MICRO, SMALL AND MEDIUM ENTERPRISES- Helps and assists to entrepreneurs' especially small businesses, Also Micro Businesses and Medium Businesses.

Small and medium-sized enterprises (SMEs) Division Schemes

• International Cooperation

Ministry of micro, small and medium enterprises	 Description The scheme covers the following activities: Deputation of MSME business delegations to other countries for exploring new areas of technology infusion/upgradation, facilitating joint ventures, improving markets for MSMEs products, foreign collaborations, etc. Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in India, in which there is international participation. Holding international conferences and seminars on topics and themes of interest to MSMEs.
 Eligibility State/Central Government Organizations Industry/Enterprise Associations and Registered Societies/Trusts and Organisations associated with promotion and development of MSMEs Benefits: 	 How To Apply A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Apply online, or applications can be sent for financial assistance in the prescribed form to the Director (International Cooperation), Ministry of MSME, Udyog Bhavan, New Delhi - 110 011

IC scheme provides financial assistance of up to 95% of airfare and space rent for entrepreneurs. Assistance is provided on the basis of size and type of the enterprise. It also provides assistance for common expenses of delegations like freight & insurance, local transport, secretarial/communication services, printing of common catalogues, etc.

• Assistance to Training Institutions (ATI)

EligibilityHow To ApplyAny State/Union Territory Government training institutions, NGOs and other development agencies can apply for assistance for creation or strengthening of infrastructure.How To ApplyA Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.Conduct training programmes under the scheme will have to enrol themselves with any of the three national level EDIs of the Ministry viz, NIESBUD, Noida; IIE Guwahati and ni-msme, Hyderabad.A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.State State S	Ministry of micro, small and medium enterprises	Description The assistance shall be provided to training institutions in the form of capital grant for
 Any State/Union Territory Government training institutions, NGOs and other development agencies can apply for assistance for creation or strengthening of infrastructure. Training institutions who wish to conduct training programmes under the scheme will have to enrol themselves with any of the three national level EDIs of the Ministry viz, NIESBUD, Noida; A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. 1. Organisations who wish to apply for assistance for creation or strengthening of infrastructure may send their applications to the Director (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi - 110 107. 2. Training institutions who wish to enrol for training programmes or persons who wish to enrol for training programmes under the scheme may visit http://msmetraining.gov.in/ 3. Approach any of the three EDIs mentioned above. 		creation/strengthening of infrastructure and support for conducting entrepreneurship
 training institutions, NGOs and other development agencies can apply for assistance for creation or strengthening of infrastructure. Training institutions who wish to conduct training programmes under the scheme will have to enrol themselves with any of the three national level EDIs of the Ministry viz, NIESBUD, Noida; Schemes. Schemes. Schemes. Schemes. Schemes. Schemes. Schemes. I. Organisations who wish to apply for assistance for creation or strengthening of infrastructure may send their applications to the Director (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi - 110 107. Training institutions who wish to enrol for training programmes or persons who wish to enrol for training programmes under the scheme may visit http://msmetraining.gov.in/ Approach any of the three EDIs mentioned above 	Eligibility	How To Apply
	training institutions, NGOs and other development agencies can apply for assistance for creation or strengthening of infrastructure.Training institutions who wish to conduct training programmes under the scheme will have to enrol themselves with any of the three national level EDIs of the Ministry viz, NIESBUD, Noida;	 Schemes. Organisations who wish to apply for assistance for creation or strengthening of infrastructure may send their applications to the Director (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi - 110 107. Training institutions who wish to conduct training programmes or persons who wish to enrol for training programmes under the scheme may visit http://msmetraining.gov.in/

Benefits:

Maximum assistance for creation or strengthening of infrastructure will be Rs.150 lakh on matching basis, not exceeding 50% of project cost. However, for the NorthEastern Region (including Sikkim), Andaman & Nicobar and Lakshadweep, maximum assistance on matching basis would be Rs.270 lakh or 90% of project cost, whichever is less. Maximum assistance per trainee per

hour for entrepreneurship development and skill development programmes is Rs.50 (Rs.60 for NER, A&N and Lakshadweep).

• Marketing Assistance

Ministry of micro, small and medium enterprises	 Description The assistance is provided for following activities: Organizing exhibitions abroad and participation in international exhibitions/trade fairs Co-sponsoring of exhibitions organized by other organizations/industry associations/agencies Organizing buyer-seller meets, intensive campaigns and marketing promotion
Eligibility	How To Apply
MSMEs, Industry Associations and other organizations related to MSME sector	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. The applications/proposals for seeking assistance under the scheme shall be submitted to the nearest office of the National Small Industries Corporation, with full details and justification.
Benefits:	

- 1. Financial assistance of up to 95% of the air-fare and space rent for entrepreneurs.
- 2. Assistance is provided on the basis of size and type of the enterprise.
- 3. Financial assistance for co-sponsoring would be limited to 40% of the net expenditure, subject to a maximum amount of Rs.5 lakh

Development Commissioner Ministry of Micro, Small & Medium Enterprises (DC-MSME) Schemes

• Credit Guarantee

Ministry of micro, small and medium	Description
enterprises	
	Ministry of Micro, Small and Medium Enterprises, GoI and Small Industries
	Development Bank of India (SIDBI), established a Trust named Credit Guarantee Fund
	Trust for Micro and Small Enterprises (CGTMSE) to implement Credit Guarantee Fund
	Scheme for Micro and Small Enterprises. The corpus of CGTMSE is being contributed
	by GoI and SIDBI.
Eligibility	How To Apply
Both existing and new enterprises are eligible to be covered under the scheme.	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	Candidates meeting the eligibility criteria may approach banks/financial institutions, which are eligible under the scheme, or scheduled commercial banks and select Regional Rural Banks.
Benefits:	
Collateral free loans up to a limit of Rs.50) lakh - for individual MSEs

• Credit Linked Capital Subsidy for Technology Up gradation

Ministry of micro, small and medium enterprises	Description
	Technology upgradation would ordinarily mean induction of state-of-the-art or near state-of-the-art technology. In the varying mosaic of technology obtaining in more than 7,500 products in Indian small scale sector, technology upgradation would mean a significant step up from the present technology level to a substantially higher one involving improved productivity, and/or improvement in the quality of products and/or improved environmental conditions including work environment for the unit. It includes installation of improved packaging techniques as well as anti-pollution measures and energy conservation machinery. Further, units in need of introducing facilities for inhouse testing and on-line quality control would qualify for assistance, as the same are a case of technology up-gradation.
Eligibility	How To Apply
Eligible beneficiaries include sole proprietorships, partnerships, co- operative societies, and private and	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
public limited companies in the SSI sector. Priority shall be given to woman entrepreneurs.	Candidates meeting the eligibility criteria may approach <i>all scheduled commercial bank</i> , <i>scheduled cooperative bank</i> [including urban cooperative bank co-opted by SIDBI under Technological Up gradation Fund (TUF)], Regional Rural Bank (RRB), State Financial Corporation (SFC) and North-Eastern Development Financial Institution (NEDFi).

Benefits:

The revised scheme aims at facilitating technology up gradation by providing 15% up-front capital subsidy to SSI units, including tiny, khadi, village and coir industrial units, on institutional finance, availed by them for induction of well established and improved technologies in specified sub-sectors/products approved under the scheme.

Revised CLCS has been amended as follows:

- 1. Ceiling on loans under the scheme has been raised from Rs.40 lakh to Rs.1 crore
- 2. Rate of subsidy has been enhanced from 12% to 15%.
- 3. Admissible capital subsidy is calculated with reference to purchase price of plant and machinery, instead of term loan

disbursed to the beneficiary unit.

- 4. Practice of categorization of SSI units in different slabs on the basis of their present investment for determining eligible subsidy has been done away with; and
- 5. Operation of the scheme has been extended up to 31st March, 2007. The above revisions/amendments are effective from September 29, 2005.

• ISO 9000/ISO 14001 Certification Reimbursement

Ministry of micro, small and medium enterprises	Description The process of economic liberalization and market reforms has opened up Indian SMEs
Reimbursement of expenses incurred for acquiring ISO9000/ISO- 14001certification	to global competition. In order to enhance the competitive strength of SME, the Government has introduced an incentive scheme for their technological up gradation/quality improvement and environment management. The scheme provides incentives to those SMEs/ancillary undertakings who have acquired ISO 9000/ISO 14001/HACCP certification. The scheme is enlarged so as to include reimbursement of expenses for acquiring ISO 14001 certification.
Eligibility	How To Apply
	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
Benefits.	To MSEs with their EM No. are required to submit their application, duly competed to their local Director, MSME-DI address give on the following website: dcmsme.gove.in

Benefits:

The scheme envisages reimbursement of charges for acquiring ISO-9000/ISO- 14001/HACCP certification to the extent of 75% of expenditure subject to a maximum of Rs.75,000 in each case.

• Micro & Small Enterprises Cluster Development Programme

Ministry of micro, small and medium enterprises	 Description The Ministry has adopted cluster development approach as a key strategy for enhancing productivity and competitiveness as well as capacity building of MSEs. and their collectives in the country. Clustering of units also enables the providers of various services to them, including banks and credit agencies, to provide them services more economically, thus reducing the costs and improving the availability of services for these enterprises. 1. To support sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills and quality, market access and access to capital. 2. To build the capacity of MSEs for common supportive action through the formation of self-help groups, consortia, up gradation of associations, etc. 3. To create/upgrade infrastructural facilities in the new/existing industrial areas/clusters of MSEs. 4. To set up common facility centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.)
Eligibility	How To Apply
Industrial associations/Consortia, Clusters	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	Contact to :
	 Only online applications are considered. 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. Or

	4. The proposals are to be approved by the Steering Committee of MSE-CDP.
Benefits:	
 Diagnostic Study Soft Intervention Setting up of Common Facility Cer Infrastructure Development (Up gr 	

• Micro Finance Programme

Ministry of micro, small and medium	Description
enterprises	
	The Union Government has launched a scheme of microfinance and tied up with the
	existing programme of SIDBI by way of contributing towards security deposits required
	from the MFIs/NGOs to get the loan from SIDBI. The scheme is being operated in the
	under-served States and under-served pockets/districts of other States
Eligibility	How To Apply
MFIs/NGOs	.A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	Contact to SIDBI

Benefits:

The government of India provide funds for microfinance programme to SIDBI, which is called 'Portfolio Risk Fund'(PRF). At present SIDBI takes fixed deposit equal to 10% of loan amount. The share of MFIs/NGOs is 2.5% of loan amount (i.e., 25% of security deposit) and balance 7.5% (i.e., 75% of security deposit) is adjusted from funds provided by the Government of India.

• MSME Market Development Assistance (MDA)

Ministry of micro, small and medium enterprises	Description
	As part of comprehensive policy package for MSMEs, MSME-MDA scheme has been announced with a view to increasing the participation of representatives of participating units. The provision of MSME-MDA scheme has been modified recently. MDA is offered in three forms as mentioned below:
	 Participation in the international exhibitions/fairs - For registered small & micro manufacturing enterprises with DI/DIC. Financial assistance for using Global Standards (GS1) in bar coding. Recognized importance of bar coding and avail financial assistance through Office of the DC (MSME).
	Purchase and Price Preference Policy - This is administered through Single Point Registration Scheme of NSIC. Under this scheme, the total no. of 358 items are reserved for exclusive purchase from MSME by the Central Government. Other facilities include tender documents free of cost, exemption from earnest money and security deposit and 15% price preference in Central Government purchases - for individual MSMEs.
Eligibility	How To Apply
Individual MSMEs & industry associations.	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to Office of the DC (MSME) through the concerned MSME-DIs.

Benefits:

The scheme offers funding up to 75% in respect of to and fro air fare for participation by MSME entrepreneurs in overseas fairs/trade delegations. The scheme also has provision of funding for producing publicity material (up to 25% of costs), sector specific studies (up to Rs.2 lakh) and for contesting anti-dumping cases (50% up to Rs.1 lakh) - for individual MSMEs & associations.

• National Awards (Individual MSEs)

Ministry of micro, small and medium	Description
enterprises	MSMEs have registered tremendous growth and progress in terms of quality of production, exports, innovation, product development and import substitution, very much beyond the expected objectives of the setting up of MSMEs. Entrepreneurial efforts have made it possible to produce a number of items, which were hitherto imported. In quite a few cases new variants so produced are having additional attributes over their original versions and are capable of solving a multitude of user problems. All this has become possible owing to the ambitious and visionary spirit of entrepreneurs of MSMEs. The MoMSME with a view to recognizing the efforts and contribution of MSMEs gives
	National Awards.
Eligibility	How To Apply
	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	Apply online, or applications can be sent for financial assistance in the prescribed form to the Director (International Cooperation), Ministry of MSME, Udyog Bhavan, New Delhi - 110 011

• Marketing Support/Assistance to MSMEs (Bar Code)

Ministry of micro, small and medium	Description
enterprises	To encourage MSEs to use bar-codes through reimbursement of registration fees.
Eligibility	How To Apply
The scheme is applicable to those MSEs with EM-II registration and registration with GS1 India for use of barcode.	 A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. On getting registration for use of barcode for products, (http://www.gs1india.org/), take the following steps for reimbursement of fee: Fill the prescribed application form for claiming reimbursement on bar code. The application form along with formats for supporting documents may be collected from the Director, MSME-DI, or can be downloaded from http://www.dcmsme.gov.in/ The filled-in application form with required documents is to be submitted to the office of MSME-DI. The address of MSME-DI is given on the website: www.dcmsme.gov.in/MSME-DO/DCmsmeaddress.html

Benefits:

Reimbursement of registration fee (one time and recurring for 3 years) for bar coding. Financial assistance for reimbursement of 75% of one-time registration fee (Under MSE-MDA) w.e.f. 1st January, 2002 and 75% of annual recurring fee for first three years (Under NMCP) w.e.f. 1st June, 2007 paid by MSEs to GS1 India for the use of bar coding.

Ministry of micro, small and medium	Description
enterprises	The purpose of the scheme is to enhance awareness among the MSMEs about Intellectual Property Rights, to take measures for protecting their ideas and business strategies. Effective utilisation of IPR tools by MSMEs would also assist them in technology up gradation and enhancing their competitiveness.
Eligibility	How To Apply
 Registered MSME units MSME organisations like industry associations, societies, cooperatives, firms, trusts, NGOs, institutions and universities with a track record of assisting MSMEs Competent agencies like consultancy organisations, research institutes, individual experts or agencies having sound technical and financial capabilities to conduct pilot studies with at least five years of experience Expert agencies - like TIFAC, Patent Facilitation Centres, NRDC, Indian Patent Office, Registrar of Trademarks, 	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to the nearest MSME-DI.

• Building Awareness on Intellectual Property Rights (IPR)

Funding support for

- 1. Conducting awareness/sensitization programmers on IPR (Applicants MSME organizations and expert agencies)
- 2. Conducting pilot studies for selected clusters/groups of industries (Applicants MSME organizations, competent agencies and expert agencies)
- 3. Funding support for conducting interactive seminars/workshops (Applicants MSME organizations and expert agencies)
- 4. Funding support for conducting specialised training on IPR (Applicants Expert agencies)
- 5. Funding support in the form of Grant on Patent/GI Registration (Applicants MSME units and MSME organizations)
- 6. Funding support for setting up IP Facilitation Centre (IPFC) for MSME (Applicants MSME organizations and IPR facilitating agencies)
- 7. Funding support for organizing interaction with international agencies (Applicants MSME organizations and IPR facilitating agencies)
- 8. GoI assistance of Rs.1 lakh per awareness programme
- 9. GoI assistance of Rs.2.5 lakh per pilot study
- 10. GoI assistance of Rs.2 lakh per programme of interactive seminar
- 11. GoI assistance of Rs.6 lakh per short term training programme and Rs.45 lakh per long term training programme 12. For registered Indian MSMEs, one-time financial support limited up to Rs.25,000 on grant of domestic patent and Rs.2 lakh for

foreign patent; for registering under Geographical Indications of Goods Act, one-time financial support limited up to Rs.1 lakh

- 12. A total financial support by GoI up to Rs.65 lakh each for establishing IPFCs which will include one-time grant of Rs.45 lakh and Rs.18 lakh as recurring expenses for 3 years, and Rs.2 lakh as miscellaneous charges .
- 13. Financial support by GoI up to Rs.5 lakh and Rs.7.50 per event for domestic interventions and international exchange programme respectively
- Lean Manufacturing Competitiveness for MSMEs

Ministry of micro, small and medium	Description
enterprisesTo enhance manufacturingcompetitiveness among MSMEsthrough LM techniquesEligibility	The scheme is intended for enhancing the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing (LM) techniques. How To Apply
The scheme is open to all manufacturing MSEs. The units should be registered with the DIC (EM-II) or with any other agency (professional body, association, A government agency, department, etc.). The units are required to form an MC, ideally of 10 units (minimum 6), by signing among themselves a Memorandum of Understanding (MoU) to participate in the scheme.	 A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to : To national monitoring and implementing unit Or A group of SMEs can apply for the scheme, hence either a recognised SPV can apply or a mini cluster can be formed by a group of 10 or more units. The SPV can apply to the National Monitoring and Implementing Unit (National Productivity Council for the Scheme) in the given format. The approval is given in two steps; first, the provisional approval and final approval is given once the criteria of the provisional approval are fulfilled.

Financial assistance for implementation of lean manufacturing techniques, primarily the cost of lean manufacturing consultant (80% by GoI and 20% by beneficiaries).

Lean manufacturing consultants (LMCs) will raise bills for services provided to SPV; SPV will pay the first instalment of 20% to the LMC and will get it reimbursed by the NMIU; funds will be transferred to the NMIU by GoI. The payment to LMC is given by SPV would be completely on milestone basis in 5 tranches of 20% each.

• Design Clinic for Design Expertise to MSMEs Manufacturing sector (DESIGN)

- 1. Funding support for 'Design Awareness' workshops & seminars
- 2. Funding support for implementing 'Design' projects
- 3. GoI contribution of Rs.60,000 per seminar and 75% subject to a maximum of Rs.3 lakh per workshop
- 4. 60% of the total approved project cost or Rs.9 lakh, whichever is less, in case of individual MSME or a group of not more than three MSME applicants
- 5. 60% of the total approved project cost or Rs.15 lakh, whichever is less, in case of a group of four or more MSME applicants
- 6. 40% to be contributed by the applicant MSME(s) in both cases
- Marketing Assistance & Technology Upgradation

Ministry of micro, small and medium	Description
enterprises To encourage MSMEs to adopt marketing techniques consistent with global market requirements	This is a GoI initiative for adoption of modern marketing techniques by MSMEs, consistent with the requirement of global markets. The scheme is divided into eight sub-components and GoI assistance are available in various proportions.
Eligibility	How To Apply
Any competent agency as mentioned in the EoI guidelines, MSMEs, industry	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this

Schemes.
For participation of MSMEs in state/district level trade fairs:
 SSC supported by the office of DC (MSME) will identify and approve the manufacturing MSME clusters/units for participating in state/district level local/exhibitions/trade fairs on the basis of responses received through MSME- DIs, industry associations, and NGOs Office of the DC-MSME will identify the MSME units for participating in this activity on the basis of the request received through the MSME-DIs, Industry Associations and NGOs To the local MSME-DI office To the Regional MSME-DI
ducting awareness on new packaging technologies (applicant as mentioned in EoI) packaging status and need for upgradation (gap analysis) (applicant as mentioned in EoI) for packaging requirement (pilot) (applicant as mentioned in EoI) ducting skill upgradation / development programmes for modern marketing techniques (applicant as ducting trade competition studies (applicant as mentioned in EoI)
1 1

- Funding support to MSMEs belonging to North-Eastern Region for participation in marketing events (for North –East Region MSMEs)
- Funding for participation of MSMEs in State/District level local exhibitions/trade fairs support (reimbursement) (Registered MSMEs)
- Funding support (in the form of re-imbursement) to MSMEs for adopting corporate governance practices (Registered MSMEs)
- Funding support for setting up of marketing hubs
- Re-imbursement to ISO 18000/ISO 22000/ISO 27000 certification for MSMEs
- GoI assistance of Rs.0.50 lakh per programme (GoI:unit :: 80:20) per awareness programme
- GoI assistance of Rs.10 lakh (GoI:unit :: 80:20) for cluster based study on packaging.
- GoI assistance of Rs.9 lakh (GoI:unit :: 80:20) for a group of 10 units towards unit based interventions for packaging requirements in clusters

- GoI assistance of Rs.6 lakh (GoI: unit :: 80:20) per cluster for skill upgradation programmes
- GoI assistance of Rs.8 lakh (GoI:unit :: 80:20) per trade competition study
- Re-imbursement up to Rs.75,000 per unit (North–East) for space charge, to and fro and transport charges
- The total r-eimbursement up to Rs.30,000 per unit for SC/ST/woman/physically handicapped entrepreneurs, and Rs.20,000 per person for other MSME units for participation in state and district level trade fairs
- Re-imbursement up to 50% of total expenditure subject to maximum of Rs.45,000 per MSME for adopting corporate government practices
- Funding support of Rs.30 lakh (GoI) for marketing hubs, plus Rs.5 lakh (GoI) for furniture, IT, etc., and recurring expenses of Rs.15 lakh (80% GoI, 20% private units) for 2 years
- One time re-imbursement of expenditure to the extent of 75% subject to a maximum of Rs.1 lakh in each case for acquiring ISO certification
- Technology and Quality Upgradation Support to MSMEs

Ministry of micro, small and medium enterprises To promote use of EETs among manufacturing MSEs, to reduce cost of production and ensure clean development mechanism	Description The scheme advocates the use of energy efficient technologies (EETs) in manufacturing units so as to reduce the cost of production and adopt clean development mechanism.
 Eligibility Expert organisations like PCRA, BEE, TERI, IITs, NITs, etc. State Government agencies like MITCON, GEDA, etc. Cluster/industry based associations of MSMEs 	 How To Apply A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to : Obtain product certification from national standardization bodies (like BIS and BEE) or international product certifications (CE, UL,ANSI, etc.)

٠	NGOs and technical institutions	2. For reimbursement of fees, to MSME-DI concerned, along with required documents.
Benefi	its:	
1.	1	ers for energy efficiency/clean development and related technologies (Applicant – for DPRs by expert agencies as mentioned in the EoI; for energy audits, DPRs and EET iations or MSMEs)
2.	Implementation of energy efficien SIDBI)	at technologies in MSME units (Applicant - registered MSME unit, to be implemented by
3.	. Setting up of Carbon Credit Aggregation Centres (associations, technical institutions and ESCOs)	
4.		
5.		
6.		
7.		
8.	1 0	by Government of India, balance amount to be funded through the loan from s; minimum contribution, as required by the funding agency, to be made by the MSME
9.	75% of the actual expenditure, sub	bject to a maximum Rs.15 lakh for establishing Carbon CreditAccreditation Centres
10.	•	SME towards licensing of products to national/international standards; maximum GoI s.1.5 lakh for obtaining product licensing/marking to national standards and Rs.2 lakh for ng to international standards

National Small Industries Corporation (NSIC) Schemes

• Performance and Credit Rating

Ministry of micro, small and medium enterprises	Description
The scheme is combination of credit and performance factors including	This scheme seeks to establish an independent, trusted third party opinion on capabilities and credit-worthiness of MSEs, and makes credit available at attractive interest rates. It endeavors to enable MSMEs gain recognition in global trade, ensure prompt sanctions of

operations, finance, business and management risk, allowing uniform rating scale for all empanelled rating agencies. MSEs have the liberty to choose from the empanelled Rating Agencies.The fee structure is turn-over based. Partial reimbursement of rating fee may be obtained through NSIC.	credit from banks and financial institutions, subsidized rating fee structure for MSEs facilitates vendors/buyers in capability and capacity assessment of MSEs enables the MSEs to ascertain the strengths and weaknesses of their existing operations and take corrective measures.
Eligibility	How To Apply
Any enterprise registered in India as a micro or small enterprise is eligible to apply.	 A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to : To nearest NSIC branch of the chosen/empanelled rating agency Or Through empanelled rating agencies: CARE, CRISIL, India Ratings, ICRA, ONICRA, SMERA, Dun & Bradstreet (D&B), SMERA.
Benefits: Re-imbursement	
More than Rs.200 lakh Above Rs.50 to 200 lakh Above Rs.50 to 200 lakh	75% of the fee or Rs.25,000 (whichever is less) 75% of the fee or Rs.40,000 (whichever is less) 75% of the fee or Rs.30,000 (whichever is less) 75% of the fee or Rs.30,000 (whichever is less)
	75% of the fee or Rs.40,000 (whichever is less) 75% of the fee or Rs.25,000 (whichever is less)

Bank Credit Facilitation •

Ministry of micro, small and medium	Description
enterprises Cost-free credit support to MSMEs from banks to upgrade their competence	To meet the credit requirements of MSME units NSIC has entered into a Memorandum of Understanding with various nationalised and private sector banks. Through syndication with these banks, NSIC arranges for credit support (fund or non-fund based limits) from banks without any cost to MSMEs.Furthermore, MSMEs can upgrade their competence in terms of business and technologies by getting rated through independent, renowned and professional rating agencies empanelled with NSIC. MSEs which get rated under NSIC-Performance and Credit Rating scheme have the liberty to get rated by any one of the rating agencies of their preference. It also invariably increases their creditability in business and helps them in getting timely credit from banks at liberal rates of interest
Eligibility	How To Apply
Micro, Small and Medium Entrepreneurs.	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
Benefits:	Please visit NSIC website to download the loan application forms for Bank Credit Facilitation.

Benefus:

All documentation pertaining to completion and submission of the credit proposal to banks shall be undertaken by NSIC, thereby saving cost and time to the MSME.

• Raw Material Assistance

Ministry of micro, small and medium enterprises	Description
-	The scheme aims at helping MSEs by way of financing the purchase of raw material
	(both indigenous & imported). This gives an opportunity to MSEs to focus better on manufacturing quality products
Eligibility	How To Apply
Entrepreneurs	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	Contact to regional & branch offices of NSIC.
Benefits:	

. Financial assistance for procurement of raw material up to 90 days

2. MSEs helped to avail economics of purchases like bulk purchase, cash discount, etc.

3. All the procedures, documentation & an issue of letter of credit in case of imports taken care of.

• Single Point Registration

Ministry of micro, small and medium enterprises	Description
	The government is the single largest buyer of a variety of goods. With a view to increasing the share of purchases from MSEs, the Government Stores Purchase Programme was launched. NSIC registers MSEs under Single Point Registration Scheme (SPRS) for participation in Government purchases.
Eligibility	How To Apply
MSEs which are registered with the	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this

Director of Industries (DI)/District	Schemes.
Industries Centre (DIC) as	
manufacturing/service enterprises or	
having acknowledgement of	
Entrepreneurs Memorandum (EM Part-	
II) are eligible for registration with	
NSIC under its SPRS.	
MSEs which have already commenced	
their commercial production but not	
completed one year of existence can be	
issued with Provisional Registration	
Certificate under SPRS with monitory	
limit of Rs.5 lakh, which shall be valid	
for a period of one year only from the	
date of issue after levying the	
registration fee and obtaining the	
requisite documents.	

- Issue of tender sets free of cost
- Exemption from payment of Earnest Money Deposit (EMD)
- Tender participating MSEs quoting price within the price band of L1+15% allowed to supply a portion up to 20% of a requirement by bringing down their price to L1 price where L1 is on-MSEs.
- Every Central Ministry/Department/PSU shall set an annual goal of minimum 20% of total annual purchases of products or services produced or rendered by MSEs; out of the mandatory 20% procurement from MSEs, 4% is earmarked for units owned by Schedule Castes/Schedule Tribes.
- In addition to the above, 358 items also reserved for exclusive purchase from MSE sector

• Infomediary Services

Ministry of micro, small and medium enterprises	Description
One-stop one-window bouquet of aids providing information on business, technology and finance	Information is becoming almost vital. With increase in competition and the melting away of international boundaries, demand for information is reaching new heights. NSIC is offering Infomediary Services which is a one-stop, one-window bouquet of aids that will provide information on business, technology and finance, and also exhibit core competencies of Indian SMEs. The corporation is offering services through its MSME Global Mart www.msmemart.com; which is a Business to Business (B2B) and Business to Customer (B2C) compliant web portal. Services are available through annual membership.
Eligibility	How To Apply
Entrepreneurs	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	To Technology Informadiary Sevices and Data Centre (TISDC) National Small Industries Corporation Ltd. , NSIC Bhavan, Okhla Industrial Estate. New Delhi-110020

Benefits:

Platinum membership

A member who joins both B2B and B2C portals, will get unlimited access to all B2B and B2C features and is allowed to upload images of 10 products.

- 1. Joining fee of Rs.10,000 + service tax for one year
- 2. Renewal charges of Rs.10,000 + service tax
- 3. For international customers, US\$ 250 for one year

Gold membership

- 1. A member who joins only B2B or B2C portal will be allowed the features of any one portal, whichever is opted for, and allowed to upload images of 10 products.
- 2. Joining fee of Rs.5,000 + service tax for one year
- 3. Renewal charges of Rs.5,000 + service tax for one year
- 4. For international customers, US\$ 125 for one year

Basic member

Free, with limited access for B2B portal only

• Exhibition cum Marketing Development Business Park

Ministry of micro, small and medium enterprises	Description
Covered space with provision of exhibition space and office space	The need of growing corporate and business entrepreneurs for establishment of their operations in an extraordinary - business environment are increasing. To cater to these needs, an Exhibition-Cum-Marketing Development Business Park, a five storied building, having a covered area of 1,50,000 sq. ft. with the provision of exhibition space on the ground floor and office space on the upper floors have been constructed at NSIC-TSC Complex, ECIL Post, Hyderabad spread over a sprawling area of 8 acres
Eligibility	How To Apply
Corporate and business entrepreneurs	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	Contact to NSIC
Benefits:	1

- 1. Aesthetics of building by providing ACP, structural glassing, fountains, etc.
- 2. 100% power back-up facility
- 3. Large column free space in office areas
- 4. Conference hall with a seating capacity of 100 persons
- 5. Exhibition hall of 18,000 sq. ft.
- 6. Food court
- 7. Earthquake resistant structure
- 8. Polished granite flooring in all common areas
- 9. Two atriums for ventilation and natural lighting
- 10. CCTV for security surveillance
- 11. PAsystem
- 12. Modern fire-fighting technology
- 13. Pleasing lush green landscape all around the building
- 14. Rain water harvesting
- 15. Wide approach road for hassle-free traffic movement
- 16. Wide corridors inside the building
- IT Incubator

Ministry of micro, small and medium	Description
enterprises	Emerging technological and knowledge-based ventures seek to nurture of ideas from
Supportive environment for fostering and developing business ideas into	professionals for which one needs to go beyond the traditional venture capital activity. Such entrepreneurial ideas have to be fostered and developed in a supportive
viable business propositions, and for encouraging commercialization of R&D outputs	environment before they become attractive for venture capital. Incubation centres fulfil this need.
	The scheme is meant for creating sustainable entrepreneurship development in the area of ICT especially among first generation entrepreneurs, nurturing the innovative ideas into commercially viable business propositions, encouraging commercialization of R&D

	outputs into commercial ventures.
	Also, the scheme harnesses the expertise of NSIC in extending hand- holding of start-up companies to become successful MSEs. Networking between R&D and industry is part of the endeavour, particularly with respect to target beneficiaries. For utilisation of the space and infrastructure of NSIC-TBI, the prospective entrepreneur shall pay a monthly licence fee to NSIC. In addition to the licence fee, business center, telephone and internet charges are also payable on actuals. Expert services like marketing, legal, accountancy are also chargeable.
Eligibility	How To Apply
Persons who would like to become an entrepreneur or founded an enterprise; groups of researchers' nearby universities who are partially financed by an industrial partner-in-charge and who develop products adapted to this partner's needs; students or ideally potential employees of start-ups, who are in need of some practical training in the industry; people who have established credibility in the industry and would subsequently like to start product development on their own are eligible to apply.	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Project Manager - NSIC TBI-Okhla, NTSC Premises Okhla Industrial Estate, New Delhi - 110020 Tel: 011-26926513 E-mail: itincubator@nsic.co.in
Investors who financially commit themselves to researchers' groups as well as to the start-ups at the incubator; clients and sales partners who are interested in cooperation with researchers' groups and start-ups at the incubator; industrial enterprises,	

- Ready to move in built-up space, standard computer hardware facilities, access to software library, internet and business centre facilities
- Preliminary level training/counselling, facilitation of fine tuning the business plans, specialised training, mentoring services, market exposure
- Advanced level facilitation of seed finance/venture capital, market survey, support in legal formalities, documentation support, maturity level
- Sourcing of business partners, J.V./technology transfer, legal and statutory formalities for launch of enterprise, selection process

• Exhibition Grounds, New Delhi

Ministry of micro, small and medium enterprises	Description
State-of-the-art exhibition complex in Delhi, well connected with all amenities, conference halls and parking space	To showcase competencies of small scale industries and to capture market opportunities NSIC has constructed its own state-of-the-art Exhibition Complex adjacent to its corporate office. The Exhibition Complex is strategically located and has lush green surroundings in the posh South Delhi area which enjoys good connectivity from the international airport, New Delhi railway station and commercial places like the Connaught Place and Nehru Place. Some of the best hotels happen to be in close vicinity.

Eligibility	How To Apply
Entrepreneurs	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
	Contact to Dy. General Manager, NSIC
Benefits:	
• 1,500 sq. mtrs. of fully air-c	1
• 16,000 sq. mtrs.of open space with hard standing base	
Facility of cafeteria including open theatre	
• Separate entry and exit gates.	
• Ample parking space to accommodate more than 1,000 cars.	
• 500 KV Auninterrupted power supply through DG set	

- 500 KVAuninterrupted power supply through DG set
- 24 hours water supply
- Facility available for conferences and business meetings
- Software Technology and Business Parks

Ministry of micro, small and medium enterprises	Description
To provide space to MSMEs for software development, though not registered with STPI, to reduce gestation period, in Chennai and New Delhi	NSIC has established Software Technology-cum-Business Parks in New Delhi and Chennai for providing space to small and medium enterprises in software development and to IT/ITES/MSME units not registered with STPI or units that are falling under the overall definition of MSME. Units other than MSME such as banks/PSUs/financial institutions, corporate sector would also be considered for allotment.
Eligibility	How To Apply
	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this

Schemes.
Officer In-charge, NSIC-STBP Complex,
Okhla Industrial Estate, New
Delhi - 110 020

Facilities available: Built-up space in modules/hall having areas varying from 400 sq. ft. to 4,000 sq. ft. This enables units to commence their operations with minimum gestation period.

Instant power connections are available as also 100% power back-up.

Speed data link: High-speed data communication facility through satellite connection is available. The member units can avail 64 kbps to 2 Mbps dedicated leased channels. TCP/IP connections are available.

Each member will be provided with one telephone line for a business promotion.

ARI Division Scheme

• Prime Minister Employment Generation Programme (PMEGP)

Ministry of micro, small and medium enterprises	Description
Provides subsidy, implemented by KVIC through identified banks, only for new projects	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. The Government subsidy under the scheme is routed by KVIC through the identified banks for eventual distribution to the beneficiaries/entrepreneurs into their bank accounts.

Eligibility	How To Apply
Any individual above 18 years of age can apply. The beneficiary must have passed at least VIII standards for projects costing above Rs.10 lakh in the manufacturing sector, and above Rs.5 lakh in the business/service sector. Only new projects are considered for sanction under PMEGP. SHGs (including those belonging to BPL, provided that they have not availed benefits under any other scheme), institutions registered under Societies Registration Act, 1860; Production Co-operative Societies and Charitable Trusts are also eligible. Existing units (under PMRY, REGP or any other scheme of Government of India or State Government) and units that have already availed Government subsidy under any other scheme of The government of India or State Government are not eligible.	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of the respective states (for DICs) will give advertisements locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries desirous of establishing the enterprise/starting of service units under PMEGP.
Domofita	

The maximum cost of the project/unit admissible in manufacturing sector is Rs.25 lakh and in business/service sector is Rs.10 lakh. Levels of funding under PMEGP:

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of subsidy (of project cost)
Area (location of project/unit)		UrbanRural
General category	10%	15%25%
Special (including SC/ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.)	05%	25%35%

• Janshree Bima Yojana for Khadi Artisans

Ministry of micro, small and medium enterprises Insurance cover to khadi artisans for natural death due to accident and loss of both eyes and both limbs, plus a scholarship up to 12th standard for two children	Description In order to provide insurance cover to khadi artisans, a scheme of group insurance in the name of Khadi Karigar Janshree BimaYojana (JBY) was launched. This scheme was formulated by KVIC in association with the Life Insurance Corporation of India (LIC).
Eligibility Khadi Karigar (spinners and weavers) aged between 18 years and 59 years and below, or marginally above the poverty line	 How To Apply A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to : Nominee of the deceased Khadi Karigar to Department of LIC of India through the Khadi institution under which the deceased was a member.

Benefits:

- 1. For death due to: (1) natural causes Rs.20,000; and (2) accident Rs.50,000
- 2. For permanent disability (loss of two eyes or two limbs) Rs.50,000.
- 3. For partial disability (loss of one eye or one limb) Rs.25,000.
- 4. Free add-on benefit: Scholarship of Rs.300 per quarter for children of Khadi

• Rejuvenation, Modernisation and Technology Upgradation of Coir Industry (REMOT)

Ministry of micro, small and medium enterprises	Description
Credit linked subsidy for setting up of coir units with project cost plus one cycle of working capital (up to 25% of the project cost and not to be considered for subsidy)	This is a credit linked subsidy scheme for setting up of coir units with project cost up to Rs.10 lakh plus one cycle of working capital which shall not exceed 25% of the project cost. Working capital will not be considered for subsidy.
Eligibility	How To Apply
Any individual above 18 years of age with Indian citizenship can apply.	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.
There will be no income ceiling for assistance for setting up of the project under REMOT scheme.	Contact to : To Coir Board field offices through DIC Or
Assistance under the scheme is only available for projects for the production of coir fibre/yarn/products, etc., coming under the coir sector.	Coir Project Offices, Panchayati Raj institutions and the nodal agencies approved by the Board for this purpose.
Assistance will be made available to individuals, companies, SHGs, NGOs, institutions registered under Societies Registration Act 1860, production cooperative societies, joint liability groups and charitable trusts. The SC/ST, women, NER and Andaman and Nicobar Islands and Lakshadweep beneficiaries will be given priority.	
Benefits:	

The funding pattern of the scheme is Bank loan/Credit role - 55% Government Grant (margin money – subsidy) - 40% Beneficiaries contribution - 5%

• Skill Upgradation & Quality improvement and Mahila Coir Yojana

Ministry of micro, small and medium enterprises Skill training to develop coir industry, and provision of spinning equipment to women to empower them	 Description The scheme is for training the personnel for the cadres of supervisors/instructors/ artisans to meet the requirement of skilled manpower for the development of coir industry. Transfer of technology to non-traditional areas through the development of the skill of coir workers is also a provision of the scheme. Training programmes and EDPs (Entrepreneurship Development Programmes) are conducted by the Coir Board through its regional training centres. Mahila Coir Yojana (MCY), in particular, aims at women empowerment through the provision of spinning equipment at subsidised rates after appropriate skill development training.
Eligibility	How To Apply
All micro, small and medium exporters, with FoB turnover of less than Rs.2 crore worth coir and coir products in the previous year and micro, small & medium entrepreneurs of coir and coir products, registered with the Coir Board would be eligible for assistance under the scheme, provided they have not	 A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Approach to : By responding to Regional Extension Centre's announcement Selection of trainees for in-house training at NCT&DC will be made by inviting applications through advertisements in print and electronic media and through

availed the facility from any other	recommendation from the authorities of the coir producing States. Selection of trainees
source for the same purpose or	for training programmes conducted at Regional Extension Centres will be made by the
participated three times in the same	officer-in-charge of the centre through sponsoring of candidates by trade associations,
exhibition to the same destination, with	unit owners, Industries Department, NGOs, cooperatives, etc.
government assistance.	

The training programme is for two months duration and a monthly stipend of Rs.750 is now provided to the trainees. The honorarium for the trainer is limited to Rs.5,000 per month. An amount of Rs.250 per head per month is provided as financial assistance to the training sponsoring agency to meet the operational cost.

Under MCY, the Coir Board provides 75% cost of motorized rates/motorized traditional rates as the one-time subsidy, subject to a ceiling of Rs.7,500 in the case of motorized rates and Rs.3,200 for motorized traditional rates.

• Development of Production Infrastructure (DPI)

Ministry of micro, small and medium enterprises	Description
Provides modern infrastructure to production units leading to improved productivity, quality and employment opportunities	Coir Board is implementing the plan scheme 'Development of Production Infrastructure' with the objective of providing modern infrastructure facilities to coir production units, resulting in improvement of productivity and quality and also in the creation of employment opportunities especially for women in the rural areas.
Eligibility	How To Apply
All new coir processing units registered with Coir Board under Coir Industry (Registration) Rules, 2008, and registered with the DIC of the	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to General Manager, DIC of the respective area.
respective region of the entire coir	

sector of the country with project cost
exceeding Rs.5 lakh each is eligible for
assistance under the scheme.

Under the DPI scheme, the Coir Board provides financial assistance to the coir production units @ 25% of the cost of equipment subject to a maximum of Rs.6 lakh for setting up of a delivering unit, Rs.4 lakh for the automatic spinning unit, and Rs.5 lakh for others including coir pith. For a composite or multiple units the maximum the ceiling of financial assistance is Rs.9 lakh. The scheme also provides for extending financial assistance up to Rs.2 lakh for modernization/renovation of the existing units.

• Programme for promotion of Village Industry Cluster - Rural Industry Service Centre (RISC) for Khadi and Village Industry

Ministry of micro, small and medium enterprises	Description
To provide infrastructure support and services to local units to upgrade production capacity and skills, and	RISC is the Common Facility Unit which aims to provide infrastructural support and necessary services to local units to upgrade their production capacity, skill up gradation and market promotion.
market promotion	RISC must cover one of the following services:
	 Provide testing facilities by establishing a laboratory to ensure quality of the products. Provide improved machinery/equipment to be utilized as common utility facilities by nearby units/artisans to enhance production capacity or value the addition of the product. Provide attractive and appropriate packaging facilities and machineries to local untis/artisans for better marketing of their products.

Eligibility	How To Apply
Farmers, individual entrepreneurs, NGOs, cooperatives, groups of unorganised and organised sector which include Self- Help Groups (SHGs), rural youth, etc.	 A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to : To KHADI & VILLAGE INDUSTRIES COMMISSION Address "Gramodaya", 3, Irla Road, Vile Parle (West), Mumbai, PIN-400 056. Maharashtra, India. Gram KHADI GRAM Visit to KVIC Website to apply online

Maximum of Rs.25 lakh with entrepreneurs contribution of 25% releases will be made by the Commission in 3 equal installments after the institution utilizes its own proportionate contribution of sanctioned amount of the project.

- 1. Skill upgradation & training and/ or product catalogue institution should acquire the required training for staff operation of project/prepare product catalogue, etc., from own contribution. Maximum 10% of project cost
- 2. Pre- operative & post-commissioning expenses: Institution should make expenditure towards cost of preparation of project report, etc., contingency, conveyance, miscellaneous expenditure, etc., from own contribution. Maximum 5% of project cost
- 3. Building/infrastructure (implementing agency should have own land, in case of implementing agency having its own readily available building, the cost would be restricted to 15% of project cost) subject to evaluation by appropriate authority. Maximum 15% of project cost
- 4. Plant & machinery for manufacturing and or testing facilities and packaging (cost of machinery is to be released to machinery manufacturer/supplier having proper registration as per the agreement, with sales tax number affiliation to Association/Federation .Minimum 50% of project cost
- 5. Raw material/new design, product Diversification, etc.) Maximum 25% of project cost

• Welfare Measures Scheme (Coir workers)

Ministry of micro, small and medium	Description
enterprises	
Accident insurance providing financial compensation to the disabled/nominee	The Coir Board is implementing the plan scheme 'Welfare Measures-Coir Workers Group Personal Accident Insurance' scheme for providing financial compensation to deceased/disabled coir worker/nominee. The entire insurance premium is paid by the Coir Board to the insurance company selected by calling quotations. The financial compensation is provided by the insurance company to the disabled coir workers or nominee of the disabled or deceased coir workers
Eligibility-	How To Apply
Coir workers aged 18 years and above engaged in the industry (no upper age limit) are covered under the insurance scheme. The disabled coir worker or nominee of the disabled/deceased coir worker can apply for the claim. Considering the welfare of the women who form the majority of the group proposed, the accident in their case will include death and disablement arising out of and traceable to sterilisation and consequent complications, arising out of pregnancy, childbirth, caesarean hysterectomy, removal of the breast as well as murder and rape, etc.	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. In the event of an eligible admissible claim, the claim form should be submitted through the offices of Coir Board authorised for the purpose within the time limit fixed by disabled coir worker or a nominee of the disabled/deceased coir worker.

Benefits:

Compensations payable under the scheme are given below.

- 1. Accident death: Rs.50,000
- 2. Permanent total disability: Rs.50,000
- 3. Permanent partial disability: Rs.25,000
- 4. Provision for finger cut: Depending upon the finger and limited to applicable percentages of capital sum insured.