

## Key Schemes and Policies

### A. MSME Sector

Sr. No.	Name of the Scheme	Implementing Department	Central / State Govt Scheme	Target Beneficiaries	Geography	Scheme Overview	Relevant Links
1	Prime Minister's Employment Generation Programme (PMEGP)	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.	Central	Any individual, above 18 years of age can apply	All states and Union territories.	<p>The scheme aims to provide financial assistance to set up self-employment ventures and generate sustainable employment opportunities in rural as well as urban areas.</p> <p>To generate sustainable and continuous employment opportunities for rural and unemployed youth as well as prospective traditional artisans and thereby halt occupational migration.</p> <p>Credit linked subsidy program for setting up new micro-enterprise in non-farm sector.</p> <p>Margin Money subsidy ranges from 15% to 35% of project cost for projects up to Rs. 50 Lakh in Manufacturing sector and Rs. 20 Lakh in the Service sector.</p> <p>For beneficiaries belonging to Special categories such as SC/ST/ Women/ Minorities/ Ex-Servicemen/ Transgenders/ Aspirational districts/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas.</p>	Website: <a href="http://pmeonline.gov.in">PMEGP Home (kviconline.gov.in)</a>

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2	2nd Loan for up-gradation of the existing PMEGP/REGP/MUDRA units	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.	Central	Existing well performing PMEGP/REGP/MUDRA units	All States and Union Territories	<p>With an objective to assist existing units for expansion and upgradation, the scheme provides financial assistance to successful/well performing units.</p> <p>Maximum subsidy would be 15% of the project cost (20% for NER and Hill States). The balance amount of the total project cost is provided by Banks as term loan.</p> <ul style="list-style-type: none"> <li>• Further financial assistance scheme for expansion/ upgrade the existing PMEGP/REGP/MUDRA units for manufacturing and Service/ Trading units from the year 2018-19.</li> </ul> <p>All existing units financed under PMEGP/MUDRA Scheme whose margin money claim has been adjusted and the first loan availed has been repaid in stipulated time are eligible to avail the benefits.</p>	<p>Website:</p> <p><a href="https://www.kviconline.gov.in/pmegpeportal/pmegphome">https://www.kviconline.gov.in/pmegpeportal/pmegphome</a></p>
3	Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.	Central	Scheme applicable for: Existing Entrepreneurs and Aspiring Entrepreneurs	All States and Union Territories	<p>To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free / third-party guarantee-free loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral.</p> <p>Credit guarantee for loans up to Rs. 2 crores, without collateral and third-party guarantee. Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75% (others). 50% coverage is for retail activity.</p>	<p>Website:</p> <p><a href="#">CGTMSE: Home</a></p>

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4	Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.	Central	Existing Entrepreneurs [in form of a Special Purpose Vehicles (SPVs)].	All States and Union Territories	<p>The scheme aims to support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills &amp; amp, quality, market access, etc.</p> <p>To create/upgrade infrastructural facilities in the new/ existing Industrial Areas/Clusters of MSEs..</p> <p>To set up Common Facility Centers (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.).</p> <p>Promotion of green &amp; sustainable manufacturing technology for the clusters</p>	<p>Website:</p> <p><a href="https://cluster.dcms.me.gov.in/">https://cluster.dcms me.gov.in/</a></p>

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5	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.	Central	Existing artisans from traditional industries in sectors such as Handicraft, Textile, Agro-Processing, Bamboo, Honey, Coir, Khadi, etc.	All States and Union Territories	<p>The main objective of the scheme is to organize traditional industries and artisans into collectives by increasing production and value addition to make products competitive and To promote traditional sectors and increase income of artisans providing sustainable employment.</p> <p>Gol support:</p> <ul style="list-style-type: none"> <li>• Upto Rs. 2.5 cr. for up to 500 artisans</li> <li>• Rs. 5 cr for more than 500 artisans.</li> <li>• A production facility is set up with latest machineries</li> <li>• Soft Interventions – up to Rs. 25 lakhs</li> <li>• Skill Development</li> <li>• Exposure Visits</li> <li>• Buyer Seller Meets</li> <li>• Marketing connect, e-commerce</li> <li>• Design support</li> </ul>	<p>Website:</p> <p><a href="https://sfurti.msme.gov.in/SFURTI/Home.aspx">https://sfurti.msme.gov.in/SFURTI/Home.aspx</a></p>

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6	Entrepreneurship and Skill Development Programme (ESDP) Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.	Central	Aspiring and Existing Entrepreneurs.	All States and Union Territories	<p>The objective of the scheme is to promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country. Along with widening the base of entrepreneurship by development, achievement, motivation and entrepreneurial skill to the different sections of the society.</p> <p>Entrepreneurship cum Skill Development Programme(E-SDP) - Six weeks training programme is conducted for Entrepreneurship &amp; Skill Training in Agro Based Products, Hosiery, Food &amp; Fruit Processing Industries, Carpet Weaving, Mechanical Engineering Workshop/ Machine Shop, Heat Treatment, Electroplating, Basic/Advance Welding/ Fabrication/Sheet metal work, Basic/ Advance Carpentry, Glass &amp; Ceramics etc.</p>	<p>Information:</p> <p><a href="http://dcmsme.gov.in/Enterprise&amp;skillDevelopment.htm">http://dcmsme.gov.in/Enterprise&amp;skillDevelopment.htm</a></p> <p><a href="http://msmedi.dcmsme.gov.in/">http://msmedi.dcmsme.gov.in/</a></p>
7	Assistance to Training Institutions (ATI) Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	Institutions of Ministry of MSME and existing State level EDIs.	All States and Union Territories	<p>The assistance is provided to National level training institutions operating under the Ministry of MSME, namely, NI-MSME, KVIC, Coir Board, Tool Rooms, NSIC &amp; MGIRI in the form of capital grant for the purpose of creation and strengthening of infrastructure and support for entrepreneurship development and skill development training programmes. Assistance is also provided to existing State level EDIs i.e. owned and controlled by a State Government/UT for creation or strengthening/ expansion of their training infrastructure</p> <p>Amount of assistance will not exceed the actual amount for strengthening/ expansion of the infrastructure required by the training institutions of this Ministry. Scale of maximum assistance to the</p>	<p>Guidelines:</p> <p><a href="#">SME Division Scheme   Ministry of Micro, Small &amp; Medium Enterprises (msme.gov.in)</a></p>

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						State level EDIs will be restricted to Rs.3.00 crore in each case. Assistance for skill development programmes will be provided as per the prescribed rates.	
8	Coir Vikas Yojana-Umbrella Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	All Coir Production/processing units registered under Coir Board and having valid Udyam Registration Certificate.	All States and Union Territories	<p>Coir Vikas Yojana (CVY) is an Umbrella Scheme being implemented by Coir Board for the Development of Coir Industry all over the country. Objectives are as follows:-</p> <p>To enhance utilization of the raw material abundantly available in the country at economic levels of production. Coir Vikas Yojana (CVY) is an Umbrella Scheme being implemented by Coir Board for the Development of Coir Industry all over the country.</p> <ul style="list-style-type: none"> <li>• To increase income/returns to workers, entrepreneurs, exporters and other stake-holders of the industry.</li> <li>• Full utilization of the market potential of the products within the country and abroad and Industry related functional support services.</li> <li>• Development of improved equipments machinery, processes and new products.</li> <li>• Promoting large scale investment in Coir Industry.</li> <li>• Development of skilled manpower for Coir industry, empowerment of rural women and Employment Generation. • Welfare measures for coir workers.</li> </ul>	<p>Website:  <a href="http://coirboard.gov.in/">http://coirboard.gov.in/</a></p> <p>Information:  <a href="http://flipbookenglishschemebooklet.pdf">FlipbookEnglishSchemeBooklet.pdf</a>  <a href="http://msme.gov.in">msme.gov.in</a></p>

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						<ul style="list-style-type: none"> <li>To upgrade the coir industry through technological interventions and integration of various Digital Platforms.</li> </ul>	

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9	Procurement and Marketing Support (PMS) Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	Manufacturing/ Service Sectors MSEs having valid Udyam Registration (UR) Certificate.	All States and Union Territories	The scheme aims to promote new market access initiatives like organizing / participation in National / International Trade Fairs / Exhibitions / MSME Expo, etc. held across the country and to create awareness and educate the MSMEs about the 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 subjects / topics relevant for market access developments.	<p>Application Website: <a href="http://www.dcmsme.gov.in/">http://www.dcmsme.gov.in/</a></p> <p>Information: <a href="http://flipbookenglishschemebooklet.pdf">FlipbookEnglishSchemeBooklet.pdf</a> (<a href="http://msme.gov.in">msme.gov.in</a>)</p> <p>Guidelines: <a href="http://dcmsme.gov.in/OM%20&amp;%20PMS%20Scheme%20Guidelines.pdf">http://dcmsme.gov.in/OM%20&amp;%20PMS%20Scheme%20Guidelines.pdf</a></p>
10	International Cooperation (IC) Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	Ministry of MSME and organizations under the Ministry and State/Central Government Organizations/Institutions and Registered Industry/Enterprise Associations etc.	All States and Union Territories	The scheme aims to build Capacity of 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. The Scheme provides opportunities to MSMEs to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demand, emergence of new markets, etc.	<p>Info and Guidelines: <a href="https://msme.gov.in/sites/default/files/RevisedICScheme2021.PDF">https://msme.gov.in/sites/default/files/RevisedICScheme2021.PDF</a></p>



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11	National SC-ST Hub Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	Aspiring and Existing SC/ST Entrepreneurs	All States and Union Territories	<p>To provide professional support to Scheduled Caste and Scheduled Tribe 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. Key benefits: -</p> <p>25% subsidy on purchase of plant &amp; machinery/equipments or Rs. 25 lakh whichever is less.</p> <p>Marketing and mentoring support through participation in exhibitions and vendor development programmes.</p> <p>Reimbursement of fees charged for bank loan processing, testing services, membership of Export Promotion Council,</p> <p>membership in Govt. promoted eCommerce Portals, Single Point Registration Scheme of NSI.</p> <p>Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs to CPSEs.</p> <p>Free skill trainings and distribution of trade specific tool kits to trained candidates under the Skill Development programmes.</p>	<p>Info and Guidelines: <a href="https://www.scsthub.in/">https://www.scsthub.in/</a></p>

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12	A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	<p>Any agency/institution of Government of India/ State government or existing training centres under Ministries/Departments of Government of India/State Government, Industry Associations, Academic Institutions.</p> <p>Any not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs may be eligible to set up an LBI</p>	Pomegranate – Solapur and Grapes - Nashik	<p>To set up a network of Livelihood Business Incubators (LBIs), predominantly in the rural and underserved areas, to promote innovation and accelerate entrepreneurship for the following:</p> <p>Generate employment opportunities by facilitating formal, scalable micro-enterprise creation in the agro-rural sector.</p> <p>Skill, up-skill, re-skill unemployed, self-employed/ wage earners in new technologies in the agro-rural sector.</p> <p>Provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector</p> <p>Key Benefits are:</p> <p>Maximum of INR 1 crore. to Government agencies &amp; INR 75 lakh to Private agencies for procuring plant and machinery. Maximum of INR 1 crore. to Government and Private agencies as operational expenditure support towards manpower cost, running incubation and skill development programmers, etc.</p>	<p>Scheme Website:</p> <p><a href="https://aspire.msme.gov.in/ASPIRE/AFHome.aspx">https://aspire.msme.gov.in/ASPIRE/AFHome.aspx</a></p>

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13	KHADI GRAMODYOG VIKAS YOJANA - Umbrella Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	Khadi Institutions (KIs) registered with KVIC or State Khadi and Village Industries Boards (KVIBs) and Khadi artisans. The beneficiaries may be identified by KVIC, NGOs /KIs/VIs/KVIB's/ DIC's/FPOs etc. Age Group: 18-55 Years. Having valid Aadhar Card or any other Identity Card issued by Government. One person from one family is eligible for the assistance under KGVY. Persons who have availed benefits from other Govt. Schemes for the same/similar purpose is not eligible. Preference shall be given to the	All States and Union Territories	<p>Objectives of the scheme are: -</p> <p>To increase productivity and wages of Khadi Artisans and secure livelihood, to improve Infrastructure for Khadi Production, Increased Khadi Production, Sales and Employment, Development of Village Industries and increase number of rural artisans, To revive the traditional and inherent skills of rural artisans, To renovate and Modernize Sales Outlets, To promote Marketing and Exports</p> <p>Subsidy @ 35% on Prime Cost for Cotton/Muslin, Wool and Polyvastra and @ 20% on Prime Cost for Silk Khadi</p> <p>Khadi Institution is required to pay only 4% interest rate. The difference between the actual Interest charged by the Bank and 4% is borne by the KVIC as "Interest Subsidy".</p> <p>Individual workshed (20 Sq. mtrs): Rs. 1,20,000/- or 75% of the cost of workshed including toilet (90% for NER), whichever is less.</p> <p>Group workshed (10 Sq. mtrs per artisans): Rs.80,000 or 75% of the cost of the workshed including toilet (90% for NER), whichever is less.</p>	<p>Application Website: <a href="http://www.kviconline.gov.in/">http://www.kviconline.gov.in/</a></p>

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				people belonging to SCs/STs/Women / Unemployed Youth /BPL category etc.			
14	Tool Rooms and Technical Institutions - A Component of Infrastructure Development & Capacity Building	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	Industrial Units (focusing on MSME sector). The intake eligibility for the training programmes from school dropout to M. tech level.	All States and Union Territories	<p>Tool Room &amp; Technical Institutions are concentrated on an integrated Development of the relevant sector of industries to help MSME. Total 18 MSME Tool Rooms &amp; Technical institutions established PAN India serving in the relevant sector like General Engineering, foundry &amp; forging, electronics, fragrance, glass, sports good and footwear etc.</p> <p>18 Tool Rooms &amp; Technical Institutions (TRs &amp; TIs) under O/o DC (MSME), Ministry of MSME are concentrating on an integrated development of the related segments of industries by way of providing quality tools, trained personnel and consultancy in tooling and related areas, specific product groups like Foundry &amp; Forging, Electrical , Electronics, Fragrance &amp; Flavour, Glass, Sport Goods, and footwear etc. The Ministry has been investing periodically tougrade the TRs &amp; TIs by introducing new technologies such as 3D Printing, Glass Machining, CAD/ CAM, CNC machining for tooling, vacuum heat treatment, Robotics and Process Automation etc.</p>	<p>Guidelines:</p> <p><a href="https://www.investindia.gov.in/schemes-msmes-india/tool-rooms-and-technical-institutions-component-infrastructure-development#:~:text=Resources-Tool%20Rooms%20and%20Technical%20Institutions%20%2D%20A%20Component,Infrastructure%20Development%20%26%20Capacity%20Building%20scheme&amp;text=Interested%20and%20eligible%20parties%20can,Tool%20Room%20%26%20Technical%20institutions%20websites.">https://www.investindia.gov.in/schemes-msmes-india/tool-rooms-and-technical-institutions-component-infrastructure-development#:~:text=Resources-Tool%20Rooms%20and%20Technical%20Institutions%20%2D%20A%20Component,Infrastructure%20Development%20%26%20Capacity%20Building%20scheme&amp;text=Interested%20and%20eligible%20parties%20can,Tool%20Room%20%26%20Technical%20institutions%20websites.</a></p>

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15	MSME Champions Scheme	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Sustainable (ZED) Certification and avail related benefits/incentives.	All States and Union Territories)	<p>Ministry of MSME has been implementing Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS-TUS) for promoting competitiveness amongst Micro, Small and Medium Enterprises (MSMEs) by the way of wastage reduction through Lean Manufacturing, support for Design improvement, building awareness on Intellectual Property Rights, Zero Defect Zero Effect (ZED) Scheme, digitally empowerment of MSME through Digital MSME and to promote &amp; support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovation MSMEs through Incubation across India.</p> <p>MSME Champions scheme has been formulated through Standing Finance Committee (SFC) by merging all 6 components of erstwhile Technology Upgradation Scheme (TUS) for a period of 5 years i.e. 2021-22 to 2025-26. It is a Holistic Approach to unify, synergize and converge various schemes and Interventions with a single purpose. The end objective is to pick up clusters and enterprises and modernize their processes, reduce wastages, sharpen business competitiveness and facilitate their National and Global reach and excellence. There are 3 components under the new MSME Champions scheme, the details of which are as below:</p> <p>1) - MSME-Sustainable (ZED)</p>	<p>Website Link:</p> <p><a href="https://champions.gov.in/">https://champions.gov.in/</a></p>

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						2) – MSME-Innovative (for Incubation, IPR, Design) 3) - MSME-Competitive (Lean) Yet to be launched 3) - Digital MSME Yet to be launched	

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16	Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	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 and standard as on 01th November, 2016.	All States and Union Territories	<p>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.</p> <p>Promoter(s) may infuse this amount in MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.</p> <p>In a situation, where an outright loan is difficult, sub-debt with guarantee will provide the requisite financing to the MSME Units</p> <p>Promoter(s) of the MSMEs are given credit equal to 50% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.</p>	<p>Guidelines:</p> <p><a href="http://dcmsme.gov.in/CLCS_TUS_Scheme/Distressed-Assets-Fund/Scheme_Guidelines.aspx">http://dcmsme.gov.in/CLCS_TUS_Scheme/Distressed-Assets-Fund/Scheme_Guidelines.aspx</a></p>
17	SELF RELIANT INDIA (SRI) FUND Empowering MSMEs for Aatmanirbhar Bharat	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	Viable MSMEs with a positive growth trajectory	All States and Union Territories	<p>India has embarked upon the path of self-reliant economic growth for achieving its aspiration of becoming an economic superpower. Towards this end, one of the initiatives taken by the Government of India is the launch of the Self-Reliant India (SRI) Fund. The Fund structure is designed in a manner that it will leverage the strength of the private sector in providing growth capital to viable MSMEs having a definite growth plan.</p> <p>The Fund aims to provide capital support to the Daughter Funds for onward provision to MSMEs as growth capital, through equity, quasi-equity and debt to achieve the following:</p>	<p>Information:</p> <p><a href="http://flipbookenglishschemebooklet.pdf">FlipbookEnglishSchemeBooklet.pdf</a> (<a href="http://msme.gov.in">msme.gov.in</a>)</p>

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						<p>Supporting faster growth of MSME businesses, thereby igniting the economy &amp; creating several employment opportunities.</p> <p>Supporting enterprises which have the potential to graduate beyond the MSME bracket and become National/International champions.</p> <p>Supporting MSMEs which will help make India self-reliant by producing relevant technologies, goods and services.</p>	
18	Raising and Accelerating MSME Performance (RAMP)	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	<p>Individual MSMEs through State Government/Age ncies.</p> <p>RAMP scheme envisages to benefit more than 5.5 lakh MSMEs during the programme period (FY 2022-23 to 2026-27). The programme implementation will be through the State agencies.</p>	All States and Union Territories	<p>RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to market, finance and technology upgradation by enhancing the outreach of existing MoMSME schemes. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre- State collaboration. Objectives include:-</p> <p>Accelerating Centre- State collaboration in MSME promotion and development</p> <p>Enhancing effectiveness of existing MoMSME schemes for technology upgradation</p> <p>Strengthening Receivable Financing Market for MSMEs</p> <p>Enhancing effectiveness of Credit Guarantee Trust for Micro &amp; Small Enterprises (CGTMSE), and promoting guarantee for greening initiatives of MSEs, and women owned MSEs, reducing incidence of delayed payments to MSMEs</p>	<p>Information:</p> <p><a href="#">FlipbookEnglishSchemeBooklet.pdf (msme.gov.in)</a></p>



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19	Credit Linked Capital Subsidy for Technology Upgradation (CLCSS)	SIDBI and NABARD	Central	All MSME Units	All States and Union Territories	Facilitating technology upgradation by providing 15 per cent upfront capital subsidy (with effect from the 29th September 2005) to MSME units on institutional finance availed of by them for induction of well established and improved technologies in the specified sub-sectors / products approved under the scheme.	<a href="https://clcss.dcmsme.gov.in/">https://clcss.dcmsme.gov.in/</a>

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20	Financial Support to MSMEs in ZED Certification Scheme	National Monitoring and Implementing Unit(s) (NMIU), under the overall directions of DC (MSME)	Central	All MSME Units	All States and Union Territories	For developing an ecosystem for Zero Defect Manufacturing in MSMEs, promoting adaptation of Quality tools/systems and Energy Efficient manufacturing and developing professionals in the area of ZED manufacturing and certification.	<a href="https://dcmsme.gov.in/ZED-Guidelines-CLCS-TUS-2019-2020.pdf">https://dcmsme.gov.in/ZED-Guidelines-CLCS-TUS-2019-2020.pdf</a>

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21	Entrepreneurial and Managerial Development of SMEs through Incubators	Ministry of Micro, Small, and Medium Enterprises (MSMEs), Government of India.)	Central	All MSME Units	All States and Union Territories	The objective of the scheme scheme is to provide early-stage funding to nurture innovative business ideas that could be commercialised in a year.	<a href="https://www.dcmsme.gov.in/schemes/SUPPORTFOREMDTI.pdf">https://www.dcmsme.gov.in/schemes/SUPPORTFOREMDTI.pdf</a>
22	Industrial Promotion Subsidy (IPS)	Maharashtra Industrial Development Corporation (MIDC)	State	Expanding and new MSMEs	Maharashtra	<p>The eligible New / Expansion Micro, Small and Medium Manufacturing Enterprises, which are set up in different parts of the State, will be eligible for Industrial Promotion Subsidy (IPS), as per there taluka Categorization.</p> <p>Eligible Micro, Small &amp; Medium enterprises shall be offered Industrial Promotion Subsidy (IPS) on 100 % Gross State Goods &amp; Services Tax (SGST) payable by the unit on the first sale of eligible products billed and delivered within Maharashtra. The modalities for disbursement of incentives shall be as per the guidelines issued vide GR dated</p>	<p>Information Maharashtra Industrial policy:</p> <p><a href="#">Maitri Maharashtra Industry, Trade and Investment Facilitation (mahaonline.gov.in)</a></p>

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						12.06.2018, 20.12.2018 and 08.03.2019 and the guide lines issued from time to time.	
23	Interest Subsidy Incentive	Maharashtra Industrial Development Corporation (MIDC)	State	Expanding and new MSMEs in Maharashtra.	Maharashtra	<p>All eligible new Micro, Small and Medium Manufacturing Enterprises will be eligible for interest subsidy in respect of interest actually paid to the Banks and Public Financial Institutions (excluding unsecured loans, private loans / borrowings, loans from NBFCs etc.) for claim period, on the amount of term loans taken for acquisition of new Fixed Assets required for the project accepted by the implementing agency.</p> <p>The amount of interest subsidy will be calculated @ effective rate of interest, after deducting the interest subsidy receivable from any agency of the State Government or under any Govt. of India Scheme and the penal / compound interest or 5 % per annum, whichever is less. The quantum of interest subsidy payable to the eligible unit every year will not exceed the bills paid for electricity consumed during the relevant year.</p>	<p>Information Maharashtra Industrial policy:</p> <p><a href="http://mahaonline.gov.in">Maitri Maharashtra Industry, Trade and Investment Facilitation (mahaonline.gov.in)</a></p>

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24	Exemption from Electricity Duty	Maharashtra Industrial Development Corporation (MIDC)	State	Expanding and new MSMEs in Maharashtra	Maharashtra	All Eligible New Units in Group C, D, and D+ areas, No-Industry District(s), Aspirational Districts and Naxalism affected Area will be exempted from payment of Electricity Duty during applicable eligibility period. In Group A and B areas, only eligible 100% Export Oriented Units (EOUs), Information Technology Manufacturing Units and Bio-Technology Manufacturing units will also be exempted from payment of Electricity Duty for a period of 7 Years. Necessary Notification under the provisions of the Electricity Duty Act 1958 will be issued separately by the Energy Department.	Information Maharashtra Industrial policy: <a href="http://mahaonline.gov.in">Maitri Maharashtra Industry, Trade and Investment Facilitation (mahaonline.gov.in)</a>
25	Waiver of Stamp Duty	Maharashtra Industrial Development Corporation (MIDC)	State	Expanding and new MSMEs in Maharashtra	Maharashtra	New Units as well as Units undertaking Expansion/ Diversification will be exempted from payment of Stamp duty during the Investment period in Group C, D, D+ Talukas, No Industry Districts, Aspirational Districts and Naxalism affected areas for acquiring land (including assignment of lease rights and sale certificate) and for term loan purposes.	Information Maharashtra Industrial policy: <a href="http://mahaonline.gov.in">Maitri Maharashtra Industry, Trade and Investment Facilitation (mahaonline.gov.in)</a>
26	Power tariff Subsidy	Maharashtra Industrial Development Corporation (MIDC)	State	MSMEs in Maharashtra	Maharashtra	Eligible New Micro, Small and Medium Enterprises (MSME) and Small Industries will be eligible for power tariff subsidy. The subsidy will be to the tune of Rs 1/- per unit for the Units located in Vidarbha, Marathwada, North Maharashtra and the Districts of Raigad, Ratnagiri and Sindhudurg in Kokan Region, No Industry Districts, Naxalism Affected Areas and Aspirational Districts and Rs 0.50 per unit for the Units in other areas of the State for a period of 3 years from the date of	Information Maharashtra Industrial policy: <a href="http://mahaonline.gov.in">Maitri Maharashtra Industry, Trade and Investment Facilitation (mahaonline.gov.in)</a>

Sr. No.	Name of the Scheme	Implementing Department	Central / State Govt Scheme	Target Beneficiaries	Geography	Scheme Overview	Relevant Links
						commencement of commercial production, for the energy consumed and paid.	
27	Additional Incentives for Strengthening MSMEs	Maharashtra Industrial Development Corporation (MIDC)	State	Expanding and new MSMEs in Maharashtra.	Maharashtra	<p>Expansion projects of MSMEs and Small Industries will be eligible for following incentives:</p> <p>(i) 5% subsidy only on additional capital equipment acquired for Technology Up-gradation, subject to a maximum of Rs. 25 lakh</p> <p>(ii) 75 % subsidy on the expenses incurred on quality certification limited to Rs. 1 Lakh</p> <p>(iii) 25% subsidy on additional capital equipment acquired for cleaner production measures, limited to Rs. 5 Lakhs</p> <p>(iv) 75 % subsidy on the expenses incurred on patent registration limited to Rs.10 Lakh for the National patents and Rs. 20 lakh for the International patents</p> <p>(v) 75% of cost of water audit limited to Rs. 1.00 lakh</p> <p>(vi) 75% of cost of energy audit limited to Rs. 2.00 lakh</p> <p>(vii) 50% of the cost of Capital Equipment under the measures to conserve/recycle water, limited to Rs. 5 lakh</p>	<a href="https://maitri.mahonline.gov.in/PDF/Package%20Scheme%20of%20Incentives%20-%202019.pdf">https://maitri.mahonline.gov.in/PDF/Package%20Scheme%20of%20Incentives%20-%202019.pdf</a>
28	Skill development, employment and entrepreneurship	Maharashtra Tribal Development Department	State	STs of Maharashtra	Maharashtra	Prepare tribal candidates for various Entrepreneurship activities. Three training sessions are conducted every year for three and a half months. Delegation of the trainees and	<a href="https://mahaschemes.maharashtra.gov.in/en/tribal%20welfare%20department.html">https://mahaschemes.maharashtra.gov.in/en/tribal%20welfare%20department.html</a>

Sr. No.	Name of the Scheme	Implementing Department	Central / State Govt Scheme	Target Beneficiaries	Geography	Scheme Overview	Relevant Links
	p training center for tribal candidates					honours of expert lecturers are paid. Also, the trainees are given free set of 5 books.	
29	Direct Loan Scheme	Backward Classes Development Corporation	State	OBC Beneficiaries	Maharashtra	Provide loan for miscellaneous activities at minimum period and documents. Scheme is governed by State Government through share capital of the corporation. Rs.25,000 loan provide directly at ROI of 2% p.a and repayment period of 3 years	Concern District Office of the Corporation (Backward Classes Development Corporation)
30	Development of Fisheries Co-Operatives Societies	Department of Fisheries	State	MSMEs in Maharashtra engaged in Fishery related business	Maharashtra	Uplift the socioeconomic conditions and strengthen the Fisheries Co-operative Societies assistance is provided to Fisheries Co-operatives.	Regional Deputy Commissioner of Fisheries