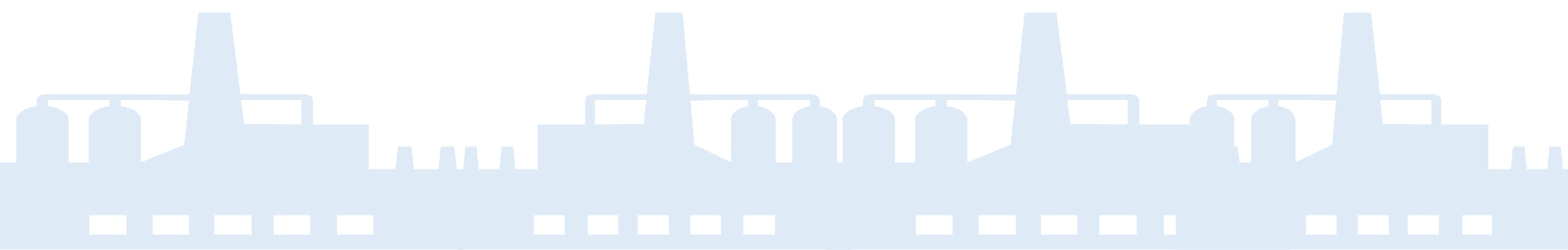
Identifying the right employment opportunity for these skilled youth is a major challenge. While major corporates have well-defined recruitment processes with a national reach, the challenge remains for small businesses and entrepreneurs to find the right person for the job with relevant experience and skill-set. On the other hand, the job seekers struggle to match their skill sets with the role, position, required experience, monetary expectation, location & industry verticals etc. To bridge this gap between the recruiters and job seekers, the Ministry of MSME has launched MSME SAMPARK.

Who are eligible?

The MSME Sampark portal is a digital platform, wherein, jobseekers (passed out trainees / students of 18 MSME Technology Centres) and recruiters (various reputed national & multinational companies) register themselves for getting employment and getting right kind of manpower respectively

Link

<http://sampark.msme.gov.in>



Atmanirbhar Bharat related announcements in May-June 2020

- Rs 20,000 crores Subordinate Debt for Stressed MSMEs
- Rs 50,000 cr. Equity infusion for MSMEs through Fund of Funds
- Global tenders to be disallowed up to Rs 200 Crore
- New Definition of MSMEs
- Rs 3 lakh crores Collateral-free Automatic Loans for Businesses, including MSMEs



Announcements



Rs 20,000 crores Subordinate Debt for Stressed MSMEs

Objectives

- Subordinate debt will provide a substantial help in sustaining and reviving the MSMEs which have either become NPA or are on the brink of becoming NPA.
- Promoter(s) may infuse this amount in MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.
- In a situation, where an outright loan is difficult, sub-debt with guarantee will provide the requisite financing to the MSME Units,

Eligibility/ Applicability

This Scheme seeks to extend support to the promoter(s) of the operational MSMEs which are stressed and have become NPA as on 30th April, 2020;

Nature of Assistance

- Promoter(s) of the MSMEs will be given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.
- The maximum tenor for repayment will be 10 years. There will be a moratorium of 7 years on payment of principal.
- Guarantee for the sub-debt: 90% guarantee coverage would come from the scheme / trust and remaining 10% from the concerned promoter(s);

How to Apply

MSMEs meeting the eligibility criteria may approach eligible Banks .

Contact

- Lending bank branch,
- CEO, CGTMSE, SIDBI, Swavalamban Bhavan, C-11, G-Block, BKC, Bandra (East), Mumbai 400051.
- Email: ceosecretariat@cgtmse.in
- Phone No: (022): 67221553, 67221483
- Toll Free No: 1800222659/ (022) - 67221553
- Guidelines of this scheme can also be downloaded from :
<http://dcmsme.gov.in/AccessstoCredit.htm>
<https://champions.gov.in/MyMsme>
https://www.cgtmse.in/About_us.aspx

Announcements



Rs 50,000 cr. Equity infusion for MSMEs through Fund of Funds

Description

Fund of Funds (FoF) with Corpus of Rs 10,000 crores will be set up. It will provide equity funding for MSMEs with growth potential and viability. FoF will be operated through a Mother Fund and few daughter funds. Fund structure will help leverage Rs 50,000 Crore. It will help to expand MSME size as well as capacity. It will encourage MSMEs to get listed on Stock Exchanges.

Status as on date

Cabinet Committee on Economic Affairs (CCEA) in its meeting held on 01.06.2020 has approved the proposal of Fund of Funds (FoF) with a corpus of Rs. 10,000 crores. It will provide equity funding for MSMEs that exhibit growth potential and viability. The NSIC Venture Capital Fund Ltd. , the subsidiary company of National Small Industry Corporation Ltd. (NSIC) has been incorporated under Companies Act 2013 for anchoring of Funds. The Guidelines on Self Reliant India (SRI) Fund for operationalisation of Fund of Funds for MSMEs have been issued on 5th August, 2020 and it's implementation is under way.

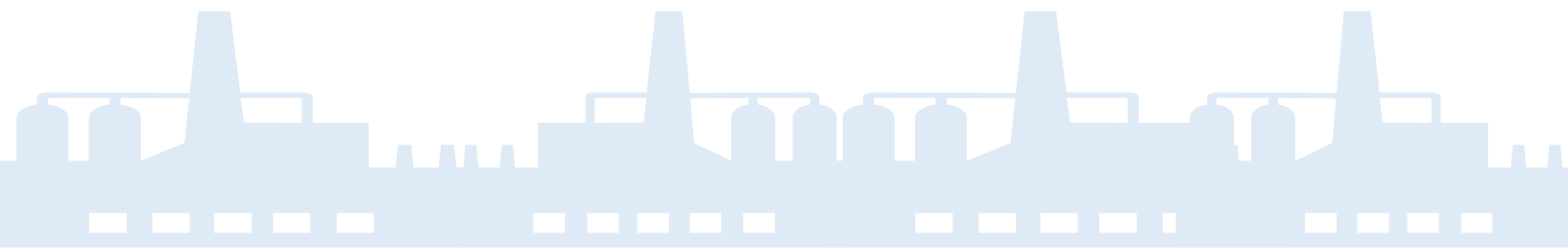
Announcements



Global tender to be disallowed up to Rs 200 Crore

Description

Indian MSMEs and other companies have often faced unfair competition from foreign companies. Therefore, Global tenders will be disallowed in Government procurement up to Rs 200 crores. The announcement was made as part of the Atmanirbhar Bharat Package. Necessary amendments to General Financial Rules have been notified. This will be a step towards Self-Reliant India and support Make in India. This will also help MSMEs to increase their business.



Announcements



New Definition of MSMEs

Description

MSMEs have been redefined as per the Gazette Notification issued on 1st June 2020 which has further been superseded by S.O. 2119(E) dated 26.06.2020 w.e.f. 01.07.2020.

The new MSME definition focusses on composite criteria of investment and turnover and is represented in the following table:

New MSME Classification w.e.f July 1st, 2020

Composite Criteria : Investment in Plant & Machinery or Equipment and Turnover

Classification	Micro	Small	Medium
Manufacturing & Services	Investment does not exceed Rs 1 Cr. and Turnover does not exceed Rs 5 Cr.	Investment does not exceed Rs 10 Cr. and Turnover does not exceed Rs 50 Cr.	Investment does not exceed Rs 50 Cr. and Turnover does not exceed Rs 250 Cr.

Announcements

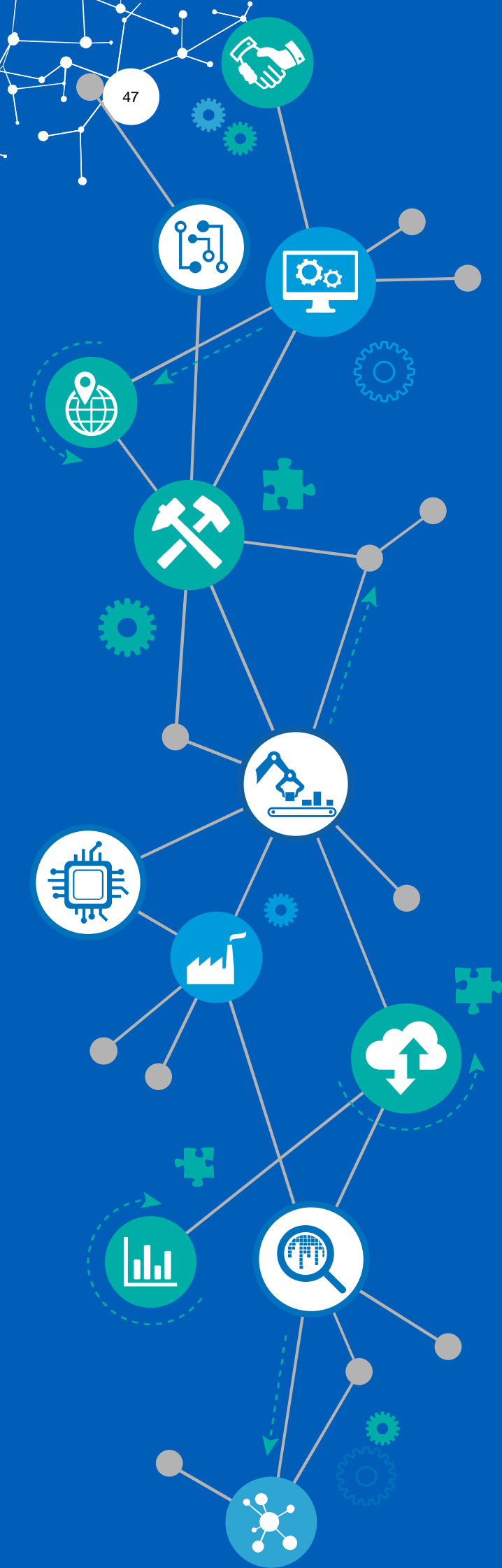


Rs 3 lakh crores Collateral-free Automatic Loans for Businesses, including MSMEs

Description

Emergency Credit Line to Businesses/MSMEs from Banks and NBFCs up to 20% of entire outstanding credit as on 29.2.2020:

1. Borrowers with up to Rs. 25 crore outstanding and Rs. 100 crore turnover eligible
2. Loans to have 4 year tenor with moratorium of 12 months on Principal repayment
3. Interest to be capped
4. 100% credit guarantee cover to Banks and NBFCs on principal and interest
5. Scheme can be availed till 31st Oct 2020 with no guarantee fee and no fresh collateral



Annexures

Annexure – 1: MSME Development Institutes (DI)

	Email	Website	Address
Agartala	dcdi-agartala@dcmsme.gov.in	www.msmedi-agartala.nic.in	21,Harish Thakur road, Agartala –799001 Ph :0381-2322640
Agra	dcdi-agra@dcmsme.gov.in	www.msmediagra.gov.in	34, Industrial Estate, Nunhai, (U.P.),Agra -282 006. Ph :0562-2280879
Ahmedabad	dcdi-ahmbad@dcmsme.gov.in	www.msmediahmedabad.gov.in	Harsiddh Camber, 4th Floor, Ashram Road,(Gujarat), Ahmedabad -380 014. Ph :079-27540619 , 079-7544248
Allahabad	dcdi-allbad@dcmsme.gov.in	www.sisiallahabad.gov.in	E-17/18, Industrial Estate, Naini,Allahabad -211 009. Ph :0532-2697468/6810
Bangalore	dcdi-bang@dcmsme.gov.in	www.msmedibangalore.gov.in	Rajaji Nagar, Industrial Estate Bangalore -560 044. Ph :080-23151540/ 582/583
Chennai	dcdi-chennai@dcmsme.gov.in	www.msmedi-chennai.gov.in	65/1,G.S.T. Road, Guindy, P.B. 3746,Chennai -600 032. Ph :044-22501011 , 044-22501475
Cuttack	dcdi-cuttack@dcmsme.gov.in	www.msmedicuttack.gov.in	Vikas Sadan, College Square,Cuttack -753 003. Ph :0671-2548006 /077 /049
Sikkim	dcdi-gangtok@dcmsme.gov.in	www.sikkim.nic.in	Tadong Housing Colony, P.O. Tadong,Gangtok -737102 Ph :03592-231262 /880
Guwahati	dcdi-guwahati@dcmsme.gov.in	www.sisiguwahati.gov.in	Industrial Estate Bamuni Maidam,Guwahati -781 021. Ph :0361-2550052, 2550073
Haldwani	dcdi-haldwani@dcmsme.gov.in	www.msmedihaldwani.gov.in	Kham Bungala Campis,Kaladungi Road,Haldwani -263139. Ph :05946-228353

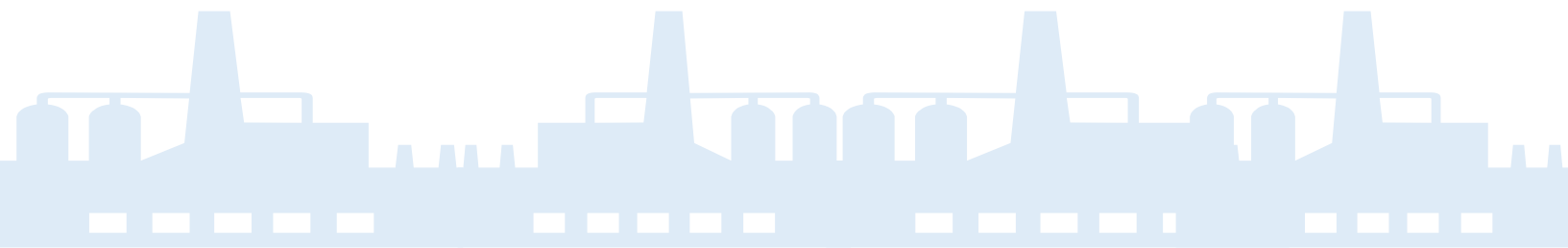
Annexure – 1: MSME Development Institutes (DI)

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	Email	Website	Address
Hubli	dcdi-hubli@dcmsme.gov.in	www.msmedihubli.gov.in	Industrial Estate, Gokul Road, Hubli -580 030 Ph :0836-2332334/2330589/2335634
Hyderabad	dcdi-hyd@dcmsme.gov.in	www.msmehyd.ap.nic.in	Narsapur Cross Roads, Bala Nagar, Hyderabad - 500 037. Ph :040-23078857
Imphal	dcdi-imphal@dcmsme.gov.in	www.msme-diimphal.nic.in	C-17/18, Takyelpat Industrial estate, Imphal - 795 001. Ph :0385-2449096
Indore	dcdi-indore@dcmsme.gov.in	www.sisiindore.nic.in	10, Industrial Estate, Polo Ground, Indore -452 003. Ph :0731-2420723
Jaipur	dcdi-jaipur@dcmsme.gov.in	www.msmedijaipur.gov.in	22, Godown, Industrial Estate, Jaipur -302 006. Ph :0141-2212098/3099/0553
Jammu	dcdi-jammu@dcmsme.gov.in	www.msmedijammu.gov.in	36, B/C, Gandhi Nagar, JAMMU -180 004. Ph :0191-2431077
Kanpur	dcdi-kanpur@dcmsme.gov.in	www.sisikanpur.gov.in	107, Industrial Estate, Kalpi Road, Kanpur -208 012. Ph :0512-2295070 , 0512-2295071
Karnal	dcdi-karnal@dcmsme.gov.in	www.sisiharyana.gov.in	Industrial Development Colony, Near ITI, Kunjapura Road, Karnal -132 001. Ph :0184-2230910
Kolkatta	dcdi-kolkatta@dcmsme.gov.in	www.sisikolkata.gov.in	111 & 112, B.T. Road, Kolkatta -700 035. Ph :033-25770595/598
Ludhiana	dcdi-ludhiana@dcmsme.gov.in	www.sisildh.gov.in	Industrial Area B, Ludhiana -141 003 Ph :0161-2531733 /735

Annexure – 1: MSME Development Institutes (DI)

	Email	Website	Address
Margao	dcdi-goa@dcmsme.gov.in	www.msmedigoa.gov.in	Opp. Konkan Railway Station. (Kepem Road), P.O. Box 334, Margao 403 601. Ph :0832-2705092/93,2725979
Mumbai	dcdi-mumbai@dcmsme.gov.in	www.msmedimumbai.gov.in	C- Block, C.G.O. Complex, Seminary Hill, Nagpur-440 006. Ph.:02228576090/28573091/28579092
Muzaffarpur	dcdi-mzfpur@dcmsme.gov.in	www.msmedimzfpur.bih.nic.in	Institute, Goshala Road, P.O. Ramna, Muzaffarpur -842 002. Ph :0621-2282486
Nagpur	dcdi-nagpur@dcmsme.gov.in	www.sisinagpur.nic.in	C- Block, C.G.O Seminary Hill, Nagpur 440006. Ph.:02228576090/28573091/28579092
New Delhi	Dcdi-ndelhi@dcmsme.gov.in	www.msmedinewdelhi.gov.in	Okhla Industrial Estate, New Delhi -110 020. Ph :011-26847223 , 26838118 / 269
Patna	dcdi-patna@dcmsme.gov.in	www.msmedipatna.bih.nic.in	Patilputra Industrial Estate, Patna -800 013. Ph :0612-2262719 , 0612-2262186 , 0612- 2262208
Raipur	dcdi-raipur@dcmsme.gov.in	www.msmediraipur.gov.in	Near Urkala Railway Station Girgaon, Raipur Ph :0771-2102700
Ranchi	dcdi-ranchi@dcmsme.gov.in	www.sisiranchi.nic.in	Kokar Industrial Estate, Ranchi -834001. Ph :0651-2544161/392
Solan	dcdi-solan@dcmsme.gov.in	www.sisihimachal.nic.in	Chambaghat, Solan - 173213. Ph :01792-230766
Thrissur	dcdi-thrissur@dcmsme.gov.in	www.msmedithrissur.gov.in	Kanjany Road, Ayyanthole, Thrissur -680 003. Ph :0487-2360216/686



Annexure – 2: Existing Technology Centres

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	Email	Website	Address
CTTC Bhubaneswar	cttc@cttc.gov.in	https://www.cttc.gov.in/	B-36, Chandaka Industrial Area, Bhubaneswar-751024 Ph: 0674-3011701
CTR Ludhiana	info@ctrludhiana.com	https://www.ctrludhiana.com/	A-5, Focal Point Ludhiana - 141 010 Ph: 0161-2670057
IGTR Indore	igtrindore-mp@nic.in	http://www.igtr-indore.com/	291/B-302/A, Sector E; Industrial Area, Sanwer Road, INDORE 452 015 M.P. Ph: 0731-4210704
IGTR Ahmedabad	gm@igtrahd.com	https://www.igtrahd.com/	Plot no. 5003, Phase IV, GIDC, Mehmedabad Road, Vatva, Ahemdabad – 382445 Ph: 079- 25840966
IGTR Aurangabad	gm@igtr-aur.org	http://www.igtr-aur.org/	P-31, M.I.D.C. Industrial Area, Chikalthana, Aurangabad - 431 006, Ph: 0240- 2486832
IDTR Jamshedpur	reach@idtrjamshedpur.com	https://www.idtr.gov.in/	M-4 (Part), Phase VI Tata Kandra Road, Gamharia Jamshedpur 832 108 Ph: 0657-2201261/2
TRTC Guwahati	trtcghy@hotmail.com	https://www.trtcguwahati.org/	Amingaon Industrial Area, North Guwahati Road, Amingaon, Guwahati – 781031 Ph: 0361- 2680907
CIHT Jalandhar	info@ciht.in	http://www.ciht.in/	G.T. Road, Bye Pass, Opp. Shaheed Bhagat Singh Colony, Jalandhar City - 144 008, Punjab Ph: 0181-2290225
CTTC Kolkata	cttc-msme@gov.in	http://www.msmetoolroomkolkata.com/	Bon Hooghly Indl. Area Kolkata 700 108 (W.B.) Ph: 033-25776350

Annexure – 2: Existing Technology Centres

	Email	Website	Address
CITD Hyderabad	pd@citdindia.org	http://www.citdindia.org/	A-1 to A-8 APIE, Balanagar Hyderabad 500 037 (Telangana) Ph: 040- 23772748
ESTC Ramnagar	pd_estc@estcindia.com	http://www.estcindia.com/	Kaniya Ramnagar, Nainital, 244715 Ph: 05947-252168
IDEMI Mumbai	pd@idemi.org	http://www.idemi.org	Swatantryaveer Tatyapa Tope Marg, Chunabhatti, Sion, Mumbai – 400022, India Ph: 022 -24050301/2
FFDC Kannauj	ffdcknj@gmail.com	http://www.ffdcindia.org/	G.T. Road Markand Nagar Kannauj – 209726 (U.P) Ph:05694-234791
CDGI Firozabad	cdgizbd@gmail.com	http://www.cdgiindia.net	A 1/1, Industrial Area, Jalesar Road, Firozabad, Uttar Pradesh, 283203 Ph: 05612-203238
PPDC Agra	info@ppdcagra.in	http://www.ppdcagra.dcmsme.gov.in/	Foundry Nagar Char Puliya Road, Near Post Office, Uttar Pradesh, 282006 Ph: 0562-2344673
PPDC Meerut	info@ppdcmeerut.com	http://www.ppdcmeerut.com/	Sports Goods Complex, Delhi Road, Meerut – 250002 Ph: 0121-2511779
CFTI Agra	info@cftiagra.org.in	http://www.cftiagra.org.in/	C-41 & 42, Site- C, Industrial Area, Sikandra, Agra, Uttar Pradesh – 282007 Ph: 0562-2642005
CFTI Chennai	cfti@cftichennai.in	https://www.cftichennai.in/	65/1, GST Road, Guindy, Chennai – 600032, Tamil Nadu, India Ph: 044-22501529

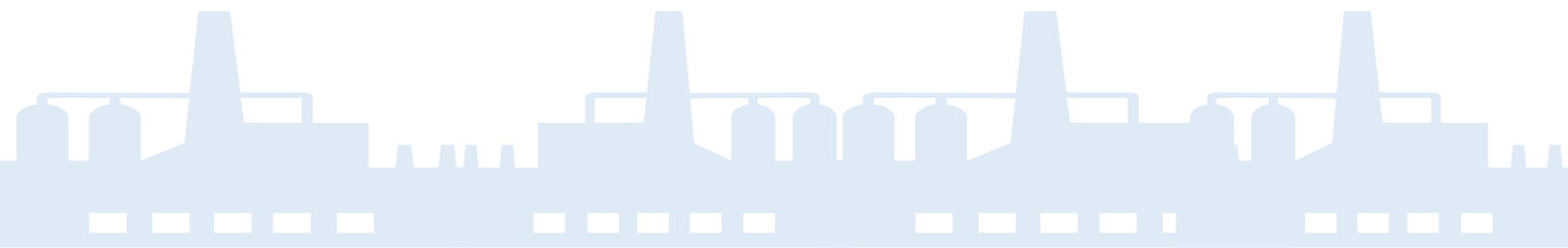
Annexure – 3: Extension Centres of Technology Centres

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	Address	Mother TC	Contact
Jorhat Assam	MSME – DI Campus, Jorhat	TRTC, Guwahati	Sh. Kajal Kumar Saha, Project Manager Mob. No. 09864058962 Email: trtcghy@hotmail.com
Okhla New Delhi	MSME-DI Campus, Shahid Capt. Gaur Marg, Okhla, New Delhi	PPDC, Meerut	Sh. Sunil Gupta Mob. No. 7060448744 Email: tcmeerut@dcmsme.gov.in
Sanand Gujarat	Plot no-MD-1/1, Sanand -II Industrial Estate, Ahmedabad, Gujarat	IGTR, Ahmedabad	Sh. Indrakumar Hariramani Mob. No. 09662035200 Email: gm@igtrahd.com
Bhavnagar Gujarat	Plot no -383, Multilevel shed, Chitra GIDC, Bhavnagar, Gujarat	IGTR, Ahmedabad	Sh. Indrakumar Hariramani Mob. No. 09662035200 Email: gm@igtrahd.com
Nilokheri Karnal	CTR Extension Centre, (ITC Building) Kissan Basti, Nilokheri.	CTR, Ludhiana	Sh. A. P. Sharma 09872320993 Email: info@ctrludhiana.com
Faridabad Haryana	Govt. ITI, Govt. Quality Marking Centre, NH-4, Near Bhagat Singh Ckawk, Faridabad	CTR, Ludhiana	Sh. A. P. Sharma 09872320993 Email: info@ctrludhiana.com
Srinagar J&K	Extension Centre Srinagar, Opposite Industrial Estate, Sanat Nagar, Srinagar, J&K - 190005	PPDC, Agra	Sh. Ashwin Dhivakar Mob. No. 09779973943 Email: tcppdcagra@dcmsme.gov.in
Bengaluru Karnataka	MSME Development Institute, Rajaji Nagar Industrial Estate, West of Chord Road, Bengaluru, Karnataka - 560010	IDEMI, Mumbai	Ms. Shikha Pal Mob. No. 09540707946 Email: idemi.ext.bglr@gmail.com

Annexure – 3: Extension Centres of Technology Centres

	Address	Mother TC	Contact
Thiruvalla Kerala	Extension Centrer Thiruvalla, Manjady. P.O. Thiruvalla, Kerala - 689105	PPDC, Agra	Sh. Vijay.D Mob. No. 09944971623 Email: vijay.msnetdc@gmail.com
Waluj Maharashtra	Plot No. P-179, MIDC Industrial Area, Waluj, Aurangabad - 431136	IGTR, Auragabad	Sh. H. D. Kapse Ph. No. 09372055001 Email: gm@igtr-aur.org
Keonjhar Odisha	Odisha School of Mining Engineering (OSME), Keonjhar	CTTC, Bhubaneswar	Sh. L. Rajashekhar Mob. No. 09437491950 Email: cttc@cttc.gov.in
Bhawanipatna Odisha	Govt. ITI, Bhawanipatna	CTTC, Bhubaneswar	Sh. L. Rajashekhar Mob. No. 09437491950 Email: cttc@cttc.gov.in
Berhampur Odisha	Government ITI, Berhampur, Ganjam District, Odisha.	CTTC, Bhubaneswar	Sh. L. Rajashekhar Mob. No. 09437491950 Email: cttc@cttc.gov.in
Kota Rajasthan	Extension Centre Kota, Plot No. A-1 & A-2, DCM Road, Kota, Rajasthan-324004	IGTR, Indore	Sh. Sachin Sarswat Mob. No.09660487345 Email: sachin.sap2015@gmail.com
Nagaur Rajasthan	Industrial Area, Basni Road, Rotary Choraha, Nagaur -341001.	PPDC, Agra	Sh. Goutam Maiti Mob. No. 09748937540 Email: goutam.msnetdc@gmail.com



Annexure – 3: Extension Centres of Technology Centres

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	Address	Mother TC	Contact
Udaipur Rajasthan	Plot No. A3 – A2, Industrial Estate, Pratap Nagar, Khempura, Udaipur, Rajasthan - 313003	PPDC, Agra	Sh. Deepak Gupta Mob. No. 09167921531 Email: deepakgupta@msmetdc.in
Madurai Tamil Nadu	SIDCO Industrial Estate, Melur Road, K. Pudur, Madurai, Tamilnadu - 625007	PPDC, Agra	Sh. K. Jayachandiran Mob. No. 09962873778 Email: jayachandiran@gmail.com
Karimnagar Telangana	IT Incubation Centre, Lower Manair Dam, Vemulawada Bypass Road, Karimnagar- 505001	CITD, Hyderabad	Sh. Prabhu H.S. Ph. No. 09845199381 Email: pd@citdindia.org
Haldwani Uttrakhand	Kham Banglow Campus, Kaladhungi Road, Haldwani, Distt. Nainital, UK - 263139	ESTC, Ramnagar	Sh S.K.Chetti Ph: 05947-251530 Mob: 09917684846 Email: pd_estc@estcindia.com
Kolkata West Bengal	MSME-DI Campus, 111 & 112, BT Road, Kolkata	CFTI, Agra	Sh. A. S. Umasankar, Asstt. Director (Mgt.) Mob. No. 09012945651 Email: a.s.umasankar@gmail.com
Jaipur Rajasthan	Opposite Godam 13, 22 Godam Industrial Estate, Jaipur-302006 (Rajasthan).	PPDC, Agra	Sh. Deepak Gupta Mob. No. 09167921531 Email: deepakgupta@msmetdc.in
Ettumanoor Kerala	Extension Centre Ettumanoor Industrial Estate, Ettumanoor, Kerala - 686631	PPDC, Agra	Sh. D. Balaguru Mob. No. 09600776611 Email: balaguru.msme@gmail.com

Annexure – 4: New Technology Centres

Address

TC Bhiwadi

Plot No.-SP3/ 871(A), Pathredi Industrial Area, Bhiwadi, Rajasthan

TC Durg

Sector B, Borai industrial area, District Durg
Chhattisgarh

TC Bengaluru

C.A. Plot No. 06, Bengaluru Aerospace Park, Bengaluru, Karnataka

TC Rohtak

Plot No.- 10 &11, Sector 30-B, IMT, Rohtak , Haryana

TC Vizag

Plot No.- 06, IC-Pudi, near APSEZ, at Achutapuram, Visakhapatnam
District, Andhra Pradesh

TC Baddi

Village- Bhatolikalan (Hadbast No. 214), Tehsil Baddi, Dist.-Solan,
Himachal Pradesh

TC Sitarganj

Plot No. 12, Sector-03, IIE, Sitarganj, Phase 2, Uttarakhand

TC Pudducherry

21 - Pillaichavady Revenue Village, Oulgaret Taluk at RS. No. 170/2
Pillaichavahy, Kalapet

TC Bhopal

Industrial Area, with special educational zone, Acharpura, Bhopal. Plot No
259/2, 261, 267/2/1

Annexure – 4: New Technology Centres

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Address

TC Kanpur

Atherton Mill, Fazulganj Industrial Estate, Kanpur

TC Imphal

Nilakuthi Food Park, NH 39, Imphal, Manipur

TC Erankulam

Opp. Infrastructure Kerala Limited (INKEL) Tower 1, Angamaly South,
Angamaly, Kerala 683573

TC Greater
Noida

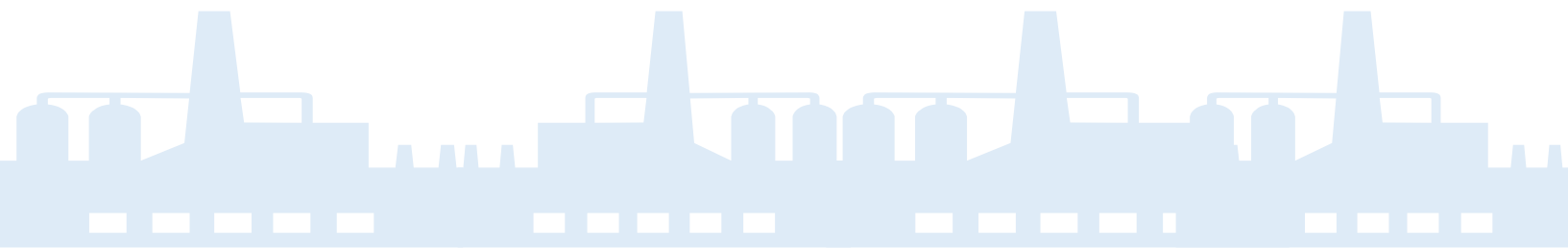
Plot No.-3, Sector Ecotech-VIII, Greater Noida, Dist.-Gautam Budh Nagar
(U.P.)

TC Patna

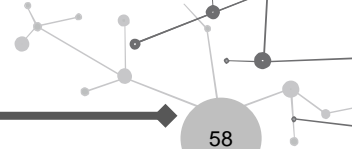
Plot No.-A8, Industrial area, MIP Bhita, Thana No. 51, Village
Sikandarapur, Dist Patna.

TC
Sriperumbudur

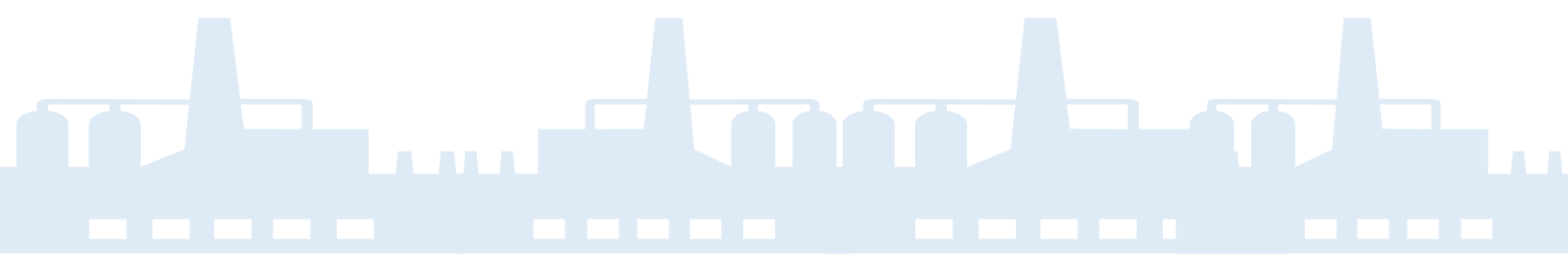
Plot No. G-105/1, Vallam A, SIPCOT Industrial Park , Vallam Vadagal,
Kanchipuram, Tamil Nadu



Annexure – 5: Regional Testing Centres



	Email	Website	Address
MSME Testing Centre, New Delhi	dctc-nr@dcmsme.gov.in	http://www.msme-tc-nr.gov.in/	Captain Gaur Marg, Okhla Phase III, Okhla Industrial Area, New Delhi, Delhi 110020 Ph: 011-6312587
MSME Testing Centre, Mumbai	dctc-wr@dcmsme.gov.in	http://www.msmetcmumbai.gov.in/	MSME-DI Campus, Kurla Andheri Road, Saki Naka, Mumbai-400 072 Ph: 022-28571775
MSME Testing Centre, Kolkata	ctc-er@dcmsme.gov.in	http://www.msmetckol.gov.in/	Ministry of Micro Small and Medium Enterprise ,Bldg. No. 111 & 112 , B.T.Road , Kolkata – 700108 Ph: 033-35772482
MSME Testing Centre, Chennai	dctc-sr@dcmsme.gov.in	http://msmetc.com/	65/1, GST Road, Guindy, Chennai – 600032 Ph: 044-22500634



Annexure – 6: Regional Testing Stations

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	Email	Website	Address
Hyderabad	dctc-nr@dcmsme.gov.in	http://www.msme-tc-nr.gov.in/	Opp. State Bank of India, Industrial Estate, Santnagar Hyderabad-500018 Ph: 040-23704371
Bengaluru	dcdi-bang@dcmsme.gov.in	http://www.msmetcmumbai.gov.in/	Rajaji Nagar Industrial Estate, Bangalore-560044 Karnataka Ph: 080-23144506
Ettumanur	msme-ettu@dcmsme.gov.in	http://www.msmetckol.gov.in/	PB No. 7, Industrial Estate, Neendoor Road, Ettumanur, Kottayam Dist. Kerala 686631 Ph: 0481-2535718
Bhopal	dcts-bhopal@dcmsme.gov.in	http://msmetc.com/	Shed No.W47E, Industrial Area Govindpura, Bhopal- 462023, Ph: 0755-2586075
Kolhapur	dcts-kolha@dcmsme.gov.in	http://msmetc.com/	MSME-TS,P-31, MIDC Shiroli : Industrial Area , Kolhapur-416122, Maharashtra Ph: 0230-2469366
Jaipur	dcdi-jaipur@dcmsme.gov.in	http://www.msmedijaipur.gov.in/	MSME-TS, Laboratory Building 22, Godown, Jaipur- 302006 Rajasthan Ph: 0141-2210553
Puducherry	dctc-sr@dcmsme.gov.in	https://tc.dcmsme.gov.in/TestingCenter/TestCharger_Puducherry.aspx	MSME-TS, Tamil Nadu, Thattachavadi, Puducherry- 635009 Ph: 0413-2248110



Hon'ble PM launching the Champions Portal in the presence of Hon'ble Minister MSME



State Level Champions control room – Jaipur, Rajasthan



Training session being conducted at IDTR, Jamshedpur



AS-9100 certified production facility at CTTC, Bhubaneswar



MSME-DI Jammu, J&K organizing a state conclave



Production facility at IDTR, Jamshedpur



Newly constructed, MSME – TC Bhiwadi



Awareness programme by MSME-DI, Hyderabad



Office of the Development Commissioner (MSME)
Ministry of Micro, Small & Medium Enterprises
Government of India
A Wing 7th Floor, Nirman Bhawan,
New Delhi-110108, PABX No-011-23063800

Website: dcmsme.gov.in or msme.gov.in