



**MSME - Development & Facilitation Office,  
Ahmedabad**  
**Ministry of MSME, Govt. of India**

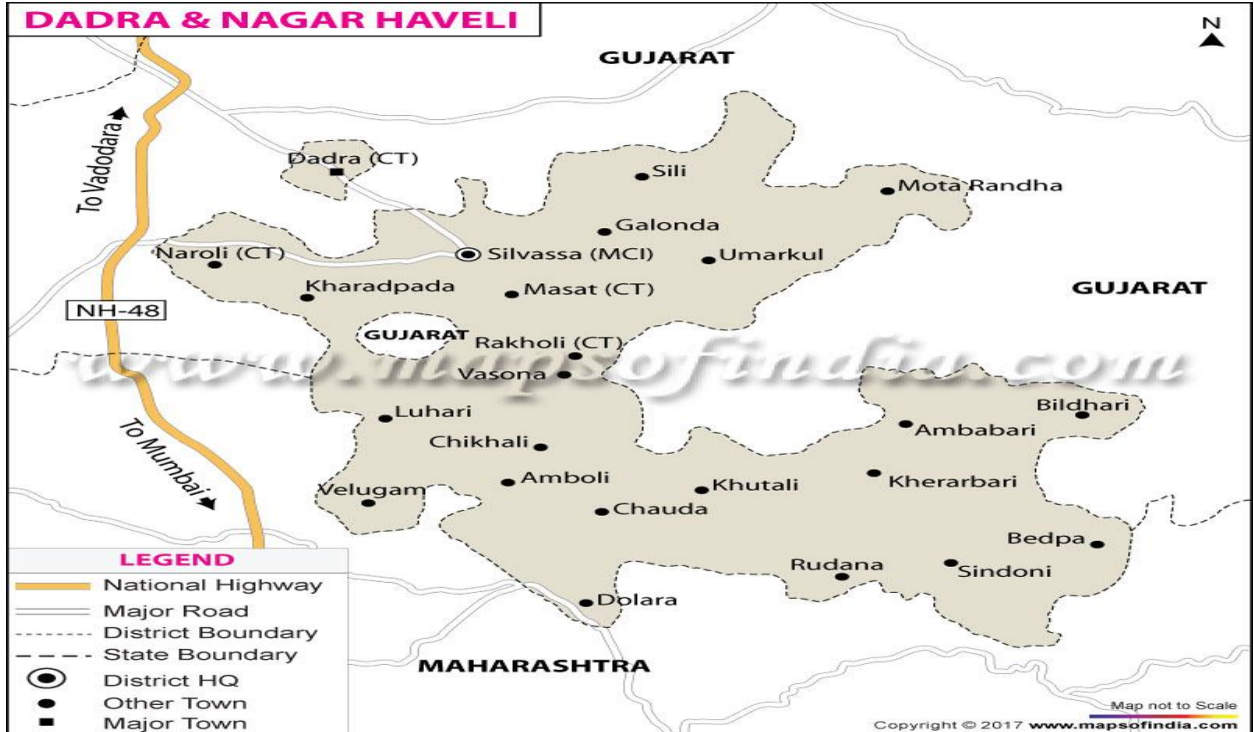


**MSME HANDBOOK**  
**2025-26**

# JURISDICTION MAPS OF MSME-DFO, AHMEDABAD,



Source: Maps of India

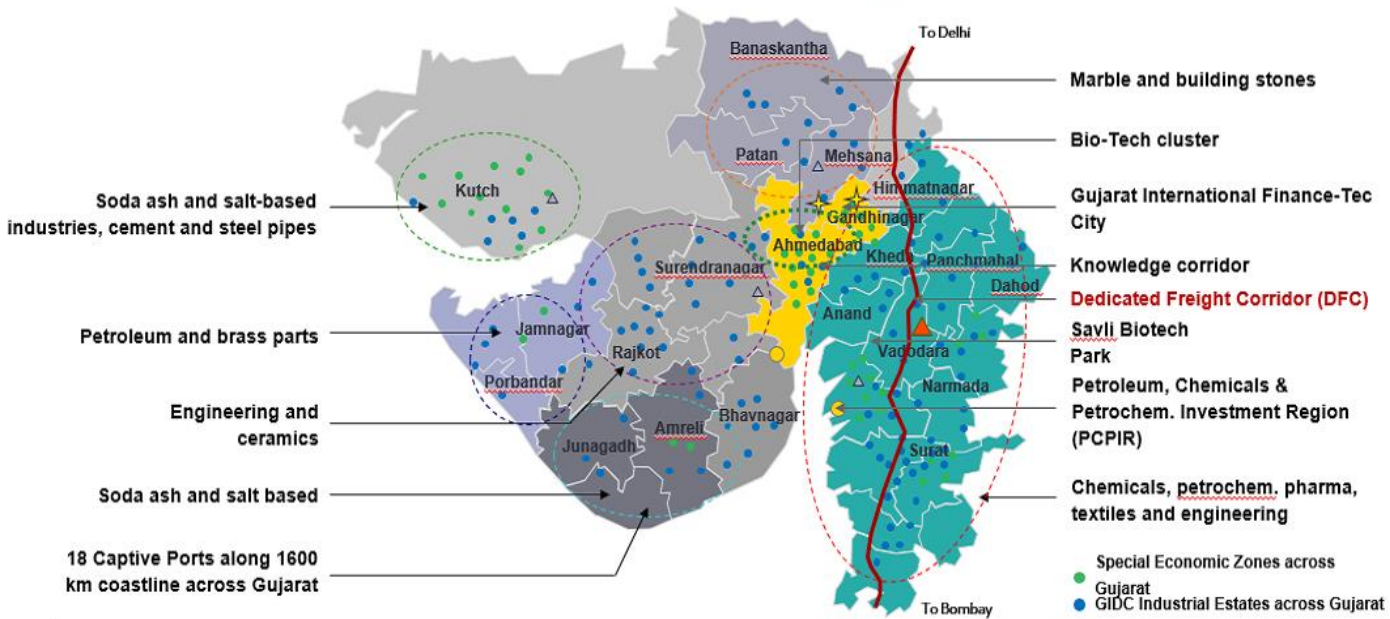


Source: Maps of India

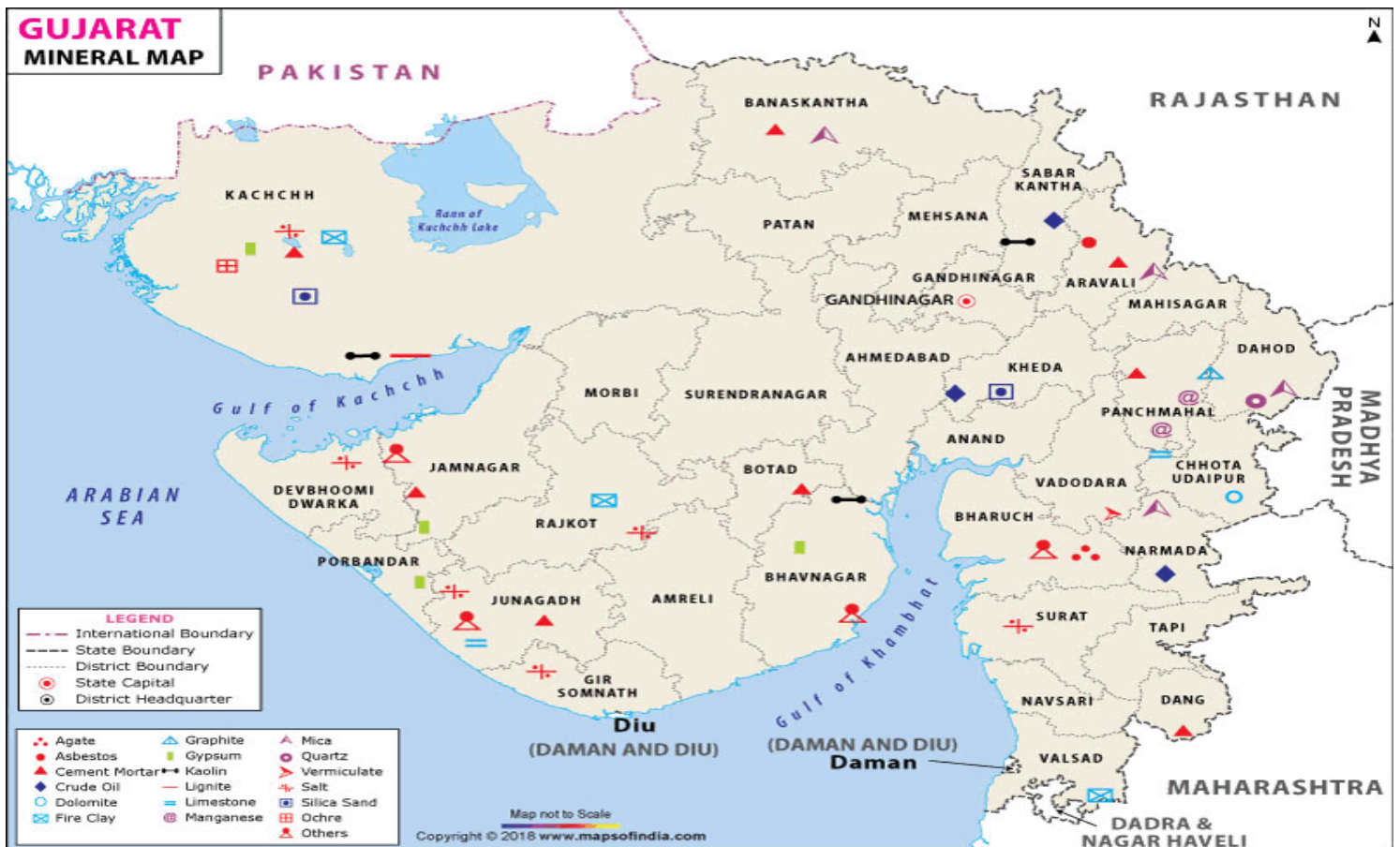
# GIDC Industrial Estates & Clusters



## 239 GIDC Estates across Gujarat



Source: GIDC, Gujarat



Source: Department of Geological & Mining, Govt. of Gujarat

## **FOREWORD**

The Micro, Small and Medium Enterprises (MSME) sector has been recognized as an engine of growth all over the world. In India, MSMEs play a pivotal role in the overall growth of economy. Share of MSME Gross Value Added (GVA) in All India Gross Domestic Product is about 30.1%. The share of export of specified MSME related products to All India exports during 2024-25 was 45.79%.

Government of India is providing various incentives to the MSME sector through different schemes like PMEGP, PMFME, MSE-CDP, PMS, ZED etc. Similarly, Government of Gujarat has also notified various benefits/schemes under its different policies like Assistance of Capital Investment Subsidy, Assistance of Interest Subsidy, Assistance for Quality Certification, Assistance for Technology Acquisition etc. and NSIC and KVIC schemes are providing support to entrepreneur.

A need was felt to prepare a handbook of consolidated information of schemes available for the MSMEs. This MSME-Handbook has been prepared by compiling a brief about various schemes and other necessary compliances. I hope this booklet would be useful for both the existing and prospective entrepreneurs.

I appreciate the efforts made by Shri S.D. Ramavat, Assistant Director (E/I) in compilation and preparation of the Hand Book for MSMEs of 2025-26.



**Pradeep Ojha**  
Joint Director & HoO

Place: Ahmedabad  
Date: 24.06.2025

## Table of Contents

Section No.	Topic	Page No.
1.	MSME Ecosystem in Gujarat	1
	Self-Employment and MSME	2-3
	Some Trending Projects	4-5
	Format of the Project Report	6-7
2.	Udyam (MSME) Registration	8
	Registration/Licenses applicable for Enterprises	9-10
3.	Prime Minister Employment Generation Programme (PMEGP)	11
	MSME Innovative Scheme	12
	Procurement and Marketing Support (PMS)	13
	International Cooperation (IC) Scheme	14
	MSEs Cluster Development Programme (MSE-CDP)	15
	SFURTI (Scheme of Fund for regeneration of traditional Industries)	16
	Public Procurement Policy for MSE	17
	Credit Guarantee Fund Trust Scheme for MSEs	18
	MSME Sustainable (ZED) Certification	19
	MSME Competitive (Lean) Scheme	20
	Schemes for Enterprises owned by SC-ST Entrepreneurs	21-22
	PM Vishwakarma Scheme	23-24
4.	Schemes of NSIC	25-26
	Schemes of KVIC	27
	Schemes of Government of Gujarat	28-32
5.	Startup Ecosystem, Government Support & Incentives	33-34
6.	E-Commerce Portals	35
	GeM (Government e-Market Place)	36-38
	MSME Sambandh Portal (Marketing to CPSUs)	39
	How to Export	40-41
7.	Delayed Payment to MSEs, related provisions and process	42-44
8.	MSME Champions Portal	45
9.	Child Labour Act Provision	46
10.	Whom to Contact and for What	47-48
11.	MSME Development & Facilitation Office, Ahmedabad	49

***Disclaimer: "The contents of this document are for information only. For any reference or legal purpose, please refer the original notifications issued by the concerned department."***

## **MSME Ecosystem in Gujarat**

Gujarat, one of India's most industrially advanced states, boasts a thriving ecosystem for Micro, Small, and Medium Enterprises (MSMEs). Known for its entrepreneurial spirit and business-friendly policies, the state has consistently positioned itself as a national leader in MSME development. The MSME sector in Gujarat not only plays a pivotal role in driving the state's economic growth but also significantly contributes to employment generation, exports, and inclusive industrialization.

In Gujarat, as on 18.06.2025, total number of MSMEs registered under the Udyam Registration portal is 25,35,932. Out of which 24,77,891 are Micro, 53,801 are small and 4,240 are of medium category.

In year 2024-25, the total merchandise export from Gujarat is Rs. 13.5 Lakh crore, which is about 30% of the overall merchandise export of the country. Major items of export from Gujarat are cut and polished diamonds, Petroleum products, Organic and inorganic chemicals, Fertilizers, Plastic raw materials, Cotton textiles and fabrics, Ready-made garments and home textiles, Groundnuts, Processed food products and snacks, Pharmaceuticals, Auto parts, Pumps, valves, and engineering goods, Marine products etc. In Gujarat, Ahmedabad city is one of the major service exporting cities in the country.

Followings are some major products manufactured in different districts of Gujarat:

<b>Name of the Products</b>	<b>District</b>
Cut and polished diamonds	Surat, Ahmedabad
Agriculture Implements	Rajkot, Bhavnagar
Pharmaceutical Products	Ahmedabad, Vadodara, Ankleshwar, Bharuch
Dairy Products	Anand, Mehsana, Banaskantha
Cotton textiles and fabrics	Ahmedabad, Surat, Bhavnagar
Auto Components	Rajkot, Ahmedabad, Jamnagar
Fertilizers, Plastic raw materials	Bharuch, Vadodara, Gandhinagar, Gandhidham
Mustard/ Vegetable Oil	Rajkot, Junagadh, Bhavnagar
Organic and inorganic chemicals	Ankleshwar, Vapi,
Stainless Steel Utensils	Surendranagar, Rajkot, Ahmedabad, Bhavnagar
Ready-made garments and home textiles	Ahmedabad, Surat, Gandhinagar, Rajkot
Automobile	Ahmedabad, Mehsana, Rajkot, Bhavnagar, Kutch
Pumps, valves, and engineering goods	Rajkot, Ahmedabad, Vadodara, Surat, Bhavnagar
Processed food products and snacks	Ahmedabad, Bhavnagar, Anand
Marine products	Gir Somnath, Porbandar, Bhavnagar
Groundnuts	Junagadh, Rajkot, Jamnagar

The State Government of Gujarat has also shown its commitment to create a progressive business environment. The state offers a wide range of fiscal and policy incentives for MSMEs under following notified policy:

- Gujarat Industrial policy-2020

## स्वरोजगार/Self Employment

### 1. स्वरोजगार कैसे आरंभ किया जा सकता है?

स्वरोजगार का अर्थ है अपनी मेहनत और कौशल से खुद का व्यवसाय या सेवा शुरू करके आय अर्जित करना। आप अपनी रुचि के अनुरूप किसी भी प्रकार के सूक्ष्म, लघु, एवं मध्यम कारोबार को शुरू कर सकते हैं।

### 2. सूक्ष्म (Micro), लघु (Small), एवं मध्यम (Medium) उद्यम क्या है ?

Type of Enterprise	Investment in Plant and Machinery or Equipment (In Rupees)	Annual Turnover (In Rupees)
Micro Enterprise	Up to 2.5 Crore	Up to 10 Crores
Small Enterprise	Up to 25 Crores	Up to 100 Crores
Medium Enterprise	Up to 125 Crores	Up to 500 Crores

MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES NOTIFICATION S.O. 2119(E) dated 26<sup>th</sup> June, 2020 & 1364(E) dated 21<sup>st</sup> March, 2025.

### 3. क्या यह जरूरी है की स्वरोजगार के लिए केवल विनिर्माण (Manufacturing) पर ही ध्यान दिया जाए?

यह आवश्यक नहीं है की स्वरोजगार के लिए केवल विनिर्माण पर ही ध्यान दिया जाए। आप चाहे तो उद्यम से संबंधित कोई सेवा या व्यापार क्षेत्र में भी शुरू कर सकते हैं।

### 4. स्वरोजगार के लिए किस प्रकार का कारोबार किया जाए?

किसी भी कारोबार को चुनने से पहले नीचे दिए गए प्रमुख विषयों पर ध्यान देना होगा:

- किस क्षेत्र में आपकी रुचि ज्यादा है वह निश्चय करें ?
- उद्यम का स्थल निश्चय करें ?
- उद्यम स्थल के आसपास बाजार की संभावना एवं उपभोक्ताओं की जरूरतें जाने ?
- आपके उद्यम स्थल पर किस प्रकार की सुविधाएं उपलब्ध है ?
- आपके पास कितनी पूंजी उपलब्ध है ?

इनके अलावा और कई मुद्दे हैं जो आपको आपके पसंद का उद्यम चयन करने के लिए एक महत्वपूर्ण भूमिका निभाते हैं। इनमें कुशल श्रमशक्ति, कच्चा माल, प्रौद्योगिकी आदि की सुलभ उपलब्धता शामिल है।

### 5. उद्योग का चयन करने में कौन सहायता करता है?

एमएसएमई – विकास कार्यालय, अहमदाबाद एवं उसका शाखा कार्यालय सिलवासा और राजकोट औद्योगिक संभावना सर्वेक्षण एवं उत्पाद से जुड़े विशेष बाजार अध्ययन के आधार पर कारोबार या उद्योग का चयन करने में आपकी मदद करते हैं। राज्य के सभी जिला MSME केंद्र भी आपकी रुचि एवं क्षमता के अनुरूप उद्योग की पहचान करने में सहायता करते हैं।

6. **कारोबार की पहचान कैसे करें?**  
इसके लिए अपने संभावित उत्पाद अथवा सेवा बाजार का पता करने के लिए प्रारम्भिक अध्ययन इस तरह से करें की उसमें माल या सामग्री की खपत एवं उपलब्धता की स्थिति व रुख का पता चल सके । यदि मांग व पूर्ति में अंतर है तो समझ लीजिए की आपके काम का भविष्य उज्ज्वल है।
7. **बाजार की संभावनाओं के बारे में सूचना कहा से मिलती है?**  
विभिन्न मर्दों की बाजार सर्वेक्षण रिपोर्ट एवं विशेष क्षेत्र की औद्योगिक संभावना सर्वेक्षणों से मद या उत्पाद विशेष की बाजार संभावना के बारे में जानकारी मिल सकती है । उद्योग एवं व्यापार संघ तथा एमएसएमई प्रक्रिया – सह उत्पाद विकास केंद्र जैसे विशेषज्ञता प्राप्त संस्थान भी इस तरह की जानकारी उपलब्ध कराते हैं
8. **बाजार की संभावनाओं का पता कैसे चलता है?**  
संभावित उत्पाद या सेवा की पूरी जानकारी हासिल कर और उसके बारे में प्रारम्भिक अध्ययन कर भावी उद्यमी उस उपतड़ या सेवा के बाजार की संभावना का पता लगा सकते हैं। इसके लिए वे स्थानीय मांग, राज्य या देश के अंदर मांग की स्थिति, निर्यात बाजार और उत्पाद ( या उत्पादों) एवं सेवा ( या सेवाओं) के भविष्य की संभावनाओं का आंकलन करते हैं। आवश्यकता के अनुरूप वे थोक व खुदरा बिक्री के बाजारों में दौरा कर तहत उपभोक्ताओं की राय जानकार भी जानकार की बाजार की संभावना के बारे में बिल्कुल सही जानकारी हासिल कर सकते हैं।
9. **क्या ऐसी कोई एजेंसी है जो बाजार की संभावनाओं के बारे में जानकारी दे?**  
एमएसएमई – विकास कार्यालय, अहमदाबाद एवं उनका शाखा कार्यालय, सिलवासा, और राजकोट और राज्य सरकार की अन्य एजेंसीया जैसे जिला उद्योग केंद्र व राज्य औद्योगिक विकास निगम से आप बाजार की संभावनाओं के बारे में मार्गदर्शन ले सकते हैं। इन एजेंसियों की मदद से आप सर्वेक्षण एवं बाजार – आंकलन के सहारे मांग एवं पूर्ति के बीच का अंतर पता कर सकते हैं।
10. **उद्यम कहा स्थापित किया जा सकता है?**  
अपना उद्यम आप ऐसे निर्दिष्ट ( Notified) औद्योगिक क्षेत्र में लगाव जहा आधारभूत सुविधाएं उपलब्ध हो और जो आपके उत्पाद की आवश्यकता के अनुरूप बाजार के समीप होते हो। यह स्थानीय नगरपालिका के नियमों एवं कारोबार या कार्यालय की प्रकृति के अनुरूप किसी अन्य क्षेत्र में भी स्थापित किया जा सकता है।
11. **उद्यम की स्थापना के लिए किन किन चीजों की आवश्यकता पड़ती है?**  
एक उद्यम की स्थापना के लिए निम्नलिखित चीजों की आवश्यकता होती है :  
भूमि, भवन या शेड, कच्चा माल, कुशल श्रम शक्ति, मशीनरी व उपकरण, बिजली व पानी, पूंजी आदि ।
12. **क्या गैर-तकनीकी एवं बिना अनुभव वाले उद्यमियों के लिए कोई उपयुक्त परियोजना है?**  
अनेक ऐसी परियोजनाएं हैं जो गैर-तकनीकी एवं अनुभवहीन उद्यमियों के लिए बेहद उपयुक्त हैं। इसके लिए कुशल श्रम शक्ति व तकनीकी कर्मचारी की आवश्यकता के अनुरूप जुटाए जा सकते हैं। उद्यमी यदि चाहे तो इसके लिए वे विशेष अल्पकालीन प्रशिक्षण कार्यक्रम में भी शामिल हो सकते हैं। एमएसएमई – विकास कार्यालय, अहमदाबाद व शाखा सिलवासा और राजकोट, जिला उद्योग केंद्र, राष्ट्रीय लघु उद्योग निगम (एन. एस. आई.सी. ) आदि पहली पीढ़ी के उद्यमियों को गहन परामर्श व प्रशिक्षण सहायता प्रदान करते हैं।

## New Industrial Possibilities

Name of Project
-----------------

Name of Project
-----------------

### Food Processing & Agro Based Industries in Junagadh, Dahod, Narmada, Kheda, Anand, Mahisagar Districts

1.	Surgical Dressings Manufacturing
2.	Cattle-Feed
3.	Poultry Egg Production
4.	Spices Processing
5.	Dehydration of Onion/Garlic
6.	Flour Mills
7.	Besan Mill
8.	Castor Oil Mills
9.	Sugar Mills

10	Fruit Canning
11	Rice Mill
12	Oil Mill
13	Pickles
14	Pulse Mill
15	Sugar Mills
16	Paper Mill/Printing Press
17	Fruit Juices & Squashes
18	Dhana Dal

### Mineral based Industries in Kutch, Morbi, Banaskantha Districts

1.	Stone Crushing
2.	Bricks
3.	Quarry Stone
4.	Mining, Querying & Grinding of Lignite

5.	Off Shore Extraction of Petroleum
6.	On Shore Extraction of Petroleum
7.	Off Shore Extraction of Natural gas
8.	Mining of Aluminium ores

### Live Stock based industries in Junagadh, Gir Somnath, Mehsana, Patan Districts

1.	Bone Mill
2.	Tannery Industry
3.	Poultry Farm
4.	Leather Footwear

5.	Leather Decorative Items
6.	Toys and Handicrafts from horns
7.	Wall Works
8.	Dairy

### Forest based Industries in Narmada, Dahod, Junagadh, Sabar Kantha, Dang, Aravalli Districts

1.	Saw Mill
2.	Wooden Furniture
3.	Handicrafts
4.	Herbal Plantation

5.	Wooden tools
6.	Plywood Chests
7.	Mosaic Tiles
8.	Emery Powder

### Plastic based Industries in Bhavnagar, Bharuch, Vadodara Districts

1.	PVC Doors & Windows
2.	Storage Water Tank
3.	Injection Moulded Items
4.	LDPE / HDPE Film Bags
5.	PVC Reinforced Suction Pipe
6.	Polyphene Bags
7.	Plastic Toys

8.	Surgical and Industrial Gloves
9.	Electrical & Electronics Accessories Parts
10.	Fishing Nets
11.	Nylone Monofilament Yarn
12.	Rigid Polyethene Pipes

### Potentials areas for service industry in Gujarat

1.	Xerox Centre
2.	Computer Job Work & Training Centre
3.	Cyber Café, Network, E-mail Service, Internet Service
4.	Mobile Phone Service
5.	Courier Service
6.	Automobile Spares, Service and Repairs

7.	Video Library
8.	Circulating Library
9.	Coaching Classes
10.	Beauty Parlors
11.	Computerized Wheel Balancing
12.	Repairing of Electrical & Electronic equipments
13.	Steel Fabrication
14.	Electric Motor Repairing

### Demand Based Industries in Gujarat

1.	Tyre retreading
2.	Exercise Notebook
3.	Corrugated paper Boxes
4.	PVC Conduit Pipes
5.	Voltage Stabilizer
6.	Sprayers and Dusters
7.	Readymade Garments

8.	Cold Storage
9.	Harvester
10.	Dusters
11.	Cultivator
12.	Cutting Machines
13.	Tractor
14.	Light Agricultural Machinery

### ANCILLARY DEVELOPMENT in Gujarat

1.	Aluminum Pipe Fittings
2.	Agriculture Machine & equipment
3.	Electric Motors 5 HP to 25 HP
4.	Nut Bolt MS to 24 with nut and washer
5.	Hardware & Sanitary Fittings
6.	Pipes of Rubber
7.	Nuts of Metal Manufacturing

8.	Oil Seeds
9.	R. C. C. Bricks Manufacturing
10.	Rope Manufacturing
11.	Electronics Component various types
12.	V.Belt/Weigher Belts
13.	Wooden Paper Box for packing
14.	Stationery items Manufacturing

**This list is not exhaustive and entrepreneurs are advised to consult experts/conduct detailed study of the items before venturing into a project.**

## Format of the Project Report

Proper planning is necessary for any new project or enterprise. A detailed project report provides the detailed plan for the project. The report is useful to the entrepreneur for planning & implementing the project. This is essential for obtaining finance & other clearances for the project. In fact, the project report gives a detailed insight of the *Techno – Economic Viability* of the project. Model project reports of different products are available on the following websites:

<https://udyamimitra.in/page/project-reports>

<https://www.dcmsme.gov.in/publications/pmryprof/pjseries.html>

Project report generally prepared to cover the following:

<b>1</b>	<b>INTRODUCTION</b>			
<b>2</b>	<b>MARKET POTENTIAL</b>			
<b>3</b>	<b>PRODUCTION CAPACITY/ANNUM</b>			
<b>4</b>	<b>PROCESS OF MANUFACTURING</b>			
<b>5</b>	<b>FIXED CAPITAL</b> i) Land & Building(Own/Rented) = ii) Machinery & Equipment with cost			
	S.No	Name of Machine	Qty	Cost(In Rs)
			Total	
	iii) Pre-operative Expenses =			
	<b>Total Fixed Capital (i+ii+iii) =</b>			
<b>6</b>	<b>WORKING CAPITAL(PER MONTH)</b>			
	i)	SALARY & WAGES/MONTH		
	ii)	RAW MATERIAL/MONTH	=	
	iii)	UTILITIES/MONTH (Power, Water, Fuel)	=	
	iv)	OTHER CONTINGENT EXPENSES/MONTH (Transport, Packaging, Postage, Stationery, Advertisement & Publicity, Insurance & Taxes, Repair & maintenance, Internet & Other Miscellaneous Expenses)	=	
		Working Capital/Month (i+ii+iii+iv)	=	
		Working Capital for 3 Months	=	

<b>7</b>	<b>TOTAL CAPITAL INVESTMENT</b> (Total Fixed Capital+ Working Capital for 3 Month)	=	
<b>8</b>	<b>MARGIN MONEY (Own Contribution)</b> In PMEGP 10% - General Category 5% - Special Category		
<b>9</b>	<b>FINANCIAL ANALYSIS</b>		
	A) COST OF PRODUCTION/ANNUM - Depreciation on machinery & equipment @10% - Depreciation on Office Equipment @ 20% - Total Recurring Expenses/Year - Interest on Total Capital Investment @9%	= = = =	
	B) TURNOVER/ANNUM	=	
	C) PROFIT/ANNUM(BEFORE TAXES) (A-B)	=	
	D) NET PROFIT RATIO = $\frac{\text{Profit/Annum} \times 100}{\text{Turnover/Annum}}$		
	E) RATE OF RETURN ( <b>&gt;18%</b> ) $\frac{\text{Profit/Annum} \times 100}{\text{Total Capital Investment}}$	=	
	F) FIXED COST/ANNUM -Depreciation on machinery & equipment @ 10% -Depreciation on Office Furniture @ 25% -Interest on Total Capital Investment @ 11% -40% Salaries & Wages -40% Other Contingent Expenses & Utilities	= = = = =	Total
	G) BREAK EVEN POINT <b>(Preferably 30 – 60%)</b> $\frac{\text{Fixed Cost/Annum} \times 100}{\text{Fixed Cost/Annum} + \text{Profit/Annum}}$	=	
<b>10</b>	<b>ADDRESS OF MACHINERY , EQUIPMENT &amp; RAW MATERIAL SUPPLIER</b>		

## उद्यम पंजीकरण / Udyam Registration

उद्यम पंजीकरण MSME क्षेत्र को मिलने वाले सभी लाभों जैसे भारत सरकार की स्कीमों, बैंक से लोन लेने, हरियाणा सरकार की स्कीमों, लाइसेंस अथवा अप्रूवल लेने के लिये एक आवश्यक दस्तावेज है।

भारत सरकार, सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय द्वारा दिनांक 01.07.2020 से MSME की परिभाषा को संशोधित करते हुए Udyam Registration की शुरुआत की गई है। अब सभी उत्पादकों एवं सेवा क्षेत्र के उद्यमों के साथ-साथ, सभी खुदरा और थोक व्यापारी भी उद्यम पंजीकरण पोर्टल पर अपने उद्यम को MSME के रूप में पंजीकृत कर सकते हैं।

MSME (उद्यम) पंजीकरण पूर्णतः ऑनलाइन, पेपर रहित एवं फ्री है इसे आप नीचे दिए वेबपोर्टल पर जाकर कर स्वयं सकते हैं:

<https://udyamregistration.gov.in>

### **उद्यम पंजीकरण के लाभ:**

- MSME (उद्यम) पंजीकरण एक स्थाई पंजीकरण है एवं किसी भी उद्यम की पहचान है,
- भारत सरकार एवं राज्य सरकार की MSME क्षेत्र की सभी स्कीमों का लाभ लेने के लिए आवश्यक है,
- बैंकों से प्राथमिकता वाले क्षेत्र को ऋण के लिए पात्र बनाता है,
- लोन या बैंकिंग से सम्बंधित किसी भी स्कीम का लाभ लेने के लिए आवश्यक है,
- MSME Act, 2006 के अंतर्गत भुगतान में देरी से सम्बंधित प्रावधानों का लाभ लेने के लिए,
- सरकार द्वारा प्रदान की जाने वाली सब्सिडी एवं सहायता प्राप्त करने के लिए,
- सरकार द्वारा की जाने वाली खरीद में सूक्ष्म एवं लघु उद्यमों को प्रदान किये जाने वाली प्राथमिकता का लाभ लेने के लिए,
- MSME क्षेत्र को मिलने वाले अन्य लाभ लेने के लिए आवश्यक है।

### **उद्यम पंजीकरण की मुख्य विशेषताएं:**

- कोई भी उद्यम अपना उद्यम पंजीकरण स्वयं ऑनलाइन कर सकता है,
- उद्यम पंजीकरण की प्रक्रिया पूर्णतः डिजीटलीकृत तथा कागजरहित है किसी भी दस्तावेज को अपलोड करने की कोई आवश्यकता नहीं है,
- पंजीकरण की प्रक्रिया पूर्णतया निशुल्क है इसके लिए किसी को कोई लागत या शुल्क का भुगतान नहीं करना है,
- पंजीकरण के दौरान दी गयी जानकारी स्व-घोषणा पर आधारित है,
- पंजीकरण की प्रक्रिया पूरी होने पर "उद्यम पंजीकरण प्रमाणपत्र" नामक ई-प्रमाण पत्र ऑनलाइन जारी किया जाता है।

## Registration and Licences applicable for Enterprises

Details of various registration/licenses and documentation applicable for enterprises in Gujarat are available on the following website:

Some important Registration/Licenses are as below:

S. No.	Name of the Registration/Licence	Applicability
1.	Change of Land Use (CLU) from Town and Country Planning Department	<ul style="list-style-type: none"> <li>Change of Land Use (CLU) is required when the existing use of the land proposed for the plant is different and it is located within the Controlled Area notified by the Government. Details of Controlled Areas notified in Gujarat are available on the following website: <a href="https://townplanning.gujarat.gov.in/">https://townplanning.gujarat.gov.in/</a></li> <li>For CLU, apply online with necessary documents and scrutiny fee of Rs. 10 per square meter on the website: <a href="https://townplanning.gujarat.gov.in/">https://townplanning.gujarat.gov.in/</a></li> </ul>
2.	Registration, Grant of factory license, it's renewal and amendment under the Factories Act, 1948 & Approval of factory building plan and permission to construct/extend or take into use any building as a factory under the Factories Act, 1948	<p>As per Factories Act 1948, Factory license and approval of factory building plan is applicable in following conditions:</p> <ul style="list-style-type: none"> <li>whereon <b>Ten</b> or more workers are working, or were working on any day of the preceding twelve months, and manufacturing process is being carried on with the aid of power, or</li> <li>whereon <b>Twenty</b> or more workers are working, or were working on any day of the preceding twelve months, and manufacturing process is being carried on without the aid of power.</li> </ul> <p>For details please visit <a href="https://dish.gujarat.gov.in/new-factory-license-application.htm">https://dish.gujarat.gov.in/new-factory-license-application.htm</a>: For apply please visit <a href="https://dish.gujarat.gov.in/new-factory-license-application.htm">https://dish.gujarat.gov.in/new-factory-license-application.htm</a>:</p>
3.	Fire NOC	<p>As per Gujarat Fire Prevention And Life Safety Measures Rules, 2013, any person proposing to construct a building to be used for any purpose other than residential purpose, before the commencement of the construction, shall apply for the approval of Fire Fighting Scheme conforming to national Building Code of India, the Disaster Management Act, 2005 (53 of 2005), the Factories Act, 1948 (Act 63 of 1948) and the Gujarat Factory Rules, 1963, and issue of no objection certificate on such form, alongwith such fee, as may be prescribed. Website: <a href="https://gujfiresafetycop.in/Index.aspx">https://gujfiresafetycop.in/Index.aspx</a></p>

S. No.	Name of the Registration/Licence	Applicability
4.	Consent to establish and consent to operate of Gujarat State Pollution Control Board	<p>The new industrial units/projects falling under Red, Orange and Green Categories, shall apply for Consent to Establish and Consent to Operate of the Gujarat State Pollution Control Board through the online portal of Gujarat State Pollution Control Board (GPCB) i.e. <a href="https://gpcb.gujarat.gov.in/Index">https://gpcb.gujarat.gov.in/Index</a> in the prescribed form alongwith requisite NOC/CTE fee as prescribed by the Board from time to time.</p> <p>Website: <a href="https://gpcb.gujarat.gov.in/Index">https://gpcb.gujarat.gov.in/Index</a></p>
5.	Employees' State Insurance Corporation (ESIC)	<p>The ESI Act is applicable to all non-seasonal factories employing <b>10 or more persons</b> [Section -1(2) read with Section 2(12) and Section 2(19A)].</p> <p>The Central Govt. has extended the coverage under Section 1(5) to Shops, Hotels, Restaurants, Road Motor Transport establishments, Cinema including preview theatres, Newspaper establishments, establishment engaged in Insurance Business, Non-Banking Financial Companies, Port Trust, Airport Authorities, Warehousing establishments <b>employing 20 or more Persons</b>, where Central Govt. is the appropriate Govt.</p>
6.	Employees' Provident Fund (EPF), Employees' Pension Scheme, 1995 (EPS) and Employees Deposit Linked Insurance Scheme, 1976 (EDLI)	<p>The Employees' Provident Fund and Miscellaneous Provisions Act 1952 applies to the Factories engaged in Industries specified in Schedule I of the Act or to other establishments notified and engaging 20 or more employees. Benefits to the employees under these schemes are as below:</p> <p><b>Employees' Provident Fund (EPF)</b> Accumulation plus interest upon retirement and death. Partial withdrawals allowed for education, marriage, illness and house construction.</p> <p><b>Pension Scheme 1995 (EPS)</b> Monthly benefit for superannuation/retirement, disability, survivor, widow(er) and children. Minimum pension on disablement.</p> <p><b>Insurance Scheme 1976 (EDLI)</b> Benefit provided in case of death of an employee who was a member of the scheme at the time of death Benefit amount 20 times of the wages. Maximum benefit of 6 lakh.</p> <p>Website: <a href="https://www.epfindia.gov.in">https://www.epfindia.gov.in</a></p>

## **Some Lead Schemes of M/o MSME**

### **Prime Minister Employment Generation Programme (PMEGP)**

**(<https://www.kviconline.gov.in/pmegportal>)**

PMEGP is a credit linked subsidy scheme of the Ministry of Micro, Small and Medium Enterprises (M/o MSME) for setting up of new self-employment ventures/projects/micro enterprises. The scheme is implemented by Khadi and Village Industries Commission (KVIC) as the nodal agency at the national level and by the state KVIC directorates, state Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs)/District MSME Centres (DMCs) and banks at the state level.

#### **Maximum Project cost**

Maximum project cost eligible under this scheme is Rs. 50 Lakh for manufacturing sector & Rs. 20 Lakh for service sector enterprises with Bank loan of 90% of project cost for general category & 95% for special category.

#### **Own Contribution**

Applicants own contribution will be 10% of the project cost for General Category and 5% for Special Category applicants. Only Individual entrepreneurs above the age of 18 years are eligible under the scheme.

#### **Government Subsidy:**

<b>Category</b>	<b>Subsidy in Urban Area</b>	<b>Subsidy in Rural Area</b>
General Category	15%	25%
Special Category (SC/ST/OBC/Minorities/Women/Transgender, Ex-servicemen, Differently-abled, NER, Hill and Border areas, Aspiration Districts etc.)	25%	35%

#### **Second Loan for upgradation of existing PMEGP units**

Maximum admissible project cost for upgradation of existing PMEGP unit under manufacturing sector is Rs 1 crore and for service sector is Rs 25 lacs with beneficiary contribution of 10% of project cost. Rate of subsidy will be 15% of project cost (20% for NER & Hill states).

**How to apply:** Apply online at <https://www.kviconline.gov.in/pmegportal>

#### **Documents Required**

Aadhaar Card, Photo, Education Certificate, Caste/PH/ex-serviceman Certificate, Population certificate (in case of rural area), Project report and EDP training certificate (for the beneficiaries already undergone) etc.

## **MSME Innovative Scheme** <https://innovative.msme.gov.in>

MSME Innovative Scheme is a combination of innovation in incubation, design intervention and by protecting IPR. This scheme is launched to promote all forms of innovations in the complete value chain from developing ideas into innovative applications through incubation and design interventions.

### **1. Intellectual Property Rights (IPR)**

Reimbursement for MSMEs for registration of Patent, Trademark, Geographical Indications (G.I.) and Design as per the following table:

<b>S. No.</b>	<b>Item</b>	<b>Maximum Financial Assistance</b>
1.	Foreign Patent	Rs. 5.00 lakh
2.	Domestic Patent	Rs. 1.00 lakh
3.	GI Registration	Rs. 2.00 lakh
4.	Design Registration	Rs. 0.15 lakh
5.	Trademark	Rs. 0.10 lakh

### **2. Intellectual Property Facilitation Centre (IPFC)**

This component offers legal and intellectual property filing support including patents, trademarks, copyrights, designs, geographical indications (GI) etc. The programme also provides IP advisory, consultation, Patentability Searches, Technology Gap Analyses and IP commercialisation through establishment of IPFCs.

**Eligible Agencies for registration as IPFC:** Government Bodies/Departments /Autonomous Organisations, MSME Industry Associations, Societies/Cooperatives/ Firms/Trust and other profit and non-profit Bodies, NGOs representing or working for MSMEs, Research/Technical/Educational Institutions, Universities/colleges with a track record of assisting MSMEs etc.

**Financial Assistance for IPFC:** A Grant of up to Rs. 1 crore would be provided to an IPFC based on evaluation of proposals.

### **3. Design Component**

GOI assistance for Design Project: 75% (Micro) & 60% (SME) of project cost upto max. of Rs. 40 Lakh.

GOI assistance for Student Project: 75% of projects cost, up to max Rs. 2.5 lakh.

### **4. Incubation Component**

Technical Colleges, Universities, other Professional Colleges/Institutes, R&D Institutes, NGOs involved in incubation activities, or any Institute/Organization of Central/State Government may apply for registration as a Host Institute (HI) and act as a Business Incubator (BI) for nurturing of ideas from the initial stage of conceptualization to the commercialization stage through HIs/ BIs.

1. Financial assistance upto maximum of Rs. 15 lacs per approved idea shall be provided to HI for developing & nurturing the ideas.
2. Financial Assistance for Plant and Machinery to HI up to Rs. 1.00 cr. (max) shall be provided for R&D activities and common facilities for incubates of BI. This assistance will be applicable to HI after approval of two or more ideas.

**For complete details & apply online, please visit <https://innovative.msme.gov.in>**

## **Procurement and Marketing Support (PMS)** **([https://my.msme.gov.in/MyMsme/Reg/COM\\_Matu.aspx](https://my.msme.gov.in/MyMsme/Reg/COM_Matu.aspx))**

The scheme aims at promoting new market access initiatives like organizing/ participation in National/International Trade Fairs/Exhibitions/MSME Expo, etc. and to create awareness and educate the MSMEs about importance of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international/national trade.

**Eligibility Condition:** Manufacturing/Service sector MSEs having valid Udyam Registration (UR) Certificate.

### **Scheme Components of Assistance:**

#### **1. Participation of Individual MSEs in Trade Fairs / exhibitions:**

Space Rent Charges: 80% subsidy on built up space rent paid for General & 100% for SC/ST/Women/NER/PH/Aspirational District units on minimum stall size of the event for MSEs.

Contingency expenditure (including travel, publicity & freight): 100% for all categories of units subject to maximum Rs. 25,000/- or actual, whichever is less.

(Restricted upto max Rs.1.5 Lakh for Metro & A class cities and Rs 80,000/- for other cities)

**2. Adoption of Modern Packaging Techniques (Cluster based interventions for specific packaging and branding requirement):** Sanction of max. Rs 15 lakh / cluster or actual, whichever is less, depending on the type of approved cluster. Empanelled packaging expert originations like IIP, NID, NIFT and other similar organizations shall, provide the consultancy services to the approved clusters supported by the Ministry under its various schemes.

**3. Adoption of Bar Code by Micro units:** Financial assistance of 80% of one-time registration fee and annual recurring fee (for first three years) paid by Micro enterprises to GS1 India for obtaining up to 1000 Nos. of bar codes (i.e. products) or actual whichever is less subject to Rs 50,650/- max.

**4. Adoption of e-Commerce Platform by Micro units:** Financial assistance of 75% of paid amount or Max. Rs 25000/- (excluding applicable taxes), whichever is less per financial year on annual membership fee/subscription fee/ contingency expenses (photography, cataloguing, advertising etc.) for selling their products or services by Micro Enterprises (up to 10 new products) through e-commerce portal "MSME Global Mart" being operated by NSIC. The Micro enterprises may submit their claims to NSIC for reimbursement.

**5. Development of Retail Outlet (Infrastructure development of Retail Outlets for promoting Geographical Indications (GI) products):** Rs. 30 lakh max per outlet in Metro & A class cities and Rs. 20 lakh max per outlets for other cities shall be provided towards infrastructure outlet area of 500 sq.ft with proper interior design, including computer, printer, bill counter, catalogue of product and show case to the retailer subject to 50% contribution from the retailer. Limit of GIA will be Rs. 15.0 lakh for Class A & Metro cities and Rs. 10.0 lakh for other cities, subject to matching contribution from the retailer.

For detailed guidelines & apply: [https://my.msme.gov.in/MyMsme/Reg/COM\\_Matu.aspx](https://my.msme.gov.in/MyMsme/Reg/COM_Matu.aspx)

## International Cooperation (IC) Scheme

(<https://ic.msme.gov.in>)

The scheme aims to capacity build MSMEs for entering export market by facilitating their participation in international exhibitions/fairs/conferences/seminar/buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved in export of goods and services. The scheme aim at various aspects required to advance MSMEs position as emerging export player.

**Eligibility Condition:** - Participation of Minimum 10 MSMEs in International Trade Fair through Industry Association.

### Major Scheme Components of Assistance:-

(i) **Reimbursement to MSMEs for Physical mode Fair:**

Assistance International Cooperation (IC)Scheme guidelines 2021	Additional Benefits/ Incentives for ZED Certified Units
<b>Stall Charges</b> (Subject to a maximum of Rs.3.00 lakh or actual rent paid, whichever is lower (for one MSME unit).	Bronze : Rs 0.50 lakh
	Silver: Rs 1.00lakh
	Gold: Rs 1.50 lakh
<b>Air fare (economy class)</b> (Subject to a maximum of Rs.150 lakh or actual fare paid, whichever is lower (for one MSME unit)	Bronze: Rs 0.25 lakh
	Silver: Rs 0.50 lakh
	Gold: Rs 0.75lakh
<b>Freight charges</b> (Actuals subject to maximum of Rs.50,000/- per MSME unit and Rs.75,000/- per MSME for Latin American Countries.	Bronze: Rs 10,000
	Silver: Rs 15,000
	Gold: Rs 25000

(ii) **Reimbursement to MSMEs for Virtual Fair:**

Space/Stall Charges including catalogue/digital material charges maximum upto 1.50 Lakh.

(iii) **Reimbursement to applicant association (Physical as well as virtual mode):** For Adv., publicity charges: actual or max. Rs. 2.50 lakh up to 14 units /5.00 Lakh for 15 or more units

(iv) **Reimbursement to Office Bearer of association:**

Air Fare - Economy fare actual or max. upto Rs.1.50 lakh and DA @150 USD per day.

For complete guidelines and & apply online, please visit: <https://ic.msme.gov.in>

## MSEs Cluster Development Programme (MSE-CDP)

<https://cluster.dcmsme.gov.in>

The major objectives are

- To enhance the sustainability, competitiveness and growth of MSEs by addressing common issues
- To build capacity of MSEs and Startups for common supportive action
- To create / upgrade infrastructural facilities in the new / existing Industrial Areas / Clusters of MSEs.
- To set up Common Facility Centres in Industrial area

### Eligibility Condition:

For CFC projects

- (i) Project cost from 5 Cr. To 10 Cr. - Minimum 10 MSEs/Startups/Green Field MSEs/FPO.
- (ii) Project cost from 10 Cr. To 30 Cr. - Minimum 20 MSEs/Startups/Green Field MSEs/FPOs.

### Major Scheme Components of Assistance:-

<b>The funding pattern of projects would be as follows:</b>				
<b>Components</b>	<b>Total Project cost</b>	<b>Funding Pattern</b>		
		<b>Govt of India</b>	<b>State Govt</b>	<b>SPV</b>
Common Facility Centre	Rs 5 crore to Rs 10 crore	70%	20%	10%
Common Facility Centre	Rs 10 crore to Rs 30 crore	60%	20%	20%
Infrastructure development- New	Rs 5 crore to Rs 15 crore	60 %	40%	---
Infrastructure development- Upgradation of existing Infrastructure	Rs 5 crore to Rs 10 crore	50%	50%	---
<b>For projects located in Aspirational District, NER, Hill States, Island Territories, LWE affected districts and clusters with more than 50% micro/village or women owned or SC/ST owned units</b>				
Common Facility Centre	Rs 5 crore to Rs 10 crore	80%	15%	5%
Common Facility Centre	Rs 10 crore to Rs 30 crore	70%	15%	15%
Infrastructure development- New	Rs 5 crore to Rs 15 crore	70 %	30%	---
Infrastructure development- Upgradation of existing Infrastructure	Rs 5 crore to Rs 10 crore	60%	40%	---

**For complete guidelines, please visit: <https://cluster.dcmsme.gov.in>**

## **SFURTI (Scheme of Fund for regeneration of traditional Industries)**

<https://sfurti.msme.gov.in>

SFURTI, a programme of Ministry of Micro Small and Medium Enterprises, Government of India, aims to organize the traditional industries and artisans and producers into collectives and provide them with support in order to make quality and competitive products to ensure long-term sustainability of the sector and its artisans. This scheme focuses upon physical infrastructure creation, technology up-gradation, training, product development, innovation, design interventions, marketability, improved packaging and marketing infrastructure to improve artisanal income.

### **Traditional industries have been broadly categorized as under:**

- Khadi Industries
- Village Industries
- Coir Industries

### **Financial Assistance:**

The financial assistance provided for any specific project shall be subject to a maximum of Rs.5 (Five) crore

Type of clusters	Per Cluster Budget Limit
Regular Clusters (upto 500 artisans) *	Rs. 2.50 crore
Major Clusters (more than 500 artisans)	Rs .5.00 crore

\*Number of artisans/workers etc. should not be less than 100, in such cases, proportionate GIA (Grants-in-aid) may be considered by SSC while granting approval.

### **The funding pattern under the Scheme will be as under:**

	<b>Project Intervention</b>	<b>Scheme Funding</b>	<b>Financial Limit</b>		<b>IA Share</b>
A	Cluster Interventions			Maximum Rs 5 crore per project (A+B+C)	
A1	Soft Interventions Including skill trainings, capacity building, design Development	100%	10% of the amount of Hard Interventions (HI) or max. upto Rs 25 lakh, whichever is less.		Nil
A2	Hard Interventions (HI) including CFCs, RMBs, training centres etc.	90%	--		10% of Hard Interventions as own contribution in cash.
B	Cost of TA	100%	5% of the amount of Hard Interventions (HI) or max. upto Rs 15 lakh.		Nil
C	Cost of IA/SPV including CDE	100%	8% of the amount of Hard Interventions (HI) or max. upto Rs 20 lakh.		Nil
The scheme funding shall not be utilized for the procurement of land.					

**For complete guidelines, please visit: <https://sfurti.msme.gov.in>**

## **Public procurement Policy for MSE** **(<https://sambandh.msme.gov.in>)**

The Public Procurement Policy for Micro and Small Enterprises (MSE) order 2012 has mandated that every Central Ministry/Department/PSU shall set an annual goal for procurement from the MSE sector at the beginning of the year.

### **Target of annual purchases from MSEs:**

Every Central Ministry/ Department / PSU shall set procurement goal of minimum 25% of the total annual purchases from the products produced or services rendered by MSEs.

### **Procurement from MSEs owned by SC/ST:**

Out of 25% target of annual procurement 4% is exclusively reserved for MSEs owned by SC/ST.

### **Procurement from MSEs owned by Women:**

Out of 25% target of annual procurement 3% is exclusively reserved for MSEs owned by Women entrepreneurs.

### **Other Benefits/Facilities available to the MSEs**

1. Free of cost Tender Sets to the MSEs.
2. Earnest Money Deposit (EMD) exemption to the MSEs.
3. Reservation of 358 items for exclusive procurement from MSEs.
4. E-procurement to bring in transparency in tendering process.
5. MSEs may also be given relaxation in prior turnover and prior experience criteria during the tender process. However, there may be circumstances (like procurement of items related to public safety, health, critical security operations and equipment, etc.) where prior experience may be preferred.
6. Price matching facility for procurement from MSEs: In tender, participating MSE, quoting price within price band of L1+15% shall also be allowed to supply a portion of requirement by bringing down their price to L1 price in a situation where L1 price is from someone other than a MSE and such MSE shall be allowed to supply up to 25% of total tender value.

### **State Public Procurement, Gujarat:**

Government of Gujarat has also notified various concessions/benefits like tender fee exemption, exemption on the payment of Earnest Money Deposit (EMD), concession on performance security, concession in turnover condition, exempted in respect of past performance & experience and purchase preference to the Gujarat based Micro, Small & Medium industrial Enterprises in the State Public Procurement.

**For complete guidelines related to State Public Procurement, please visit:**<https://cdnbbsr.s3waas.gov.in/s3a1d7311f2a312426d710e1c617fcbc8c/uploads/2021/08/2021081359.pdf>

## **Credit Guarantee Fund Trust Scheme for MSEs**

<https://www.cgtmse.in>

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is setup by Ministry of MSME and SIDBI to provide bank credit without the hassles of collaterals/third party guarantees to the Micro and Small Enterprise (MSE). CGTMSE provides credit guarantee coverage for the credit facility upto Rs 10 Cr. per borrower extended by eligible MLIs to the Micro and Small Enterprises (MSEs).

**The extent of coverage is given in the table below:**

<b>Slab (₹)</b>	<b>Standard Rate % (AGF)</b>
Above 5 crore -8 crore	1.10
Above 8 crore -10 crore	1.20

**Annual Guarantee Fee (AGF)** structure under Credit Guarantee Scheme (CGS -I) applicable to all the guarantees approved/ renewed on or after April 01, 2023 is given in the table below:

<b>Slab (₹)</b>	<b>Revised Rate</b>
Standard Rate % (AGF)	
0 - 10 lakh	0.37
Above 10 lakh -50 lakh	0.55
Above 50 lakh -1 crore	0.60
Above 1 crore -2 crore	0.85
Above 2 crore -5 crore	1.00
Above 5 crore -8 crore	1.10
Above 8 crore -10 crore	1.20

**Additional concession / relaxation in guarantee fee to following categories:**

<b>Target Group</b>	<b>Relaxation/Concession in Rate</b>
Women/SC/ST / Person with disability (PwD)/ Agniveers	10%
NER incl. Sikkim, UT of Jammu & Kashmir & UT of Ladakh (Upto `50 Lakh)/ Aspirational District	10%
ZED Certified	10%

## **MSME Sustainable (ZED) Certification**

**(<https://zed.msme.gov.in>)**

The Ministry of MSME has launched a scheme viz. Zero Defect & Zero Effect (ZED) to encourage and enable MSMEs for manufacturing of quality products using latest technology, tools to constantly upgrade their processes for achievement of high quality and high productivity with the least effect on the environment. ZED is an extensive drive to create awareness about Zero Defect (so that we have high Quality Production) Zero Effect (so that we have minimum affect on environment) practices among MSMEs.

### **Three Levels in ZED Certification are: BRONZE, SILVER, GOLD**

#### **Cost of Certification:**

Certification Level 1: BRONZE: Rs 10,000/-

Certification Level 2: SILVER: Rs 40,000/-

Certification Level 3: GOLD: Rs 90,000/-

### **Government of India incentives for ZED Certification**

#### **1. Subsidy on Certification:**

- i. Joining Reward of Rs. 10,000/- (Bronze will become free if subsidy on certification is availed at the time of Bronze certification).
- ii. Subsidy of 80%-60%-50% for Micro, Small & Medium Enterprises for various ZED certifications.
- iii. Additional subsidy of 10% for Women/SC/ST owned MSMEs.
- iv. Additional 5% to MSMEs which are also a part of the SFURTI OR MSE-CDP of Ministry.
- v. There will be 100% subsidy to MSMEs owned by Women Entrepreneur.

2. **Financial Assistance in Testing/Quality/Product Certification:** Up to 75% of the total cost of Testing/Certification, with the maximum ceiling of subsidy being Rs.50,000/- This subsidy is on product certification and beyond the ZED certification.

3. **Handholding Support:** Up-to Rs.2 lakhs for consultancy for all ZED certified MSMEs for improving their processes.

4. **Support in Technology Upgradation for Zero Effect Solutions:** Up-to Rs. 3 lakhs for all ZED certified MSMEs.

### **Government of Gujarat incentives for ZED Certified MSMEs**

1. Freight Assistance Scheme for Exporting MSMEs
2. Assistance under Export Credit guarantee Corporation Scheme
3. Quality Certification Assistance Scheme
4. Assistance for Technology Acquisition Scheme

In addition to above stated Govt. of India and Govt. of Gujarat incentives, many other benefits are available for ZED certified MSMEs.

**For complete details about the ZED certification process and its benefits, please visit [www.zed.msme.gov.in](http://www.zed.msme.gov.in)**

## **MSME Competitive (Lean) Scheme**

<https://lean.msme.gov.in>

Ministry of MSME has launched MSME Competitive (Lean) Scheme. The objective of the scheme is to reduce the wastages and cost to increase the profit of MSMEs by using various lean techniques like 5S, Kaizen, Mistake proofing, Just In Time etc.

MSME Competitive (Lean) Scheme can be attained in THREE Levels after registering and taking the Lean Pledge:

- Level 1: BASIC
- Level 2: INTERMEDIATE
- Level 3: ADVANCED

**Details of these levels are given in the following table:**

<b>Details</b>	<b>Level 1: Basic Level</b>	<b>Level 2: Intermediate Level</b>	<b>Level 3: Advanced Level</b>
Eligibility (Individual/Group)	MSME as Individual Units	MSMEs as Group of 4 to 10 MSMEs	MSMEs as Group of 4 to 10 MSMEs
Mode	Self – learning: watch online videos for 16 hours. Simple test after basic course.	Self – learning Phase through e- learning module and Handholding-Lean Consultant will work with MSME	Handholding-Lean Consultant will work with MSME
Duration	up to 2 Months	up to 6 months	up to 12 months
Implementation Cost (Max. per unit)	Free	Rs 1,20,000 + Taxes	Rs 2,40,000 + Taxes
Beneficiary Contribution	--	10% of Total Cost of Implementation i.e., up to ₹ 12,000 + Taxes per unit (Max.)	10% of Total Cost of Implementation i.e., up to ₹ 24,000 + Taxes per unit (Max.)
Govt. Of India Contribution	--	Up to ₹ 1,08,000 (max.) towards the Implementation cost (Taxes Extra)	Up to ₹ 2,16,000 (max.) towards the Implementation cost (Taxes Extra)
Additional Benefit	a) Additional 5% GOI contribution for MSMEs of SFURTI Clusters, Woman/SC/ST owned, NER b) OEM/ Industry Association route (i) Additional 5% GoI contribution to the MSMEs registering through Industry Association/OEM after completion of all levels. (ii) ₹ 5000/ per MSME shall be given to OEM/Association after completing all stages of lean intervention. (iii) For availing this benefit MSME unit need to mention on while applying – Applying under Original Equipment Manufacturer (OEM) or Applying under Industry Association (IA)		

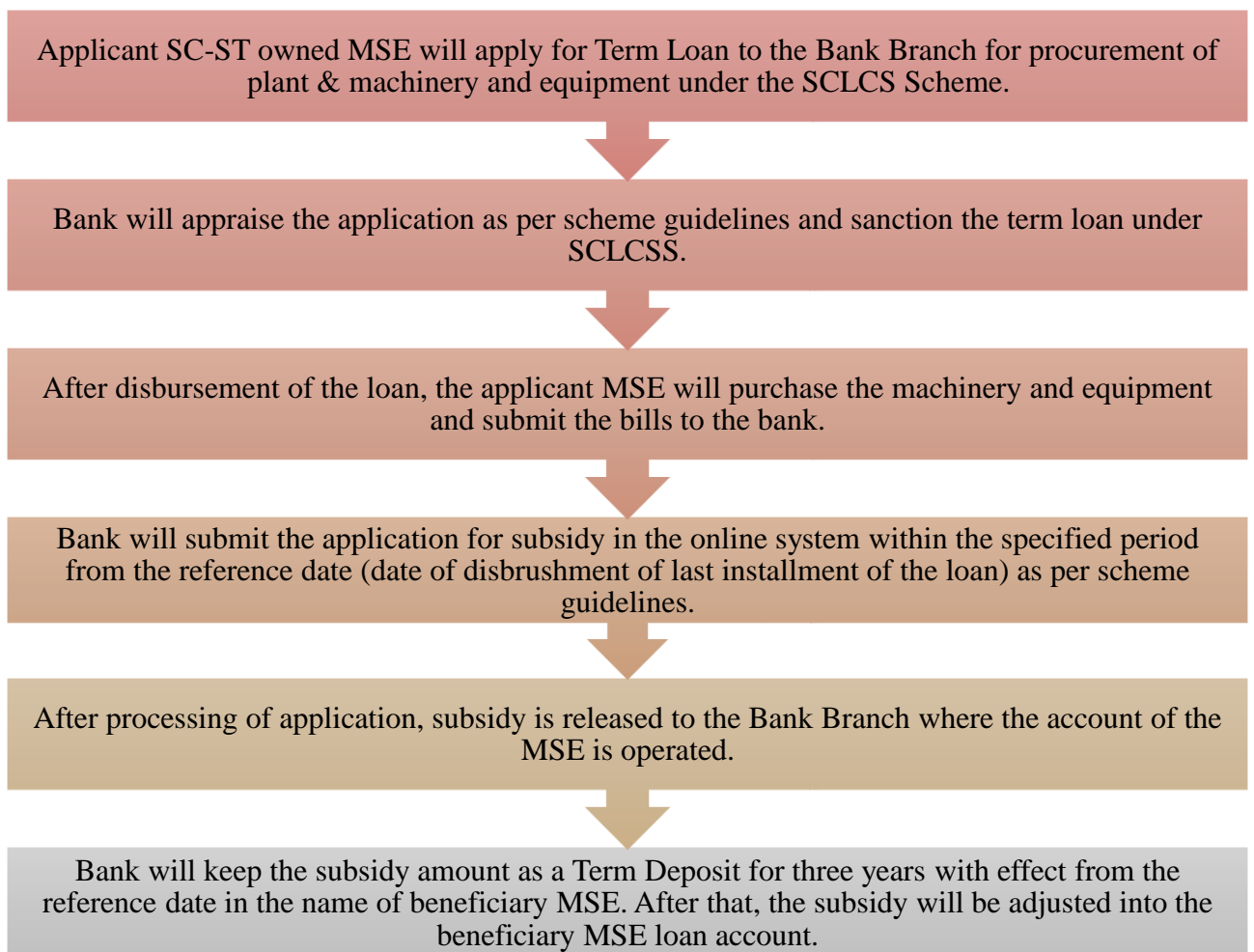
**For complete details about the MSME Competitive (Lean) Scheme and its benefits, please visit <https://lean.msme.gov.in>**

## **Schemes for SC-ST owned Enterprises** **under National SC-ST Hub**

### 1. **Special Credit Linked Capital Subsidy Scheme for Technology Enablement of SC/ST MSEs (SCLCSS):**

- 25% subsidy (maximum subsidy-Rs.25 Lakhs) on institutional credit up to Rs. 1 crore for procurement of Plant & Machinery and equipment without any sector specific restrictions on technology upgradation to SC-ST owned MSEs under National SC/ST Hub (NSSH).
- All the SC-ST owned MSEs of manufacturing as well as service sector are eligible. (As per the revised NSSH guidelines, the service sector has been included recently (i.e. 15.11.2021)

#### **Flow Chart of Application in SCLCSS:**



**For complete details about the scheme please visit:**

<https://www.scsthub.in/content/special-credit-linked-capital-subsidy-scheme>

### 2. **Bank Loan Processing Reimbursement Scheme**

Reimbursement of 80% or Rs. 1,00,000/- (excluding GST and other applicable taxes), whichever is less, on Bank loan processing charges paid by SC/ST MSEs in availing business loans. For complete details and apply online please visit:

<https://www.scsthub.in/bank-loan-processing-reimbursement-scheme>

**3. Bank Guarantee Charges Reimbursement Scheme**

Reimbursement of 80% or Rs. 1,00,000/- (excluding GST and other applicable taxes), whichever is less, on Performance Bank guarantee charges paid by SC/ST MSEs for participation in tenders of Central/State Govt. and PSEs. For more details and apply online please visit:

<https://www.scsthub.in/bank-guarantee-charges-reimbursement-scheme>

**4. Testing Fee Reimbursement Scheme**

Reimbursement of 80% or Rs 1,00,000/- (excluding GST and other applicable taxes), whichever is lower, charged as Testing fee, for availing testing services from NABL/BIS accredited Lab or Lab of any Central / State Department / Public Sector Undertaking and license or certification given by Bureau of Indian Standards (BIS), in a financial year. For complete details and apply online, visit:

<https://www.scsthub.in/testing-fee-reimbursement-scheme>

**5. Export Promotion Council Membership Reimbursement Scheme**

Reimbursement of 80% or Rs 20,000/- (excluding GST and other applicable taxes), whichever is less, in a financial year to SC/ST MSEs on annual membership subscription fee / one time subscription charges / entry fee charged by various Export Promotion Councils (EPC). For complete details and apply online please visit:

<https://www.scsthub.in/export-promotion-council-membership-reimbursement-scheme>

or

<https://www.scsthub.in/sites/default/files/news-update/NSSHGuidelinesWeb-EPC.pdf>

**6. Top 50 NIRF Rated Management Institution's Short Term Training Program Fee Reimbursement Scheme**

Reimbursement of Rs. 1,00,000/- or 90% of course fee (whichever is less) in one financial year for SC/ST entrepreneurs and their ward, for attending short term (1-30 days duration) training programs from top 50 management institutes identified by Ministry of Human Resource Development under the National Institute Ranking Framework (NIRF) with a maximum of 2 courses in a financial year. For complete details and apply online please visit:

<https://www.scsthub.in/capacity-building-management-fee-reimbursement-scheme>

## PM Vishwakarma Scheme

Objective	Eligibility	Process						
1. PM Vishwakarma Certificate and Identity Card 2. Credit Assistance 3. Skill Upgradation 4. Toolkit Incentive 5. Incentive for Digital Transactions 6. Marketing Assistance	<p>An artisan or handicraft artisan, engaged in one of the family-based traditional occupations mentioned in the following occupations, working with hands and tools in the unorganized sector on a self-employed basis, shall be eligible to register under PM Vishwakarma. The minimum age of the beneficiary should be 18 years as on the date of registration. The beneficiary should be engaged in the relevant trade as on the date of registration and should not have availed loan under similar credit-based schemes of the Central Government or State Government for self-employment/business development e.g. PMEGP, PMSVANIDHI, MUDRA, in the last 5 years. However, beneficiaries of MUDRA and SWANIDHI who have repaid their loans will be eligible to avail loan under PM Vishwakarma. This period of 5 years will be counted from the date of sanction of loan. Registration and benefits under this scheme shall be limited to one member of the family. For availing benefits under the scheme, the definition of 'family' includes husband, wife and unmarried children. Persons in government service and their family members will not be eligible under this scheme.</p>	1. Application based registration: Registration can be done by contacting the Common Service Center of your area 2. Verification/Approval by the Sarpanch of Gram Panchayat/Local Municipality President and District Executive 3. Verification Committee for Inspection 4. Three Level Working Framework 5. Joint Working Committee of officers of the Financial Services Department under the Ministry of MSME, Ministry of Skill Development and Entrepreneurship and Ministry of Finance						
<b>Total Eighteen (18) types Trades</b>								
Carpenter, Boat Maker, Armourer, Blacksmith, Hammer and Toolkit Maker, Locksmith, Sculptor, Goldsmith, Potter, Cobbler, Masons, Basket/Met/Broom Maker, Doll & Toy Maker, Barber, Garland Maker, Washerman, Tailor, Fishing Net Maker.								
<b>Benefits under PM Vishwakarma</b>								
Identity as Vishwakarma: PM Vishwakarma Certificate and Identity Card								
<b>Credit Assistance</b>	Total amount of loan assistance will be Rs. <b>3,00,000/-</b> . <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Stages</th> <th style="text-align: center;">Loan Amount ( In rupees )</th> <th style="text-align: center;">Repayment Period (in months)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1<sup>st</sup> Phase</td> <td style="text-align: center;">Upto Rs. 1,00,000</td> <td style="text-align: center;">18 Months</td> </tr> </tbody> </table>		Stages	Loan Amount ( In rupees )	Repayment Period (in months)	1 <sup>st</sup> Phase	Upto Rs. 1,00,000	18 Months
Stages	Loan Amount ( In rupees )	Repayment Period (in months)						
1 <sup>st</sup> Phase	Upto Rs. 1,00,000	18 Months						

		2 <sup>nd</sup> Phase	Upto Rs. 2,00,000	30 Months	
<b>Skill Improvement</b>	Arrangement of 5-7 days basic training after skill verification Arrangement of advanced training of <b>15</b> or more days Stipend during training: Rs. 500 per day				
<b>Toolkit Incentive</b>	Rs. <b>15,000/-</b> through e-vouchers/e-rupees				
<b>Incentive for Digital Transactions</b>	Rs. <b>1.00</b> per transaction for a maximum of <b>100</b> transactions per month				
<b>Marketing Assistance</b>	For quality certification, branding, advertising, promotion and other marketing activities.				

Contact the nearest CSC center for registration.

For more information, click on [www.pmvishwakarma.gov.in](http://www.pmvishwakarma.gov.in).

# **Schemes of NSIC (National Small Industries Corporation)**

## **1. Raw Material Assistance:**

Raw Material Assistance Scheme aims at helping MSMEs by way of financing the purchase of Raw Material (Both indigenous & imported). This gives an opportunity to MSMEs to focus better on manufacturing quality products.

## **2. MSME Mart (B2B Portal):**

NSIC, a PSU under the Ministry of MSME has been working to promote, aid and foster the growth of MSMEs since 1955 in India, and has been a front runner in bringing new initiative for MSMEs and solving their challenges by facilitating through various schemes. NSIC has been very fast in adopting the digital technologies launched a B2B portal MSME Global Mart ([www.msmemart.com](http://www.msmemart.com)) which provides online platform for B2B marketing and connecting MSMEs with the buyer and suppliers all over the world. The portal aims at significantly reducing/ eliminating the challenge of weak marketing, Market access and visibility of MSMEs in the country.

More details of the plans are available at <https://msmemart.co.in/advertise-with-us>.

## **3. Incubation Center:**

NSIC provides technical support to MSMEs through 'NSIC Technical Services Centres' (NTSCs) and a number of TICs & LBIs spread across the country. The range of technical services provided through these centres include skill development in Hi-Tech as well as conventional trades, material and product testing at our testing laboratories accredited by NABL / BIS, common facilities, energy audit, environment management etc.

## **4. Single Point Registration:**

NSIC enlists Micro & Small Enterprises (MSEs) under Single Point Registration scheme (SPRS) for participation in Government Purchases. The units enlisted under Single Point Registration Scheme of NSIC are eligible to get the benefits under Public Procurement Policy for Micro & Small Enterprises (MSEs) Order 2012 as notified by the Government of India, Ministry of Micro Small & Medium Enterprises, New Delhi vide Gazette Notification dated 23.03.2012 and amendment vide order no. S.O. 5670(E) dated 9th November 2018. The enlistment under SPRS is completely online. Login: [www.nsicspronline.com](http://www.nsicspronline.com)

## **5. Marketing Developer Center:**

NSIC, a PSU under the Ministry of MSME has been working to promote, aid and foster the growth of MSMEs since 1955 in India, and has been a front runner in bringing new initiative for MSMEs and solving their challenges by facilitating through various schemes. NSIC has been very fast in adopting the digital technologies launched a B2B portal MSME Global Mart ([www.msmemart.com](http://www.msmemart.com)) which provides online platform for B2B marketing and connecting MSMEs with the buyer and suppliers all over the world. The portal aims at significantly reducing/ eliminating the challenge of weak marketing, Market access and visibility of MSMEs in the country. More details of the plans are available at <https://msmemart.co.in/advertise-with-us>.

## **6. National SC/ST Hub:**

Our country has been witnessing phenomenal evolution that calls for a cohesive participation from all sections of the society. Besides wage employment and education, there was need of the marginalized sections to envision, create and scale - up ventures to be a major participant in this growth story. While in the past, there had been some increase in the number of SC/ST owned enterprises, a need was felt to substantially enable the socio-economic empowerment of the SC/ST communities. In this context, the National SC-ST Hub Scheme, an initiative of the Government of India was launch in October 2016 targeting development of a supportive ecosystem towards SC/ST entrepreneurs of the nation.

The National SC-ST Hub Scheme, one of the flagship schemes of Ministry of Micro, Small & Medium Enterprises is implemented by The National Small Industries Corporation Ltd. (NSIC). It is supported by a Special Cell at Corporate Office, New Delhi and 15 NSSH Offices across the country created for this purpose.

There is a dedicated website [www.scsthub.in](http://www.scsthub.in) to apprise the stakeholders about the all the verticals/activities of the Hub that work towards the development of existing & aspiring entrepreneurs to participate in the public procurement process.

## **7. Skill Development & Services:**

NSIC provides technical support to MSMEs through 'NSIC Technical Services Centres' (NTSCs) and a number of TICs & LBIs spread across the country. The range of technical services provided through these centres include skill development in Hi-Tech as well as conventional trades, material and product testing at our testing laboratories accredited by NABL / BIS, common facilities, energy audit, environment management etc.

## **8. Material Testing Lab:**

As MSMEs cater to various industries, the durability and reliability of the products manufactured by them are very critical. It is important that they adhere to national and international standards.

NSIC, through its various testing laboratories accredited by NABL / BIS, provides material and product testing, energy audit, facilities, thus, enhancing their overall competitiveness. These Centre are equipped with the State of the Art indigenous equipments for carrying out performance and acceptance tests in the fields of chemical, material, electrical, motor & pumps, metallurgical etc.

All technical Centre are equipped with the collection of the sample for testing in spite of their expertise. Transit time would be extra.

# **Schemes of KVIC (Khadi and Village Industries Corporation)**

## **1. PMEGP:**

Prime Minister's Employment Generation Programme (PMEGP) has been announced on 15th August, 2008 and launched in place of REGP Scheme. PMEGP is a credit-linked subsidy programme launched by Ministry of MSME in 2008-09 for creation of employment in both rural and urban area of the country.

## **2. SFURTI:**

SFURTI is a Scheme of Fund for Regeneration of Traditional Industries Ministry of MSME has launched this scheme in the year 2005 with the view to promote Cluster development. KVIC is the nodal Agency for promotion of Cluster development for Khadi as well as for V.I. Products.

## **3. Village IND's:**

Village Industry any industry located in a rural area producing goods or renders service in which per head investment of an artisan or worker does not exceed Rs. 1.00 Lakhs in plain area and Rs. 1.5 Lakhs in Hilly Area.

## **4. KHADI:**

KHADI a fabric that breaths "Warm in Winter, Cool in Summer" Khadi is a handspun and hand woven cloth which acquired patriotic status during Indian freedom struggle and it gave a "SWADESHI SPIRIT".

## **5. MPDA:**

Under MPDA Scheme, Khadi producing institutions are getting cash benefit of 30% of the prime cost as grant. Out of the total MPDA benefit, 30% and 10% goes to artisans and Other Karyakarthas respectively in the form of incentive under DBT. Remaining 40% goes to Khadi producing Institutions and 20% is shared with Khadi selling institutions through the Khadi producing institution.

## **6. ISEC:**

Govt. of India introduced the interest Subsidy Eligibility Certificate Scheme in May, 1977 to help Khadi and Polyvastra producing institutions in mobilizing the capital funds from banking institutions. Under the Scheme, implementing agencies can avail of bank loan as per the ISEC issued by the KVIC on payment of only 4 percent of interest and difference between the actual interest charged by the bank and 4 percent is borne by KVIC as interest subsidy. While approving continuation of the scheme for implementation during XII plan period, Govt. of India has approved an unified version of the scheme for Khadi and Ployvastra to facilitate seamless release of interest subsidy to the institutions.

## **7. KRDP:**

The Government of India and the Asian Development Bank (ADB) signed the loan agreement for the \$150 million for Khadi Reform and Development Program (KRDP) on 22nd December 2009 in New Delhi.

## **8. Digital KVIC:**

Recently, "Digital KVIC" has been launched by Directorate of IT, wherein every Directorate/Field Offices have been given access by providing user name and password to all concerned Officers.

## **9. KVIS Training:**

KVIC is imparting Skilled Development training to youths. Creating entrepreneurs and creation of self employment opportunities are the central objectives of skill development training.

## **Schemes of Government of Gujarat**

The State Government of Gujarat has also shown its commitment to create a progressive business environment for the MSMEs and created a separate Directorate of Micro, Small and Medium Enterprises and allocates the matters/policies related to MSMEs to this directorate. The state offers a wide range of fiscal and policy incentives for MSMEs under following notified policies:

- Aatmanirbhar Gujarat Scheme for assistance to MSME, 2022  
<https://ic.gujarat.gov.in/industrial-policy2020.aspx>
- Aatmanirbhar Gujarat Scheme for assistance to Large Industries and Thrust Sector, 2022  
<https://ic.gujarat.gov.in/industrial-policy2020.aspx>
- Financial Assistance to Industrial Parks, 2020  
<https://ic.gujarat.gov.in/industrial-policy2020.aspx>
- Assistance for Common Environment Infrastructure, 2020  
<https://ic.gujarat.gov.in/industrial-policy2020.aspx>
- Capital Subsidy to Large Industries and Thrust Sector, 2020  
<https://ic.gujarat.gov.in/industrial-policy2020.aspx>
- Assistance to GIDC for development of Multi Storeyed Sheds for Micro and Small Enterprises (MSEs)  
<https://ic.gujarat.gov.in/industrial-policy2020.aspx>
- Dr. Babasaheb Ambedkar Udhhyog Uday Yojana for SC and ST Entrepreneurs for MSME  
<https://ic.gujarat.gov.in/industrial-policy2020.aspx>

The Commissioner of MSME, Gujarat functions as the nodal agency for promotion, development and facilitation of Micro Small and Medium Enterprises and small businesses in the state by creating a more vibrant and conducive ecosystem for them to grow and sustain. Government of Gujarat notified various schemes and incentives for MSME sector. These can be accessed by visiting the following website: <https://msmec.gujarat.gov.in/>

For complete details about the scheme guidelines and block classification District MSME Centres located in all districts may be contacted or visit: <https://imd.gujarat.gov.in/>

## **Key Schemes of Govt. of Gujarat**

### **1. Assistance of Capital Investment Subsidy:**

Capital subsidy is available to all manufacturing enterprises on Fixed Capital Investment (FCI) which has availed term loan. The assistance varies as per location of enterprise in various Talukas of the district.

<b>Category 1</b>	25% of FCI, Maximum upto Rs. 35 Lakhs, and
Dholera, Dhandhuka, Rampura	If FCI is more than Rs. 10 crore, Rs.10 lakhs additional is given

<b>Category 2</b>	20% of FCI, Maximum upto Rs.30 Lakhs, if FCI>10 Crores, add. Rs 7.5 Lakh
Viramgam	: If FCI is more than Rs. 10 Crore, Rs, 7.5 Lakhs additional is given

<b>Category 3</b>	20% of FCI, Maximum upto Rs.30 Lakhs, if FCI>10 Crores, add. Rs 7.5 Lakh
Daskroi, Bavla, Dholka, Sanand, Mandal, Ahm City	: If FCI is more than Rs. 10 Crore, Rs, 5 Lakhs additional is given

Eligibility: Only manufacturing enterprises are eligible; having new building, new plant & machinery or second hand but imported machinery will be eligible. Application: Apply online within one year from the date of first disbursement of term loan, or on or before the date of commencement of commercial production, whichever is later.

### **2. Assistance of Interest Subsidy:**

Interest subsidy is available on interest incurred after availing term loan to both manufacturing and service enterprises for their fixed capital investment (FCI). The assistance varies as per location of enterprise in various Talukas the district (category wise talukas is same as in capital investment subsidy) Category 1: 7% interest, maximum Rs.35 lakhs for a period of 7 year Category 2:6% interest, maximum Rs.30 lakhs, for a period of 6 years Category 3:5% interest, maximum Rs.25 lakhs, for a period of 5 years For manufacturing enterprise only: 1% additional interest subsidy is given to differently abled entrepreneur, women entrepreneur and registered startup in manufacturing sector & 1% additional interest subsidy to young entrepreneur below age of 35 years. For service enterprise: Only new MSME of service sector listed as per annexure A & B of relevant GR will be eligible on term loan for new machinery, equipment and furniture/fixture (except land and building), 1% additional interest subsidy is given to registered startup in service sector and having Udyam registration.

### **3. Assistance for Quality Certification:**

Assistance is available on national/international quality certificates like BIS/ISI/WHO/GMP/Hallmark certification etc and on installing Enterprise Resource Planning (ERP) 50% of fee for national and international certificates (BIS/ISI/WHO/GMP/Hallmark certification etc.) 50% of testing equipment and machinery required for certification with ceiling of Rs. 10 lakhs Not eligible if certification is part of statutory provision 65% of capital cost (includes installation charges, software and annual service cost. Dose not include hardware part) for

installing the ERP system max. amount of Rs.1,00,000. Apply within one year from the date of issuance of such quality certificate.

#### **4. Assistance for ZED Certification:**

Assistance is available for developing an ecosystem for zero defect manufacturing MSMEs and adapting quality tools/system and energy efficient manufacturing 50% of all charges with ceiling of Rs. 50,000 for ZED certification.

#### **5. Assistance for Technology Acquisition:**

Assistance available for acquisition of appropriate technology from recognized institution for its product/process will be provided at 65% of cost payable max. upto Rs. 50 lakh, including royalty payment for first two years. Obtain approval from MSME Commissionerate within 1 year after signing MOU/agreement/contract with technology provider. Eligibility: Not eligible for purchase of any plant and machinery. Patented technology acquired from India/foreign company is eligible.

#### **6. Assistance in implementation of Information & communication (ICT):**

Assistance is available for equipment required for use of ICT as a media of communication such as hardware, networking and hardware for accessing cloud computing will be eligible for 65% of capital expenditure related to ICT facilities, max. upto Rs. 5,00,000.

#### **7. Assistance for Patent Registration:**

Assistance is available to any individual/legal entity for cost/expenditure incurred for any number of patent applications @ 75% subject to maximum of Rs. 25 lakhs. Maximum fee for attorney for national patent shall be capped at Rs. 50,000 for domestic patents and Rs. 2,00,00 per country for international patent within overall cap of 75% of cost/expenditure of patent registration Apply within one year from the date of publication/notification of the patent.

#### **8. Assistance for saving in consumption of Energy and Water:**

Existing/new enterprise taking action for saving in consumption of Energy and Water will be eligible for assistance 75% of cost of energy/water audit conducted in a unit by a recognized institution/consultant subject to a limit of Rs. 50,000. & 25% of cost of equipment subject to maximum Rs. 20 lakhs per project. The assistance on cost of equipment will be eligible subject to the condition that saving in energy/water minimum by 10% of average monthly consumption of previous 12 months before audit.

#### **9. Assistance for raising capital through SME Exchange:**

Assistance is available to encourage MSME to raise equity capital through SME exchange Assistance is available at 25% expenditure incurred on raising of fund through SME exchange max. upto Rs. 5 lakh Application should be for raising equity through SME Exchange for the enterprise to be setup in Gujarat & the assistance would be paid one time in policy period after successful raising of equity. Apply within one year from the listing date in SME exchange

#### **10. Assistance for Reimbursement of CGTMSE fee:**

Assistance is given for Collateral free loans upto Rs. 2 Crores from financial institutions/ Bank by charging additional fee. Assistance is given as reimbursement at 100% of annual service fees paid to Bank/Financial institution for collateral free term loan under CGTMSE, for the period of five years.

- ANNUAL FEES:
- 1st year-1.8%+risk premium
- 2nd Year onwards-0.85% or as amended by CGTMSE trust/RBI
- Application: Apply within one year from the date of first disbursement of term loan, or on or before the date of commencement of commercial production whichever is later.

#### **11. Assistance for Service line & Power Connection Charges:**

Assistance is given to MSME, located in other than GIDC/approved industrial park area which has paid charges to distribution licensee, for

- new connection or
- to get additional load in case of existing consumer (in case of expansion) or
- for shifting of connection or service line
- Assistance at 35% of charges paid to distribution licensee for LT/HT service line, maximum upto Rs. 5 lakh
- Apply within one year from the date of payment of charges to Distribution Licensee for service line.

#### **12. Assistance for Rehabilitation for Sick Enterprises:**

- MSME Sick Industrial enterprise satisfying the criteria of Sick enterprise as per RBI guidelines is eligible.
- The enterprise will have to apply to MSME Commissionerate for Sick enterprise registration.
- Reimbursement at 50% of cost of Draft Rehabilitation Scheme as assistance subject to maximum of Rs.1 lakh

#### **13. Assistance in Rent to MSE:**

- Assistance is available to enterprise acquiring rented/leased shed to set up manufacturing activities at 65% of rent paid by enterprise with maximum Rs.1 lakh per annum (for five years).
- The owner should have legal ownership of shed and assistance will be given with effect from date of rent deed or three months prior to the date of production whichever is later.

## **Market Development Assistance:**

### **Scheme 1: Assistance for participation in Exhibition (National & International)**

Assistance is available to MSME manufacturing sector for participation in national and international exhibition For participation in exhibition at:

- State level: Assistance at 75%, maximum upto Rs.50,000 (includes cost of rent + cost for product literature and display material cost).
- Assistance for literature and display material will be limited to Rs. 10,000.
- National level: **Assistance at 75% maximum upto Rs. 1 lakh** (includes cost of rent to cost and display material cost).
- Assistance for literature and display material will be limited to Rs. 10,000 for product literature.
- **International level (In India):** Assistance at 75% maximum upto Rs. 2 lakh (includes cost of rent + cost for product literature and display material cost).
- Assistance for literature and display material will be limited to Rs. 20,000.
- Enterprise will be entitled for maximum 5 times of participation in State level, National level and international level inside India during whole policy period.
- **International level (Outside India):** Assistance at 60% maximum upto Rs. 5 lakh (includes cost of rent + cost for product literature and display material cost).
- Assistance for literature and display material will be limited to Rs. 50,000.
- Enterprise will be entitled for maximum 3 times for participation during whole policy period.
- Apply within six months from last date of exhibition/trade fair in which it has participated.
- International level exhibition must be approved by Ministry of MSME, India Trade Promotion Organization (ITPO), EEPC, Federation of Indian Export Organization (FIEO) etc. and as approved by SLEC.

### **Scheme 2: Assistance to Organizers for organizing industrial exhibitions in Gujarat:**

- Assistance is available to any industries association/federation of industries association, chamber of commerce & industries organizing such exhibition in the interest of manufacturing sector with prior approval from Industries Commissioner.
- Assistance available at 60% of Bill of electricity consumption during the exhibition period including electricity consumption during preparation period. The organizers shall have to submit the project report to avail benefit.

# Startup Ecosystem, Government Support & Incentives

## About Startup India

Startup India is a flagship initiative of the Government of India, intended to catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India.

## DPIIT Startup Recognition

Under the Startup India initiative, eligible companies can get recognized as Startups by DPIIT, in order to access a host of tax benefits, easier compliance, IPR fast-tracking & more.

### Criteria for DPIIT startup recognition:

1. **Company Age:** Period of existence and operations should not be exceeding 10 years from the date of incorporation.
2. **Company Type:** Incorporated as a Private Limited Company, a Registered Partnership Firm or a Limited Liability Partnership.
3. **Annual Turnover:** Should have an annual turnover not exceeding Rs. 100 crore for any of the financial years since its Incorporation.
4. **Original Entity:** Entity should not have been formed by splitting up or reconstructing an already existing business.
5. **Innovative & Scalable:** Should work towards development or improvement of a product, process or service and/or have scalable business model with high potential for creation of wealth & employment.

## Startup Recognition Process

The process of recognition of as startup shall be as under: -

- 1) An eligible entity shall make an online application for its recognition as Startup over the mobile app or portal set up by the DPIIT.
- 2) The application shall be accompanied by—
  - (a) Copy of Certificate of Incorporation or Registration, and
  - (b) A write-up about the nature of business highlighting how it is working towards innovation, development or improvement of products or processes or services, or its scalability in terms of employment generation or wealth creation.

The DPIIT may, after calling for such documents or information and making such enquires, as it may deem fit, (a) recognise the eligible entity as Startup; or (b) reject the application by providing reasons.

### Benefits of Startup Recognition:

- Self-certify compliance for 6 Labour Laws and 3 Environmental Laws through a simple online procedure.
- Easy winding up of Company

- Reduced cost and time taken for a startup to acquire a patent/IPR
- Easier public procurement norms
- Income Tax Exemption on profits under Section 80-IAC
- Income Tax Exemption on investments above fair market value received under Section 56
- Seed Funding
- Various other incentives of Central Government and State Government.

### **Startup India Seed Fund Scheme**

Seed Fund to an eligible startup by the incubator shall be disbursed as follows:

- ✓ Up to Rs. 20 Lakhs as grant for validation of Proof of Concept, or prototype development, or product trials. The grant shall be disbursed in milestone-based installments.
- ✓ Up to Rs. 50 Lakhs of investment for market entry, commercialization, or scaling up through convertible debentures or debt or debt-linked instruments

**Credit Guarantee Scheme for Startups (CGSS)**  
<https://www.ncgtc.in/en/content/credit-guarantee-scheme-start-ups-cgss>

- Credit Guarantee Scheme for Startups (CGSS) is notified for providing credit guarantees to loans extended to the DPIIT recognized Startups by Scheduled Commercial Banks, Non-Banking Financial Companies and Securities and Exchange Board of India (SEBI) registered Alternative Investment Funds (AIFs).
- Maximum guarantee cover per borrower shall not exceed Rs.10 crore.

# E-Commerce Portals

- E-Commerce meaning is the buying and selling of goods and services or the transmitting of funds or data, over an electronic network, primarily the internet
- E-commerce increases the growth of online business

## Advantages of E-Commerce

1. Faster buying process
2. Store and product listing creation
3. Cost reduction makes the product more price competitive
4. Affordable advertising and marketing.
5. Flexibility for customers
6. No geographical limitations
7. Product and price comparison
8. Faster response to buyer/market demand
9. Several payment modes
10. No need of physical company set-ups
11. Actual feedback is received from customer.



## Main Govt. E-Commerce portals:

- Central Public Procurement Portal
- Govt. E-Marketplace
- MSME Global Mart
- Khadi Online Store
- FIEO Exporters Store
- ONDC: ONDC, which stands for Open Network for Digital Commerce, is an initiative by the Indian government to create a unified, open e-commerce platform. It aims to democratize digital commerce by connecting buyers and sellers through a common, open network, rather than relying on individual, often large, e-commerce platforms.





**GeM**  
Government  
e Marketplace

The Government e Marketplace is an online platform for public procurement in India. The initiative was launched on August 9, 2016 by the Ministry of Commerce & Industry, Government of India with the objective to create an open and transparent procurement platform for government buyers.

GeM is a contactless, paperless and cashless online marketplace that replaced the Directorate General of Supplies and Disposals (DGS&D) in 2016. Today GeM has become the biggest online platform for the vendors to become a part of public procurement.

#### **Key points about GeM**

- No of products listed: 35,37,870
  - No of product categories: 11,099
  - No of service categories: 337
  - No of orders = 1,421,182 Cr.
  - Total transaction value made through GeM: 4,84,832 Cr.
  - No of sellers/service providers: 67,58,562
  - No of MSE sellers: 8,46,753
  - No of buyer organizations: 70,942
- \*as on 23.06.2025**

#### **Why to register on GeM:**

- Direct access to all government departments.
- One-stop shop for marketing with minimal efforts.
- One-stop shop for bids / reverse auction on products / services.
- New product suggestion facility available to sellers.
- Dynamic pricing: Price can be changed based on market conditions.
- Seller friendly dashboard for selling, monitoring of supplies and payments.
- Consistent and uniform purchase procedures.
- Supportive helpdesk.
- Benefits to Start Ups (having DIPP registration no.) and MSEs (having UDYAM).

#### **Interest on delayed payment**

- From 01st August 2022, if the payment is delayed beyond prescribed timelines, the buyer will be liable to deposit interest as per DoE OM.
- The interests would have to be paid using online functionality deployed on the GeM using the SBI payment gateway.

#### **Auto acceptance of orders**

- All the orders placed on GeM will be auto accepted.
- Seller will get an option to accept or reject the order in cases if the buyer is red flagged or the order is for a freight intensive item.
- The order will be auto accepted if no action is taken by seller within 5 days.

## Who can sell on GeM?

The “Seller(s)” on GeM will be the:

- OEMs (Original Equipment Manufacturers) and/or their authorized channel partner(s)/
- Resellers (having any general authorization / dealership of the OEM to sell their product in open market) and e- Marketplaces.
- Service providers

## How to register/sell on GeM

**Step 1:** Create user ID & Password by signing up on

### **Documents required to register**

- Name & Type of firm (proprietorship, firm, company, trusty, society etc.)
- Aadhaar Number
- Valid mobile number
- Active E-mail ID
- PAN
- Bank Account detail
- Vendor Assessment ( in case of OEM)
- 3 year balance sheet (if want to participate in bid)
- Documents such as DIPP, UDYAM, ITR details as per the constitution of

<https://mkp.gem.gov.in/registration/signup#!/seller>

**Step 2:** Complete the profile details.

**Step 3:** Publish your products/ services under the specific category.

After being approved by GeM, the products/ services will become visible on GeM to the buyers.

**Step 4:** Once an order is received, deliver the product to the Consignee duly entering its details on the portal.

**Step 5:** Once an order is successfully delivered, Consignee shall inspect / test the product for its conformity with contract specifications and issue acceptance / rejection through on-line CRAC.

**Step 6:** After CRAC, buyer will process the bill and forward to paying authority for payments.

## How does GeM work?

GeM follows GFR 149 for all procurements:

- **Direct purchase up to Rs.50,000/-** : Through any of the available suppliers on the GeM, meeting the requisite quality, specification and delivery period. The procuring authorities will certify the reasonability of rates.

- **Direct purchase from L1 from Rs.50,000/- and up to Rs.5,00,000/-** : The buyer can directly purchase from seller but having lowest price amongst the available sellers, of at least three different manufacturers, on GeM, meeting the requisite quality, specification and delivery period.
- **Bidding/ reverse auction above Rs.5,00,000/-** : Through the supplier having lowest price meeting the requisite quality, specification and delivery period after mandatorily obtaining bids, using online bidding or reverse auction tool provided on GeM.

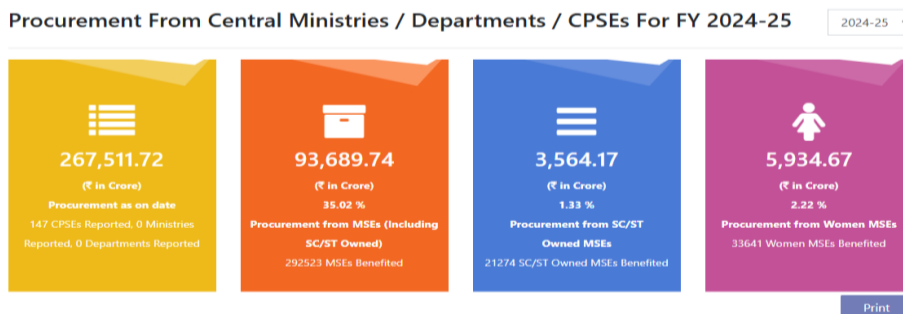
# MSME Sambandh Portal

(<https://sambandh.msme.gov.in>)

The MSME Sambandh portal is launched by the Ministry of MSME for facilitating the Micro and Small Enterprises about the public procurement policy. It is a powerful tool to become a part of the public procurement as well as to monitor the public procurement policy related information. Following information is available on this portal:

The screenshot shows the MSME Sambandh Portal navigation menu. It is divided into three main sections: Home, Procurement FactSheets, and Contact Us. The Home section includes links for About Public Procurement Policy, Officer Login, Purchases (Item Lis), All Active CPSEs List, CPSEs Wise Vendor Development Programs, CPSEs Wise MSEs benefited, CPSEs List (Closed / On the verge of closure), VDP Registration For MSEs, CPSE Wise Vendor Registration, Check Vendor Registration Status, CPSEs Onboarded On TReDS Platform, and Procurement From Women Entrepreneurs. The Procurement FactSheets section includes links for Ministry Wise Procurement (Hierarchical), Department Wise Procurement (Hierarchical), Department Wise Procurement (Individual), CPSEs Wise Procurement, CPSEs Wise Annual Data, CPSEs Wise Monthly Data, Fully Compliant CPSEs, Percentage Procurement Analysis, Support and Outreach Dashboard, CPSEs Monthly Data Updates Log, and CPSEs Monthly Data Monitoring. The Contact Us section includes links for Manual for Ministry, Manual for Department, and Manual for CPSEs.

**Fig- 1: we can explore the relevant information by clicking on the link.**



**Fig 2: we may explore the year wise data of procurement made by central Ministries, Departments, CPSEs.**

**For details, please visit [https://sambandh.msme.gov.in/PPP\\_index.asp](https://sambandh.msme.gov.in/PPP_index.asp)**

# How to Export

## STARTING EXPORTS

Export in itself is a very wide concept and lot of preparations is required by an exporter before starting an export business. To start export business, the following steps may be followed:

- 1) First a sole Proprietary concern/ Partnership firm/Company has to be set up as per procedure with an attractive name and logo.
- 2) A current account with a Bank authorized to deal in Foreign Exchange should be opened.
- 3) PAN card: It is necessary for every exporter and importer to obtain a PAN.
- 4) **Import Export Code (IEC):** An application for IEC is filed online at [www.dgft.gov.in](http://www.dgft.gov.in) as per ANF 2A, online payment of application fee of Rs. 500/- through net Banking or credit/debit card is made along with requisite documents as mentioned in the application form.
- 5) **Registration cum membership certificate (RCMC)**  
For availing authorization to import/ export or any other benefit or concession under FTP 2015-20, as also to avail the services/ guidance, exporters are required to obtain RCMC granted by the concerned Export Promotion Councils/ FIEO/Commodity Boards/ Authorities.
- 6) **Selection of product**
  - All items are freely exportable except few items appearing in prohibited/ restricted list.
  - After studying the trends of export of different products from India proper selection of the product(s) to be exported may be made.
- 7) **Selection of Markets**  
An overseas market should be selected after research covering market size, competition, quality requirements, payment terms etc. Exporters can also evaluate the markets based on the export benefits available for few countries under the FTP. Export promotion agencies, Indian Missions abroad, colleagues, friends, and relatives might be helpful in gathering information.
- 8) **Finding Buyers**  
Participation in trade fairs, buyer seller meets, exhibitions, B2B portals, web browsing are an effective tool to find buyers.  
EPC's, Indian Missions abroad, overseas chambers of commerce can also be helpful. Creating multilingual Website with product catalogue, price, payment terms and other related information would also help.
- 9) **Sampling**  
Providing customized samples as per the demands of foreign buyers help in getting export orders. As per FTP 2015-2020, exports of bonafide trade and technical samples of freely exportable items shall be allowed without any limit.
- 10) **Pricing/Costing**  
Product pricing is crucial in getting buyers' attention and promoting sales in view of international competition. The price should be worked out taking into consideration all expenses from sampling to realization of export proceeds on the basis of terms of sale i.e. Free on Board (FOB), Cost, Insurance & Freight (CIF), Cost & Freight(C&F), etc. Goal of establishing export costing should be to sell maximum quantity at competitive price with maximum profit margin. Preparing an export costing sheet for every export product is advisable.

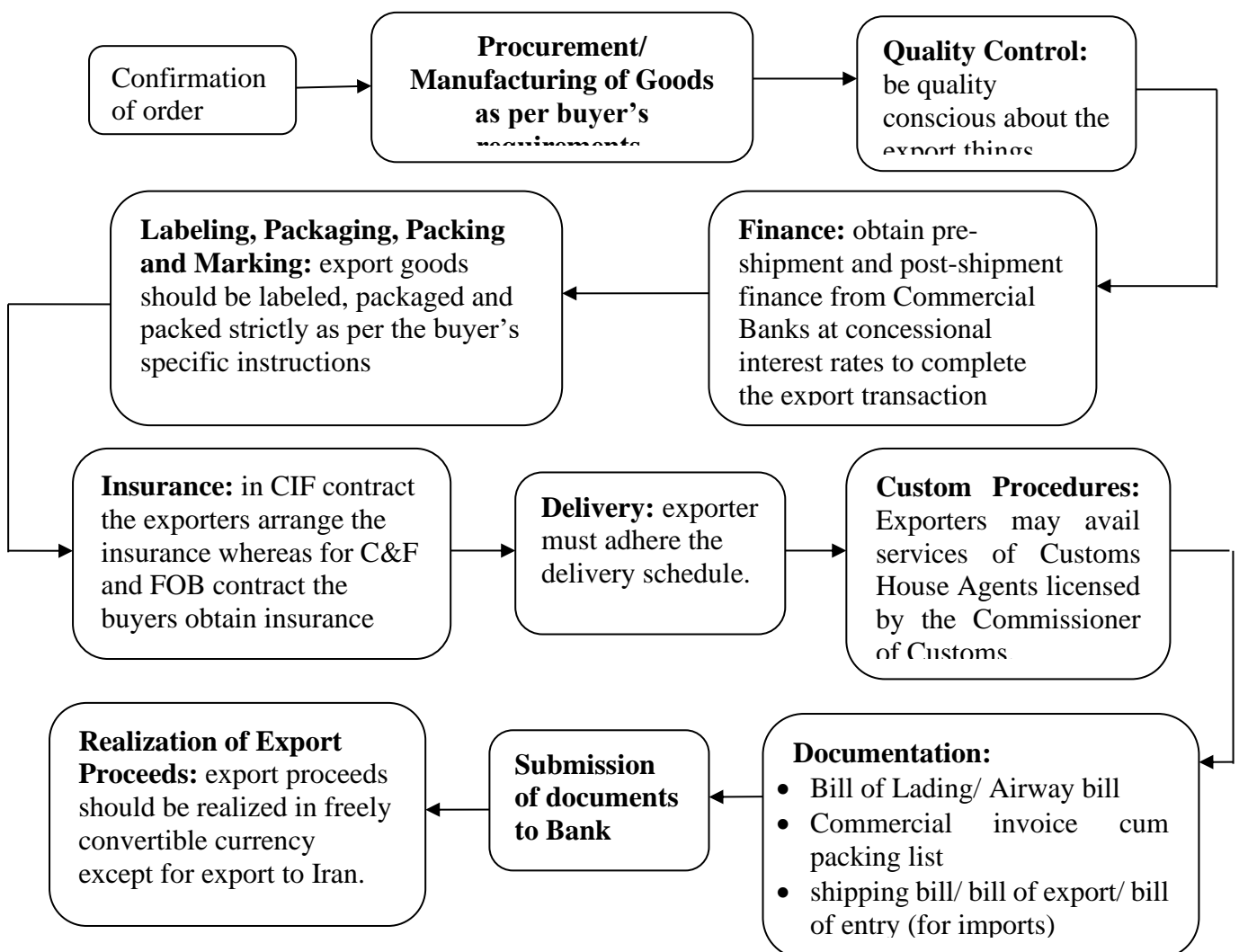
### 11) Negotiation with Buyers

After determining the buyer's interest in the product, future prospects and continuity in business, demand for giving reasonable allowance/discount in price may be considered.

### 12) Covering Risks through ECGC

International trade involves payment risks due to buyer/ Country insolvency. These risks can be covered by an appropriate Policy from Export Credit Guarantee Corporation Ltd (ECGC). Where the buyer is placing order without making advance payment or opening letter of Credit, it is advisable to procure credit limit on the foreign buyer from ECGC to protect against risk of non-payment.

### Processing of Order



**For details, please visit:**  
[www.dgft.gov.in](http://www.dgft.gov.in)  
[www.fieo.org](http://www.fieo.org)  
<https://www.indiantradeportal.in>

## **Delayed Payments to Micro and Small Enterprises (MSEs)**

- The Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 contains provisions of Delayed Payment to Micro and Small Enterprise (MSEs). (Section 15- 24). State Governments to establish Micro and Small Enterprise Facilitation Council (MSEFC) for settlement of disputes on getting references/filing on Delayed payments. (Section 20 and 21).
- **Gujarat Government has established “District Council” means the District level Micro and Small Enterprises Facilitation Council to deal with the cases where principal amount is upto twenty lakh rupees and “Council” means the Gujarat Micro and Small Enterprises Facilitation Council at Panchkula to deal with the cases where principal amount is more than twenty lakh rupees.**
- MSE suppliers located in Gujarat can file their delayed payment related applications to the Council or District Council, as per the principal amount of delayed payment. Buyer may be located anywhere in India.
- Only Micro and Small Enterprises registered under Manufacturing and Service activity in Udyam registration are eligible to apply. **The MSEs registered under Trading activity having NIC code 45, 46 and 47 are not eligible.**
- Where any buyer fails to make payment to the MSE supplier, on or before the date agreed and maximum within 45 days of the acceptance of the goods/service, he (buyer) shall, be liable to pay compound interest with monthly rests at three times of the bank rate notified by the Reserve Bank. (Section 16)
- No application for setting aside any decree or award by the MSEFC shall be entertained by any court unless the appellant (not being supplier) has deposited with it, the 75% of the award amount. (Section 19).
- Ministry of MSME has developed online platform i.e. MSME Samadhaan Portal for filling application by the MSE supplier. However it is necessary to submit printed copy of claim application along with the necessary documents (as per HMSEFC Rules 2021 & 2023) in the MSEFC Gujarat. The matter is decided on merit.

### **Related documents and websites:**

- ❖ MSME Samadhaan Portal: <https://samadhaan.msme.gov.in>
- ❖ MSME Development Act, 2006: <https://samadhaan.msme.gov.in/WriteReadData/DocumentFile/MSMED2006act.pdf>
- ❖ Udyam Registration: <https://udyamregistration.gov.in>

- ❖ Bank Rate by RBI (click on Key Rates tab): <https://dbie.rbi.org.in>

## Flow Chart of Application in MSEFC Gujarat

The aggrieved MSE seller filed online application for delayed payment on the MSME Samadhan portal. Portal sends system generated online intimation to both the seller and buyer by email.

If the buyer does not make the payment within fifteen days of filing claim on MSME Samadhaan portal, submit the printed copy of the claim application along with Form I, II & II and other relevant documents and fee of Rs 3500/- to the Council or the district council, as the case may be (MSEFC).

After examining the application as per the provisions of the MSMED Act 2006, the MSEFC can either converts the application into case or reject it. After converting the application into case, the MSEFC conducts conciliation in the matter.

If conciliation is not successful, the MSEFC shall take up the matter for arbitration. After arbitration, the Council makes the award.

Recovery.- If a buyer does not file any appeal under section 19 of the Act to set aside any award or other order by MSEFC or if such appeal filed by the buyer is dismissed, in that case such decree/ award or other order shall be executed by Collector of the District Concerned where the property of the buyer is located and the amount due shall be recovered as an arrear of land revenue. (Rule 10 of HMSEFC Rules 2023)

The MSE seller gets its payment.

### Documents to be submitted to MSEFC Gujarat:

- ❖ Printed copy of claim application as filled on MSME Samadhan portal.
- ❖ Photocopy of Udyam Registration Certificate and Gujarat Udyam Memorandum;
- ❖ Copy of purchase order, Invoices, goods receipt certificate (if available) and agreement with the buyer (if any). In case purchase order is oral, an affidavit may be submitted;
- ❖ Audited Balance Sheet and Ledger for the relevant financial years.

### Other Important Instructions:

- ❖ All annexure(s) to the claim application must be self-attested;
- ❖ Documents should be the page numbered and indexed;
- ❖ Submit as many copies of application as the number of respondents;
- ❖ The aggrieved MSE supplier shall also simultaneously send a copy of the reference along with complete set of documents to the buyer or buyers against whom the reference is made.

**Address of the “Council” at Gandhinagar and District Council for documents submission:**

**The Council at Gandhinagar:**

**Office of MSME Commissionerate  
Block No. 1, 4th Floor, Udyog Bhavan,  
Gandhinagar 382 010. Gujarat. INDIA  
Pin: 382010**

**Phone No:- 23258379**

**Email Id:- comm-msefc-  
gnr@gujarat.gov.in**

**Website:**

**[https://samadhaan.msme.gov.in/MyMsme/  
MSEFC/CouncilAddress.aspx](https://samadhaan.msme.gov.in/MyMsme/MSEFC/CouncilAddress.aspx)**

**Address of District Councils:**

District Councils are located in 05 districts of the State. Contact Details/Address of the District Councils/ District MSME Centres are available on the following website:

<https://samadhaan.msme.gov.in/MyMsme/MSEFC/CouncilAddress.aspx>

*Disclaimer: "The contents of this document is for information only, for any reference or legal purpose, please refer MSME Act, 2006 and other original notifications"*

## **CHAMPIONS Web-Portal**

माननीय प्रधानमंत्री, भारत सरकार द्वारा दिनांक 01-06-2020 को MSME क्षेत्र से सम्बंधित समस्याओं के समाधान के लिए CHAMPIONS web-portal का शुभारम्भ किया गया है। इस पोर्टल का उद्देश्य देश में चल रही MSME इकाइयों की विभिन्न प्रकार की समस्याओं का समाधान करने के साथ-साथ उन्हें आवश्यक जानकारी उपलब्ध करना भी है।



इस पोर्टल का web लिंक निम्न प्रकार है :

<https://champions.gov.in>

इस पोर्टल के द्वारा MSME के संबंध में निम्न जानकारी मांगी जा सकती है :

- भारत सरकार या राज्य सरकार की किसी भी स्कीम के सम्बन्ध में जानकारी,
- लोन या बैंकिंग से सम्बंधित कोई समस्या या जानकारी,
- भारत सरकार या राज्य सरकार के किसी विभाग से सम्बंधित कोई समस्या या जानकारी,
- भुगतान में देरी से सम्बंधित कोई समस्या या जानकारी,
- UDYAM रजिस्ट्रेशन से सम्बंधित कोई समस्या या जानकारी,
- MSME से सम्बंधित अन्य सभी प्रकार की प्रश्न / समस्याएँ / शंकाएँ / जानकारी एवं सुझाव।

**MSME विकास कार्यालय, MSME मंत्रालय, भारत सरकार, अहमदाबाद इस पोर्टल के माध्यम से MSME से सम्बंधित आपके सभी प्रकार की प्रश्नों / समस्याओं / शंकाओं / जानकारी के लिए एवं सुझावों का स्वागत करता है।**

## Child Labour

The **Child and Adolescent Labour (Prohibition and Regulation) Act, 1986** prohibits:

- the employment/engagement of children in any occupations and processes.
- the engagement of adolescents in hazardous occupations and processes.

**“Child”** means a person who has not completed his/her fourteenth year of age or such age as may be specified in the Right of Children to Free and Compulsory Education Act, 2009, whichever is more.

**“Adolescent”** means a person who has completed his/her fourteenth year of age but has not completed his eighteenth year.

The children may help his family or family enterprise (other than hazardous) and also work as an artist in an audio-visual entertainment industry provided that no such work effect the school education of the child.

List of Occupations & Processes prohibited for adolescent under the Act is available on the following website:

<https://labour.gov.in/sites/default/files/THE%20SCHEDULE.pdf>

**Working conditions** for the **adolescent** in employments where they are not prohibited:

- 1 hr. rest period after 3 hrs of work
- Spread over of work limited to 6 hrs including rest, waiting.
- No child is permitted to work between 7 pm & 8 am.
- No overtime, No double employment, weekly one holiday.
- Provision for Ventilation & Temperature, Lighting, Drinking water, Latrine & Urinals, Spittoons, Fencing of machinery etc.

**Penalties:** The violation of act may lead to imprisonment of six months to two years or fine of Rs. 20,000 to Rs 50,000 or both.

**Grievance redressal:** Complaint may be lodged at:

Labour Department, Gujarat

Block No. 3, First Floor, E1, E2, F2 Wing, Karmayogi Bhavan Sector-10A, Gandhinagar - 382010.

Website: <https://labour.gujarat.gov.in/> Email: [labourcommissioner@hry.nic.in](mailto:labourcommissioner@hry.nic.in)

Register the grievance at: <https://hrylabour.gov.in/complaintpanel>

For more details, click at: <https://labour.gov.in/child-women-labour>

## Whom to Contact and for what

Following are the brief description of different agencies for rendering assistance to the entrepreneurs:

S. No.	Type of assistance	Name and address of agencies
1.	Identification of Project Profiles, techno-economic and managerial consultancy services, market survey, economic survey reports & Technical Know-how.	MSME-Development & Facilitation Office (Ministry of MSME, Govt of India) MSME Tower, Nr. CIMS Hospital, Science City Road, Sola, Ahmedabad, 380060 Ph: 0184-2208100, 2208113 Email: <a href="mailto:dcdi-ahmbad@dcmsme.gov.in">dcdi-ahmbad@dcmsme.gov.in</a> Web: <a href="https://msmec.gujarat.gov.in/">https://msmec.gujarat.gov.in/</a>
2	District MSME Centres(DMCs)	Addresses of all DMCs available on following website <a href="https://ic.gujarat.gov.in/dic-contact.aspx">https://ic.gujarat.gov.in/dic-contact.aspx</a>
3	Udyam Registration	<a href="https://udyamregistration.gov.in">https://udyamregistration.gov.in</a>
5	State Government Policies & Schemes	District MSME Centre (DMC) of concerned district. Web: <a href="https://ic.gujarat.gov.in/industrial-policy2020.aspx">https://ic.gujarat.gov.in/industrial-policy2020.aspx</a> <a href="https://msmec.gujarat.gov.in/incentivescheme">https://msmec.gujarat.gov.in/incentivescheme</a>
6	Land and Industrial Plots	Gujarat Industrial Development Corporation (GIDC) <a href="https://gidc.gujarat.gov.in/allotmentprice">https://gidc.gujarat.gov.in/allotmentprice</a>
7	Financial Assistance	Lead District Bank of concerned district <a href="https://slbcgujarat.in/">https://slbcgujarat.in/</a>
8	For raw materials under Govt. Supply & Plant and Machinery under hire / purchase basis	NSIC Bhawan, Okhla Industrial Estate New Delhi-110020 Ph: 011-26926275, 26926370 <a href="http://www.nsic.co.in">www.nsic.co.in</a> 202, 203, SAMRUDDHI BUILDING OPP. GUJARAT HIGH COURT, AHMEDABAD Pincode – 380014 NATIONAL SC ST HUB, BRANCH OFFICE 306,3RD FLOOR , RAJHANS BUILDING, OPPOSITE J.K TOWER, RING ROAD,SURAT Pincode – 395002 NSIC LIMITED, SUB BRANCH (ZINC PRODUCT) C/O CENTRAL WAREHOUSING CORPORATION, NEAR RANOLI FLYOVER, BRIDGE, KARACHIYYA, VADODARA Pincode - 391350
9	Quality & Standard	Bureau of Indian Standards (BIS) 3rd Floor, Navajivan Amrut Jayanti Bhavan, Behind Gujarat Vidyapith

		Off. Ashram Road, Ahmedabad 380014, Gujarat Ph: 9891319174 Email: ahbo@bis.gov.in Website: <a href="https://bis.gov.in">https://bis.gov.in</a>
10	Export Assistance	Directorate General of Foreign Trade(DGFT) 3rd Floor, HUDCO Bhawan, Ishwar Bhuvan Rd, near Commerce Six Roads, Sarvottam Nagar Society, Navrangpura, Ahmedabad, 380009, Gujarat Ph 079-25506791 Email: <a href="mailto:lokesh.hd@nic.in">lokesh.hd@nic.in</a> Website: <a href="https://dgft.gov.in">https://dgft.gov.in</a>

## MSME-Development & Facilitation Office, Ahmedabad

MSME Development & Facilitation Office, Ahmedabad is a state level office of Ministry of MSME, Govt. of India. This office is established to provide technical, managerial and other handholding support to the existing as well as prospective entrepreneurs of Gujarat. This office is also engaged in promoting different schemes and benefits available to the MSMEs and also to motivate the youth of the state to become an entrepreneur.

### Role of MSME-DFO, Ahmedabad

- Development of MSMEs.
- Promotion of the MSMEs.
- Motivation to the perspective entrepreneurs.
- Handholding support to MSME units.
- Implementation of various schemes of Ministry of MSME.
- Organizes various awareness and skill development programmes.

## MSME-Development & Facilitation Office, Ahmedabad

MSME-Development & Facilitation Office, Ahmedabad  
Ministry of MSME, Government of India  
MSME Tower, Nr. CIMS Hospital, Science City Road, Sola,  
Ahmedabad  
Ph: (079) 27543147 / 27544248  
E-mail: [dc-di-ahmbad@dcmsme.gov.in](mailto:dc-di-ahmbad@dcmsme.gov.in)

MSME-Development & Facilitation Office  
Branch Office, Silvassaa  
Near Police Station Ministry of Micro, Small and  
Medium Enterprises, Industrial Area, Masat,  
Silvassa, Dadra and Nagar Haveli and Daman  
and Diu Phone: [0260 264 0933](tel:02602640933)  
Email: [brdcdi-silv@dcmsme.gov.in](mailto:brdcdi-silv@dcmsme.gov.in)

MSME-Development & Facilitation Office  
Branch Office, Rajkot  
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