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મેગેઝિન રાજકોટ એન્જીનીયરીંગ ઇન્ફોર્મેશન બુલેટિન અજય પ્રિન્ટિંગ પ્રેસ, ૨-પટેલનગર, ૮૦ ફુટ રોડ, રાજકોટ-૪ માને છપાવું તેમજ રાજકોટ એન્જીનીયરીંગ એસોસીએશન વતી રાજકોટ એન્જીનીયરીંગ એસોસીએશન, ભક્તિનગર ઇન્ડસ્ટ્રીયલ એસ્ટેટ ખાતેથી શ્રી જય વ્રજલાલ માવાણી દ્વારા મુદ્રિત અને પ્રકાશિત થયું. તંત્રી-શ્રી જય વ્રજલાલ માવાણી.

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રાજકોટ એન્જીનીયરીંગ એસોસીએશન

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તંત્રી સ્થાનેથી...

તા. ૦૧/૦૭/૨૦૨૨

મોંઘવારી ને નાથવા સતત બીજુવાર વ્યાજદરમાં વધારો

એપ્રિલ મહિનામાં GST ની અત્યાર સુધીની રેકૉર્ડિંગ્સ રૂ. ૧.૬૮ લાખની આવક બાદ મે મહિનામાં પણ GST ની આવક રૂ. ૧.૪૦ લાખથી વધુ રહી. તેવી જ રીતે નવા નાણાકીય વર્ષ ૨૦૨૨-૨૩ ના પહેલા ત્રણ મહિનામાં ડાયરેક્ટ ટેક્સ કલેક્શનમાં પણ ગત વર્ષની સરખામણીએ ૪૫% નો જંગી વધારો નોંધાયો હતો. આની પાછળ સારી માત્રામાં TDS અને એડવાન્સ ઈન્કમેટેક્સનું ભરણ મુખ્ય કારણ છે. નોંધપાત્ર છે કે એડવાન્સ ઈન્કમેટેક્સ જે તે કંપની વર્ષ દરમ્યાન પોતાને થવા પાત્ર નફાનો અંદાજ બાંધીને ભરતી હોય છે. તેથી વધુ માત્રામાં એડવાન્સ ઈન્કમેટેક્સ ભરવો એ કંપનીઓ વર્ષ દરમ્યાન સારો પ્રોફીટ જનરેટ થશે એવું તારણ કાઢી રહી હોય તોજ બને.

આ બધા સકારાત્મક સિગ્નલો વચ્ચે પણ સતત થઈ રહેલો ભાવ વધારો ચિલનનો રોલ ભજવી પોતે ચડી રહેલી ઈકોનોમીની ગાડીને કરી પાટા ઉપરથી ઉતારી શકે છે અથવા ધીમી પાડી શકે છે. આથીજ RBI ની વ્યાજદરોનું નિયમન કરતી મોનીટરી પોલીસી કમિટી (MPC) ની ૮ જૂને મળેલ મિટિંગમાં રેપોરેટમાં ૦.૫% નો વધારો જાહેર કરી કુલ રેપોરેટ ૪.૯% કરી દેવામાં આવ્યો છે. પાંચ અઠવાડિયાના સમયમાં આ બીજો વધારો જાહેર કરવામાં આવ્યો છે અને કુલ વધારો હવે મે મહિના પછી ૦.૯% લઈ ગયો છે. વ્યાજદર વધતા લોન મોંઘી થશે અને જેમણે લોન લઈ લીધેલ છે તેમના EMI માં વધારો થશે. આ બંને સંજોગોમાં સામાન્ય માણસોની ખરીદ શક્તિમાં ઘટાડો થશે.

અત્યારનો ભાવ વધારો મૂળમાંતો પુરેનામાં ચાર મહિનાથી વધુ સમયથી ચાલુ થયેલ યુધ્ધને કારણે કુડ ઓઈલ સહીત તમામ બીજા ચીજવસ્તુઓ જેવીકે લોખંડ, કોલસો, કોપર, એલ્યુમીનીયમ, પામોલિન ઓઈલ, સેમી કંડક્ટર અને ડિસ્ક વગેરેમાં થયેલ જંગી ભાવવધારા ને આભારી છે. એટલે જ્યાં સુધી યુધ્ધનો અંત નહીં આવે અને જ્યાં સુધી જુની સપ્લાયની વ્યવસ્થાઓ પૂર્વવત ચાલુ નહીં થાય ત્યાં સુધી ભાવવધારો કાબુમાં લેવો મુશ્કેલ છે.

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સંસ્થા સમાચાર

✦ રાજકોટના પમ્પ સેટ એકમોને ઇન્કમ ટેક્સ તરફથી મળેલ નોટીસ અંગે :

રાજકોટના પમ્પ સેટ ઉત્પાદક એકમોને ઇન્કમ ટેક્સ વિભાગ દ્વારા નોટીસ બજાવવામાં આવતા આ અંગે એસોસીએશન દ્વારા તા. ૧૭-૫-૨૦૨૨ ના પત્ર દ્વારા ઇન્કમ ટેક્સ વિભાગને રજુઆત કરવામાં આવેલ જેના અનુસંધાને ઇન્કમ ટેક્સ કમિશ્નરીની કચેરી, અમદાવાદ દ્વારા આ બાબત જસુડીસીયલ મેટર હોય આ અંગે કચેરી દ્વારા હાલ કાર્યવાહી કરી શકાય તેમ નથી તેમ તા. ૨૫-૫-૨૦૨૨ ના પત્ર દ્વારા એસોસીએશનને જવાબ પાઠવેલ તે જવાબની નકલ સંબંધિત સભ્ય એકમોને તા. ૨૫-૫-૨૦૨૨ ના ધમિલ દ્વારા જાણકારી માટે મોકલવામાં આવેલ.

✦ એમ.એસ.એમ.ઈ. વિભાગના માર્ગદર્શન કાર્યક્રમ અંગે સભ્યોને જાણ કરેલ :

એમ.એસ.એમ.ઈ.-ડી.આઈ. રાજકોટની કચેરી દ્વારા આર.ઈ.એ. ના સહયોગથી તા. ૨૭-૫-૨૦૨૨ ના રોજ આર.ઈ.એ. ના ઓડીટરીયમ ખાતે ભારત સરકારશ્રીની એમ.એસ.એમ.ઈ. વિભાગ દ્વારા આપવામાં આવતી સહાય સવલતો અંગે ચોજવામાં આવનાર અવેરનેશ કાર્યક્રમમાં સભ્યોને ભાગ લેવા માટે તા. ૨૫-૫-૨૦૨૨ ના ધમિલ દ્વારા કાર્યક્રમની સૂચી જાણ અર્થે મોકલવામાં આવેલ.

✦ રાજકોટના અગ્રગણ્ય એસોસીએશન, ચેમ્બર ઓફ કોમર્સને એમ.એસ.એમ.ઈ. કાર્યક્રમ માટે જાણ કરેલ :

એમ.એસ.એમ.ઈ.-ડી.આઈ. રાજકોટની કચેરી દ્વારા આર.ઈ.એ. ના સહયોગથી તા. ૨૭-૫-૨૦૨૨ ના રોજ આર.ઈ.એ. ના ઓડીટરીયમ ખાતે ભારત સરકારશ્રીની એમ.એસ.એમ.ઈ. વિભાગ દ્વારા આપવામાં આવતી સહાય સવલતો અંગે ચોજવામાં આવનાર અવેરનેશ કાર્યક્રમમાં ઔદ્યોગિક એસોસીએશન તથા ચેમ્બરના સભ્યોને ભાગ લેવા માટે તા. ૨૬-૫-૨૦૨૨ ના ધમિલ દ્વારા કાર્યક્રમની સૂચી જાણ અર્થે મોકલવામાં આવેલ.

✦ રાજકોટ જીલ્લામાં તળાવ બાંધવા ઉડા ઉતારવા લોક ભાગીદારી નોંધાવવા અંગે :

ગુજરાત રાજ્યના અમૃત સરોવર હેઠળ આઝાદીના ૭૫ વર્ષ ઉજવણીના ભાગરૂપે રાજકોટ જીલ્લામાં કુલ ૭૫ જેટલા તળાવો બાંધવા-ઉડા ઉતારવા ઉદ્યોગકારોને લોકભાગીદારીમાં આ કાર્ય કરવા કલેક્ટર, રાજકોટ દ્વારા અનુરોધ કરવામાં આવેલ જે અન્યથે આર.ઈ.એ. ના સભ્યોને આ કાર્યક્રમમાં સહયોગ આપવા પ્રમુખશ્રી પરેશ વાસાણી દ્વારા વિનંતી કરતો પરિપત્ર તા. ૨૮-૫-૨૦૨૨ ના રોજ મોકલવામાં આવેલ.

✦ વેસ્ટર્ન રેલ્વેની કન્સલ્ટેટીવ કમિટીની મીટીંગમાં આર.ઈ.એ. દ્વારા સુચન રજુ કરાવેલ :

વેસ્ટર્ન રેલ્વે સ્ટેશન કન્સલ્ટેટીવ કમિટીની મીટીંગ તા. ૭-૬-૨૦૨૨ ના ૫-૦૦ કલાકે મળેલ જેમાં રાજકોટ એન્જીનીયરીંગ એસોસીએશનના ઉપપ્રમુખ અને વેસ્ટર્ન રેલ્વે સ્ટેશન કન્સલ્ટેટીવ કમિટીના સભ્ય શ્રી યશ રાઠોડે બેઠકમાં ઉપસ્થિત રહી મુખ્ય બાબતો માટે રજૂઆત અને સુચનો રજુ કરેલ જેમાં...

૧. સવારના સમયે ટ્રેન આવે છે તે સમયે દરેક યાત્રિકોની બેગો ચેકીંગ કરવામાં આવે છે જેમાં યાત્રિકો પરેશાન થતાં કોય સ્ટેશનમાં જે બે રેકેનર છે તેને એકઠી કોર ઉપર મુકવા જેથી લોકોને પરેશાની વેઠવી ન પડે. આ બાબતે અગાઉ પાછા રજુઆત મુકવામાં આવેલ.
૨. હરિદ્વાર માટે એક ટ્રેન ની સવલત ખુબ જ ઓછી હોય તેને અઠવાડીક કરવા સુચન કરેલ.
૩. આસામ માટે ટ્રેનની સવલત ઓછી હોય ગોહાટી માટેની ટ્રેનની સવલત અઠવાડીક કરવા સુચન કરેલ.
૪. દુરંતો ટ્રેનનું સ્ટોપ બોરીવલી આપવા સુચન કરેલ જેથી કરીને રાજકોટ અને હાપાના યાત્રીકોને સવલત પુરી મળી રહે. વિશેષમાં આ અંગેની અખબારી ચાલી તા. ૮-૬-૨૦૨૨ ના રોજ એસોસીએશન દ્વારા અખબારોને મોકલવામાં આવેલ.



❖ **GCCI અમદાવાદને ઓફીસ બેરર્સની વિગત મોકલાવેલ :**

GCCI અમદાવાદ દ્વારા તા. ૮-૬-૨૦૨૨ ના પત્ર દ્વારા આર.ઈ.એ. ના ઓફિસ બેરર્સની માહિતી માંગેલ જે તા. ૧૦-૬-૨૦૨૨ ના પત્ર મારફત મોકલી આપવામાં આવેલ.

❖ **રાજકોટ એન્જી. ઇન્ફો. બુલેટીન આર.એમ.એસ. મારફત મોકલાવેલ :**

આર.ઈ.એ. નું માટે જુન-૨૦૨૨ નું બુલેટીન પોસ્ટ ખાતાના આર.એમ.એસ. મારફત તા. ૧૦-૬-૨૦૨૨ ના રોજ સભ્યોને મોકલવામાં આવેલ.

❖ **VFS સેન્ટર તથા મેડીકલ ચેકઅપ સપલત રાજકોટમાં મળી રહે તે અંગે રજૂઆત કરેલ :**

VFS સેન્ટર રાજકોટ સૌરાષ્ટ્રનું એક ઔદ્યોગિક હબ અને પ્રાથમિક સપલતોથી સંપૂર્ણ સુવિધાપૂર્ણ રાહેર હોઈ હાલ આ વિસ્તારના ઉદ્યોગકારો, વિદ્યાર્થીઓને વિજ્ઞા તેમજ મેડીકલ ચેકઅપ સપલત રાજકોટમાં મળી રહે તે માટે ગુજરાત પ્રદેશ બીજેપી ના ઉપ પ્રમુખ ડૉ. ભારત બોધરાને તા. ૧૦-૬-૨૦૨૨ ના પત્ર થી આર.ઈ.એ. ના માનદ મંત્રી શ્રી નરેન્દ્ર પાંચાણી દ્વારા રજૂઆત કરવામાં આવેલ. સાથો સાથ તેઓશ્રીને આ બાબતે સૌરાષ્ટ્રના તમામે તમામ માનદ સાંસદોને સાથે લઈને આ બાબતે જોરદાર દરમ્યાનગીરી કરવા પણ વિનંતી કરવામાં આવેલ.

❖ **પ્રમુખશ્રી દ્વારા જી.આઈ.ડી.સી. ના પ્રશ્નો અંગે કરેલ રજૂઆત :**

જીઆઈડીસીના વર્ષો જૂના પડતર પ્રશ્નોનાં નિકાલ માટે એસોસીએશન દ્વારા વખતો વખત રજૂઆત કરવામાં આવેલ તેના અનુસંધાને તા. ૭-૩-૨૦૨૨ ના રોજ ગાંધીનગર ખાતે પ્રમુખશ્રીના નેજા હેઠળ ઉદ્યોગનું પ્રતિનિધી મંડળ શ્રી સી.આર. પાટીલ તથા જીઆઈડીસીના મેને. ડિરેક્ટરશ્રી એમ.થેનારસમ ને રૂબરૂ મળેલ તે સમગ્ર વિગતે ગુજરાત પ્રદેશ બીજેપીના વાઈસ પ્રેસીડન્ટ ડૉ. ભરત બોધરા ને આર.ઈ.એ.ના પ્રમુખ શ્રી પરેશ વાસાણી દ્વારા તા. ૧૦-૬-૨૦૨૨ ના પત્ર દ્વારા જી.આઈ.ડી.સી. ના પ્રશ્નોના નિરાકરણ લાવવા દરમ્યાનગીરી કરવા વિનંતી કરવામાં આવેલ.

❖ **આર.ઈ.એ. બુલેટીનની વેબસાઈટ લીંક સભ્યોને મોકલાવેલ :**

આર.ઈ.એ. ના તા. ૧૩-૬-૨૦૨૨ ના ઇમેઇલ દ્વારા સભ્યોને માટે જુન-૨૨ બુલેટીન માટેની લીંક મોકલવામાં આવેલ છે.

❖ **મંથલી બુલેટીન તથા મહિનાથી ન મળવા અંગે સીની. સુપ્રી. ઓફ પોસ્ટને રજૂઆત કરેલ :**

મે. આરાધના એન્જનીયરીંગ વર્ક્સ, વિરાણી અઘાટ પ્લોટ નં. ૭૯, કામનાથ વેલીજ પાસે, ડેબર રોડ (સાઉથ), રાજકોટ-૪ ખાતે આવેલ સભ્યને છેલ્લા ત્રણ મહિનાથી એકપણ બુલેટીન ન મળવા અંગે લેખીતમાં એસોસીએશનને રજૂઆત કરતાં આ અંગે તા. ૧૫-૬-૨૦૨૨ ના પત્ર દ્વારા સીની. સુપ્રી. ઓફ પોસ્ટ, રાજકોટને રજૂઆત કરેલ અને હવે પછી નિયમિત બુલેટીન મળે તેમ કરવા વિનંતી કરવામાં આવેલ. સદર રજૂઆતની નકલ એકમને પણ જાણ અર્થે મોકલવામાં આવેલ.

❖ **ઓટો એક્સપોના રાજકોટ ખાતે રોડ શો થોજવા અંગે :**

આર.ઈ.એ. દ્વારા ઓટો શો માં ૫૦૦ ચો.મી. નું પેવેલીયન બુક કરાવેલ છે અને તેના અનુસંધાને રાજકોટ ખાતે ઓટો એક્સપો નો રોડ શો થોજવા સી.આઈ.આઈ. ના શ્રી વિશાલ હોલાની તથા શ્રી જયેશ પારેખને આ બાબતે ફોલોઅપ લેવા માટે આર.ઈ.એ. ના તા. ૧૫-૬-૨૦૨૨ ના ઇમેઇલ દ્વારા જાણ કરવામાં આવેલ.

❖ **ડિસ્ટ્રીક્ટ એક્સપોર્ટ પ્રમોશન કમિટીની બેઠકમાં એસોસીએશનના હોદ્દાદારોએ હાજરી આપેલ :**

કલેક્ટરશ્રીના અધ્યક્ષ સ્થાને તા. ૨૦-૬-૨૦૨૨ ના રોજ કલેક્ટર કચેરી ખાતે ડિસ્ટ્રીક્ટ એક્સપોર્ટ પ્રમોશન કમિટીની (DEPC) બેઠક મળેલ. આ બેઠકમાં રાજકોટ એન્જનીયરીંગ એસોસીએશનના પ્રમુખ શ્રી પરેશ વાસાણી, ઉપ પ્રમુખ શ્રી યશ રાઠોડ તેમજ શ્રી.સહ મંત્રીશ્રી ચંદ્રેશ સંખરાવા હાજર રહેલ. બેઠકમાં પ્રમુખ શ્રી વાસાણી દ્વારા નિકાસ



વૃદ્ધિ માટે અગત્યના સુચનો રજૂ કરેલ જેમાં... ૧, રાજકોટમાં ઘણા સમયથી કન્ટેનર ડેપો શરૂ કરવાની માંગણી છે જે કાર્યરત કરવા. ૨, એકઝીનીશન કન્વેન્શન સેન્ટર કાયમી ધોરણે સ્થાપવા. ૩, સ્પે. એક્સપોર્ટ ઝોન અને ૪, એક્સપોર્ટ સામે વધુ સવલત અને સરળ પ્રક્રિયા દાખલ કરવી ખુબ જ જરૂરી છે. વિશેષમાં આ અંગે પ્રમુખશ્રી જણાવેલ કે આ અંગેની વિગતવાર રજુઆત હવે પછી લેખીતમાં મોકલી આપવામાં આવશે અને તે અંગે જરૂરી અમલવારી થાય તેમ કરવા અધ્યક્ષીને વિનંતી કરેલ.

♦ ઓટોમિલિટા-દુબઈ એકઝીનીશન અંગે :

ઓટોમિલિટા-દુબઈ એકઝીનીશન જે ૨૨-૨૪, નવેમ્બર-૨૦૨૨ દરમિયાન યોજાનાર છે તેમાં આર.ઈ.એ. દ્વારા સ્ટોલ બુકિંગ કરવામાં આવે તો તેમાં શું પ્રોસીડર EEPCC દ્વારા કરવામાં આવશે અને સ્ટોલ બુકિંગમાં એસોસીએશનને શું ફાયદો મળી શકશે તે અંગે આર.ઈ.એ. ના મા. મંત્રીશ્રી નરેન્દ્ર પાંચાણીએ શ્રી સુધાકરણ નાયર, કેપ્. ડાયરેક્ટર, EEPCC અમદાવાદને તા. ૧૭-૬-૨૦૨૨ ના ધમિલ દ્વારા વિગત મેળવવા માટે પૂછ્યા કરેલ.

♦ ઓઘોગિક એકમોના ફાસ્ટ ટ્રેક અંગે રાજ્યના ગૃહ મંત્રી સાથે મીટિંગમાં હાજરી આપેલ :

ગુજરાત રાજ્યના માન. ગૃહમંત્રી શ્રી હર્ષભાઈ સંઘવીજી રાજકોટની મુલાકાતે તા. ૧૯-૬-૨૦૨૨ ના રવિવારના રોજ સર્કિટ હાઉસ ખાતે વેપાર ઉદ્યોગના પ્રશ્નો અંગે ચર્ચા વિચારણા કરવા માટે રાજકોટ એન્જીનીયરીંગ એસો.ના હોદેદારો સાથે એક મીટિંગનું આયોજન કરવામાં આવેલ જે મીટિંગમાં જે સભ્યોના લેણી રકમ ફાસ્ટ ટ્રેક હોય અને જે ઘણા સમય થયા છતાં રકમ પરત ન મળેલ હોય તે અંગેના આધાર પૂરાવા સાથે સદર મીટિંગમાં હાજર રહેવા સભ્યોને તા. ૧૯-૬-૨૦૨૨ ના પત્ર દ્વારા જાણ કરવામાં આવેલ. આ મીટિંગમાં આર.ઈ.એ. તરફથી પ્રમુખ શ્રી પરેશ વાસાણીએ સભ્યોના રજુ થયેલ પ્રશ્નો સાથે મંત્રીશ્રી સાથે ચર્ચા કરીને આ પ્રશ્નોનો ઝડપી નિકાલ લાવવા પગલાં લેવા જણાવેલ. વધુમાં આ મીટિંગમાં આર.ઈ.એ.ના ઉપ પ્રમુખ શ્રી યશ રાહડે તથા મા. મંત્રીશ્રી નરેન્દ્ર પાંચાણી પણ સભ્યો સાથે ઉપસ્થિત રહેલ.

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કાર્ય સારાંશ

❖ આર.ઈ.એ. દ્વારા જી.આઈ.ડી.સી. ના પ્રશ્નો અંગે કરેલ રજુઆતમાં સફળતા મળેલ :

રાજકોટ એન્જીનીયરીંગ એસોસીએશનના પ્રમુખ શ્રી પરેશ વાસાણી દ્વારા સ્થાનિક જી.આઈ.ડી.સી.ની પ્રાદેશિક કચેરી માં વર્ષ ૨૦૨૧ અને ૨૦૨૨ દરમિયાન કચેરી ખાતે મળેલ મીટીંગમાં રૂબરૂ ઉપસ્થિત રહીને અવાર નવાર રજુઆતો કરવામાં આવેલ જે અંગે કોઈજ નિકાલ ન આવતા છેવટે તેમના દ્વારા તા. ૧૯-૧૧-૨૦૨૧, ૧૫-૧૨-૨૦૨૧ તથા તા. ૨૫-૨-૨૦૨૨ ના પત્રો મારફત ગુજરાત રાજ્યના માન. રાજ્ય કક્ષાના ઉધોગ મંત્રીશ્રી જગદીશભાઈ પંચાલ ને પ્રમુખશ્રી દ્વારા જી.આઈ.ડી.સી.ના વર્ષો જુના પણ ઉકેલ પ્રશ્નો અંગે અંગત ધ્યાન દોરવા અને જીઆઈડીસીના ઉધોગકારોની માંગણી અંગે યોગ્ય નિર્ણય લેવા માટે ઉકત પત્રો મારફત રજુઆત કરવામાં આવેલ તેમજ તેમની રાહબારીમાં ઉધોગકારના પ્રતિનિધી મંડળ સાથે તા. ૭-૩-૨૦૨૨ ના રોજ બી.જે.પી.ના ગુજરાત પ્રદેશ પ્રમુખ શ્રી સી.આર. પાટીલ તેમજ જી.આઈ.ડી.સી. ના એમ.ડી. શ્રી એમ.ચૈનારસમ સાથે પણ રૂબરૂમાં પ્રશ્નો અંગે ચર્ચા કરવામાં આવેલ, સદર મીટીંગમાં આર.ઈ.એ.ના માનદ મંત્રીશ્રી નરેન્દ્ર પાંચાણીની પણ ઉપસ્થિતિ રહેલ, આ રજુઆત પૈકી CGDCR ના ક્રમ નં. ૩ (a) ના ટેબલ નં. ૬.૧૯ (Use control and F.S.I. : Category D9) CGDCR માં ૫૦૦૦ ચો.મી. થી નાના પ્લોટમાં ૧.૬ FSI મળશે તદ્દપરાંત ૫૦% થી વધારે પણ ગ્રાઉન્ડ કલોરમાં બાંધકામ માર્જીન છોડ્યા પછી જે મળવા પાત્ર છે તે મળી શકશે. (૬૦% થી ૭૦% મળવા પાત્ર રહેશે) જ્યારે ૫૦૦૦ ચો.મી. થી વધુ એરીયાના પ્લોટ માટે ૫૦% બાંધકામ માટે માન્યતા રહેશે તેમજ જી.આઈ.ડી.સી. ના મેક્સીમમ હાઈટ ૧૩.૦૦ મીટર મળવા પાત્ર રહેશે અને વધારાની હાઈટ માટે ફેક્ટરી ઇન્સપેક્ટરની મંજુરી મેળવવાની રહેશે તેમ સુધારા ગુજરાત સરકારના Urban Development And Urban Housing Department દ્વારા તા. ૯-૬-૨૦૨૨ ના નોટીફિકેશન નં. GH/V/67 Of 2022/PRC-102022-1266-L થી જાહેર કરવામાં આવેલ છે. આ સુધારા અંગે નો સમગ્ર યશ રાજકોટ એન્જીનીયરીંગ એસોસીએશનના પ્રમુખ શ્રી પરેશ વાસાણીની સફળ રજુઆતને કારણે મળતા જી.આઈ.ડી.સી.ના ઉધોગકારોમાં ખુબ જ સારો પ્રતિસાદ મળી રહેલ છે. જે આર.ઈ.એ. માટે ગૌરવની બાબત કહેવાય. આ અંગેના નોટીફિકેશન અને ઠરાવ આ સાથે આ અંકમાં જાણકારી માટે પ્રસિધ્ધ કરવામાં આવેલ છે.

Government of Gujarat
Urban Development And Urban Housing Department
Notification No. GH/V/67 of 2022/PRC-102022-1266-L
SACHIVALAYA, GANDHINAGAR.
NOTIFICATION
Dated : 09-06-2022

No. GH/V/67 of 2022/PRC-102022-1266-L WHEREAS the Government of Gujarat is of the opinion that it is necessary, in the public interest, to make variation in the Comprehensive General Development Control Regulations-2017 sanctioned by the Notification No. GH/V/269 of 2017/EDB-102016-3629-L, dated. 12-10-2017, (hereinafter referred as CGDCR) of the Urban Development and Urban Housing Department, Government of Gujarat, Gandhinagar.

AND WHEREAS, the Government of Gujarat was of the opinion that it is necessary, in the public interest, to make variation in the said CGDCR.

NOW, THEREFOR, the Government of Gujarat hereby proposes the variation in CGDRC under sub-section (1) of section-116A of the Gujarat Town Planning and Urban Development Act-1976 as enumerated in the SCHEDULE below.

Calls upon any person to submit suggestions or objections, if any, with respect to the proposed variation made in CGDCR to the Principal Secretary to Government of Gujarat, Urban Development and Urban Housing Department, 9th floor, Block No. 14, Sachivalaya, Gandhinagar in writing, within a period of two months from the date of the publication of this notification in the Official Gazette.

**SCHEDULE**

Sr. No. 3(a) of Table 6.19 (Use control and F.S.I. : Category D9) of CGDCR is replaced as under

Sr.No.	Use	FSI	Maximum BUA		Maximum Height
a	Industrial	1.6	Plot area upto 5000 sq.mt.	Plot are more than 5000 sq.mt.	13.00 mt (Additional height as required for industrial purpose as approved by Factory Inspector.)
			Not applicable	50%	

By order and in the name of the Governor of Gujarat.

(Prakash Dutta)

Officer on Special Duty & Ex-Officio Joint Secretary
to the Govt. of Gujarat
Urban Development and Urban Housing Department

રાજ્ય સરકારશ્રીના તા. ૦૬-૦૬-૨૦૨૨ ના જાહેરનામા ક્રમાંક જીએચ/વી/૬૭ ઓફ ૨૦૨૨/પરચ-૧૦૨૦૨૨-૧૨૬૬-૯ થી પ્રસિધ્ધ કરેલ સંકલીત જી.ડી.સી.આર.ના ફેરફારને તાત્કાલીક અસરથી અમલમાં મુકવા બાબત.

ગુજરાત સરકાર

શહેરી વિકાસ અને શહેરી ગૃહ નિર્માણ વિભાગ

હુકમ ક્રમાંક : પરચ-૧૦૨૦૨૨-૧૨૬૬-૯ સચિવાલય, ગાંધીનગર

તા. ૦૬-૦૬-૨૦૨૨

આમુખ :

સરકારશ્રીના તા. ૧૨-૧૦-૨૦૧૭ ના જાહેરનામા ક્રમાંક જીએચ/વી/૨૬૯ ઓફ ૨૦૧૭/ઈડીબી-૧૦૨૦૧૬-૩૬૨૯-૯ થી સમગ્ર રાજ્યમાં સંકલીત જી.ડી.સી.આર. અમલમાં લાવવામાં આવેલ છે. જે સંદર્ભે વિવિધ સંસ્થાઓ તરફથી મળેલ રજુઆતો/સૂચનોને કાળજીપૂર્વક વિચારણામાં લઈ સરકારશ્રી કક્ષાએ સકારાત્મક ફેરફાર સૂચવેલ છે. જે સંદર્ભે તા. ૯-૬-૨૦૨૨ ના જાહેરનામા ક્રમાંક : જીએચ/વી/૬૭ ઓફ ૨૦૨૨/પરચ-૧૦૨૦૨૨-૧૨૬૬-૯ થી પ્રસિધ્ધ કરાવવામાં આવેલ છે. જાહેર હિતમાં અને રાજ્યના નાગરિકોને વિકાસ પરવાનગી મેળવવામાં વધુ વિલંબ ન થાય તે માટે સમગ્ર સત્તામંડળો/નગર પાલિકાઓને નીચે પ્રમાણેના હુકમ કરવામાં આવે છે.

હુકમ :

આથી સમગ્ર શહેરી/વિસ્તાર વિકાસ સત્તામંડળો તથા નગરપાલિકાઓને તા. ૯-૬-૨૦૨૨ ના જાહેરનામા ક્રમાંક : જીએચ/વી/૬૭ ઓફ ૨૦૨૦/પરચ-૧૦૨૦૨૨-૧૨૬૬-૯ ને તાત્કાલીક અસરથી અમલમાં મુકવા ગુજરાત નગર રચના અને શહેરી વિકાસ અધિનિયમ-૧૯૭૬ ની કલમ-૧૨૨ હેઠળ હુકમ કરવામાં આવે છે. સદર પ્રાથમિક જાહેરનામાને આખરી કરતી વેળાએ જે ફેરફાર આખરી થશે તે બંધનકર્તા રહેશે.

ગુજરાત રાજ્યના રાજ્યપાલશ્રીના હુકમથી અને તેમના નામે,

(પ્રકાશ દત્તા)

ખાસ ફરજ પરના અધિકારી અને હોદ્દાની રૂએ સંયુક્ત સચિવ
શહેરી વિકાસ અને શહેરી ગૃહ નિર્માણ વિભાગ



❖ **RCCI ના સ્નેહ મિલન કાર્યક્રમમાં આર.ઈ.એ. ના હોટેલારગણો ઉપસ્થિત રહેલ :**



રાજકોટ ચેમ્બર ઓફ કોમર્સ એન્ડ ઇન્ડસ્ટ્રીઝ દ્વારા તા. ૧૨-૬-૨૦૨૨ ના રોજ ગુજરાત રાજ્યના માન. મુખ્યમંત્રી શ્રી ભુપેન્દ્રભાઈ પટેલના મુખ્ય મહેમાન પદે સ્નેહ મિલન કાર્યક્રમ યોજવામાં આવેલ. RCCI પરિવારના વાર્ષિક સ્નેહ મિલન કાર્યક્રમમાં રાજકોટ એન્જનીયરીંગ એસોસિએશનના પ્રમુખશ્રી પરેશ વાસાણી ઉપસ્થિત રહેલ અને તેઓએ માન. મુખ્યમંત્રી શ્રી ભુપેન્દ્રભાઈ પટેલનું અભિવાદન કરેલ. આ કાર્યક્રમમાં આર.ઈ.એ. ના મા.મંત્રી શ્રી નરેન્દ્રભાઈ પાંચાણીએ પણ હાજરી આપેલ.

❖ **માહે જુન-૨૦૨૨ ની બોર્ડ ઓફ ડાયરેક્ટરની મીટીંગ મળેલ :**

આર.ઈ.એ. ની માહે જુન-૨૦૨૨ ની બોર્ડ ઓફ ડાયરેક્ટરની મીટીંગ પ્રમુખ શ્રી પરેશ વાસાણીના અધ્યક્ષ સ્થાને તા. ૨૪-૬-૨૦૨૨ ના રોજ સાંજના ૬-૦૦ કલાકે બોર્ડિંગમાં મળેલ. મીટીંગ અંગેનો પરિપત્ર બોર્ડ મેમ્બરોને તા. ૧૭-૬-૨૦૨૨ ના રોજ ઇમેલ દ્વારા મોકલવામાં આવેલ. મીટીંગના એજન્ડા મુજબ તા. ૨૭-૫-૨૦૨૨ ની ગત મીટીંગની કાર્યવાહી નોંધ વાંચી સંભળાવવામાં આવેલ. જેને સર્વાનુમતે મંજૂર રાખવાનું ઠરાવવામાં આવેલ. એજન્ડા મુજબના મુદ્દાઓની ચર્ચા કરવામાં આવેલ જેને સર્વાનુમતે બહાલ રાખવાનું ઠરાવવામાં આવેલ.



:: એક્ષપોર્ટ્સ માટે સર્ટીફિકેટ ઓફ ઓરીજન ચાર્જસ ::

“સર્ટીફિકેટ ઓફ ઓરીજન” મેળવવા માટે નીચે મુજબ ચાર્જ રાખવામાં આવેલ છે.

REA મેમ્બર્સ

રૂા. ૧૩૦/-

પ્રતિ સર્ટીફિકેટ



પરિપત્ર નં. ૧

તા. ૦૧-૦૪-૨૦૨૨

પ્રતિ

સભ્યશ્રી,

સને ૨૦૨૨-૨૦૨૩ ના વાર્ષિક લવાજમ અંગે

તા. ૧-૪-૨૨ થી એસોસિએશનનું નવું સત્ર શરૂ થવા સાથે આપના યુનિટનું સભાસદ લવાજમ/ફી ભરપાઈ કરી રીન્યુ કરાવવાનું રહે છે. આ સાથે દર્શાવેલ ફીના દર તથા તેના પરના ટેક્સ મળીને કુલ થતી રકમ, રોકડેથી/ડ્રાફ્ટ અગર સ્થાનિક બેંક પરના ચેકથી મોકલી આપશો. એસોસિએશનનો વહિવટ સુગઠિત અને વ્યવસ્થિત ચાલે તે માટે આપશ્રીને અંગત રસ લઈ સહકાર આપવા વિનંતી છે.

આપના એકમની સભ્ય ફીની રકમ નીચે દર્શાવેલ ટેબલમાંથી આપના એકમને લાગુ પડતી ફી મોકલી આપવા વિનંતી.

૧. ઉત્પાદન કરતા યુનિટ જ રેગ્યુલર મેમ્બર રહેશે. બાકીના યુનિટ આપોઆપ એસોસિએટ(સહાયક) મેમ્બર થઈ જશે.
૨. હવે તમામ માહિતી-જાણકારી ઈમેલ તથા એસ.એમ.એસ. થી જ મોકલવાના હોઈ આપના ઈ-મેઈલ આઈ.ડી. તથા મોબાઈલ ફોન જરૂર લખી મોકલશો.
૩. નીચે મુજબ બેંક વિગત પ્રમાણે ઓન લાઈન ફી ભરી શકાશે.

BANK DETAILS :

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IFSC : BKID0003121

* (ઓનલાઈન ફી ભર્યા પછી ઈમેલથી પેમેન્ટ રીસીપ્ટ મોકલી જાણ કરવી)

(લાઈફ ટાઈમ લવાજમ ભરેલ છે તેઓને લાગુ પડતુ નથી)

આભાર સહ,

આપનો વિશ્વાસુ

એક્ઝિક્યુટીવ સેક્રેટરી

સને-૨૦૨૨-૨૦૨૩ ના વાર્ષિક અથવા આગ્રુવન લવાજમ રકીમ અંગે

ક્રમાંક	લવાજમ	લાઈફ ટાઈમ લવાજમ (૧૫ વર્ષ)		વાર્ષિક લવાજમ	
		લવાજમની રકમ રૂ.	ગ્રુ.એસ.ટી. સાથે કુલ રૂ.	લવાજમની રકમ રૂ.	ગ્રુ.એસ.ટી. સાથે કુલ રૂ.
૧	ઉત્પાદન તથા જોબવર્ક કરતા એકમો				
	(ક) પ્રોપ્રાઈટરી પેઢી	૧૦૦૦૦/-	૧૧૮૦૦/-	૧૦૦૦/-	૧૧૮૦/-
	(ખ) ભાગીદારી પેઢી	૧૦૦૦૦/-	૧૧૮૦૦/-	૧૦૦૦/-	૧૧૮૦/-
	(ગ) પ્રાઈવેટ લીમિટેડ કંપની	૨૦૦૦૦/-	૨૩૬૦૦/-	૨૦૦૦/-	૨૩૬૦/-
	(ઘ) લીમિટેડ કંપની	૨૦૦૦૦/-	૨૩૬૦૦/-	૨૦૦૦/-	૨૩૬૦/-
૨	(ચ) અન્ય એકમો	૨૦૦૦૦/-	૨૩૬૦૦/-	૨૦૦૦/-	૨૩૬૦/-
	સહાયક (એસોસિએટસ) સભ્ય	૨૦૦૦૦/-	૨૩૬૦૦/-	૨૦૦૦/-	૨૩૬૦/-

આપનું લવાજમ વહેલી તકે ભરવા વિનંતી.



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RAJKOT ENGINEERING ASSOCIATION PAVILION

માનવતા સભ્યશ્રીઓ,

સી.આઈ.આઈ. દ્વારા પ્રગતિ મેદાન, નવી દિલ્હી ખાતે તા. ૧૨ થી ૧૫ જાન્યુ., ૨૦૨૩ દરમિયાન ચોજવામાં આવનાર ૧૬ માં ઓટો એક્સપોમાં આર.ઈ.એ. દ્વારા ૫૦૦ ચો.મી. નું પેવેલીયન બુક કરાવેલ છે. આ પ્રદર્શનમાં રાજકોટના અગ્રણી ઉદ્યોગકારો દ્વારા ભાગ લેવા સબળ દરેકને એસોસિએશન દ્વારા જાણ કરવામાં આવેલ હોય આપ સૌ અગાઉથી હર વખતની જેમ રસ દાખવીને આ ઇન્ટરનેશનલ એક્સપોમાં ભાગ લઈ આપની પ્રોડક્ટસ અંગે ઇન્ટરનેશનલ લેવેલે પ્રમોટ કરવા આગળ આવશો તેમ એસોસિએશન દ્વારા અનુરોધ કરવામાં આવે છે. આ ઇવેન્ટના માધ્યમથી આપ ઇન્ટરનેશનલ કક્ષાએ હરીકાઈના યુગનો સામનો કરવા સક્ષમ થશો એવી અમારી શુભેચ્છા આપની સાથે છે. તો વહેલા તે પહેલાના ધોરણે આપ અચૂક આર.ઈ.એ. ના પેવેલીયનમાં સ્ટોલ બુક કરવા આથી અનુરોધ કરવામાં આવે છે. આ અંગેની સંપૂર્ણ જાણકારી આ અગાઉ સભ્યોને આર.ઈ.એ. ના તા. ૮-૪-૨૦૨૨ ના દિવસે દ્વારા આપવામાં આવેલ જે આપશ્રીને જાણ સારું.

આભાર..

પરેશ વાસાણી
પ્રમુખ

યશ રાઠોડ
ઉપ પ્રમુખ

નરેન્દ્ર પાંચાણી
માનદ મંત્રી



Govt. Support & Policies to make MSMEs growth oriented

Enterprise India
(27.04.2022 to 27.05.2022)

Vikas Gupta
Joint Director & HoO
Government of India, Ministry of MSME
MSME- DI, Ahmedabad

Introduction

- As you know that MSMEs have played a very significant role in Indian economy.
- There are nearly 6.33 crore MSMEs employing close to 11 crores people.
- Engine of Growth as it's being the second largest employment provider, accounts for nearly 30% of GDP and 50% of Indian exports.
- Indian MSMEs are the backbones of economy which contributes nearly 45 % of total industrial production.
- Apart from other ministries & state governments, the Ministry of MSME, GoI, is fully committed to assist MSMEs in realizing their true potential, to help them capture new opportunities and identify those MSMEs who have the potential of becoming national and international champions.

About us

- Min. of MSME implements the policies, various programmes and schemes for providing infrastructure and support services to MSMEs through a wide network of its field offices including MSME Dis, Br.Dis, Technology Centers, Tool Rooms and Entrepreneurship Facilitation Centers spread across the country.
- O/o Development Commissioner, MSME New Delhi is the Nodal agency for implementation of policies & schemes formulated by M/o MSME throughout the country.
- MSME-Development Institute, Ahmedabad having two Branch offices i.e. Br. MSME-DI, Rajkot & Br. MSME-DI, Silvassa to provides extension services in the state of Gujarat as well as at UT- Dadra & Nagar Haveli & UT-Daman & Diu



Policy Framework

Definition of MSME

Ministry of MSME, Govt of India revised the definition of MSME. The composite criteria of Investment in Plant & Machinery / Equipment and Annual Turnover has been adopted for classification of MSMEs in Manufacturing, Service & Trading.

Retail and wholesale trade have been classified as MSMEs for the limited purpose of priority sector lending.

Type of Enterprises	Investment in Plant & Machinery	Turnover
Micro Enterprise	Up to 01 Crore	Up to 05 Crore
Small Enterprise	Above 01 Crore & Up to 10 Crore	Above 05 Crore & Up to 50 Crore
Medium Enterprise	Above 10 Crore & Up to 50 Crore	Above 50 Crore & Up to 250 Crore

1 - Udyam Registration

- An micro, small or medium enterprise may file Udyam Registration in the Udyam Registration Portal (<https://udyamregistration.gov.in>). On registration, e-certificate namely 'Udyam Registration Certificate' shall be issued.
- Registration is one time, online, free of cost, paperless and user-friendly and there is no need for Renewal.
- The registration could be filed on self-declaration basis. No documentation or proof are required.
- The validity of earlier registration certificate namely - UAM was valid upto 30.06.2022.
- Registration could be filed after commencement of production/ services.
- The expression plant and machinery or equipment of the enterprise, shall have the same meaning as assigned to the plant and machinery in the IT Rules, 1962 framed under the IT Act, 1961 and shall include all tangible assets (other than land and building, furniture and fittings).
- The value of Plant & Machinery or Equipments shall mean the Written Down Value (WDV) as at the end of the FY as defined in the Income Tax Act and not the cost of acquisition or original price,.
- Required Documents for the Filing URC:-**
 - Aadhaar Number of Entrepreneurs
 - PAN Number and Bank Account Details of Entrepreneurs/Firm
 - Entrepreneurs/Firm GST Number, if required
- In case of any proprietorship enterprise not registered under any Act or rules of the Central /State Government, the proprietor may use his or her PAN for registration of the enterprise in the Udyam Registration portal and for all other types of enterprises PAN shall be mandatory.
- All the units with GSTIN listed against same PAN shall be collectively **treated as one Enterprise** and Aggregate Value of all such Entities will be considered for deciding Category.
- For Classification of MSME, the Data of Investment, Turnover & Export is fetched from the database of IT Deptt. & GSTIN for relevant FY (Ex: For Issue of URC in FY 2022-23, the data of MSMEs for FY 2020-21 will be fetched/auto filled)
- MSME Status on Udyam Portal (as on 23.5.2022):-**
7,04,080 nos. of MSMEs registered in the state of Gujarat (micro-6,57,334, small-42,346, medium-4,400 nos.) with 42.65% share of mfg. Sector. Total count of 72,059 nos. MSMEs registered in Rajkot district having domination of Micro enterprises. (94.16%).



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સબમર્શીયલ મોટરમાં ભરો, ટેસ્ટીંગ કરો, કાઢી નાખો અને રિયુઝ કરો
આમ કરવાથી, લીડર ને ત્યાં ૧ વર્ષ પડી રહેલી મોટર્સ પણ ચોક-અપ કે જામ નહિ થાય તેથી રિપ્લેસમેન્ટ ઘટશે.

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- Duke • Oswal • J.K. Pump • Ajanta • Rotec • Aden • Penguin etc. more than 150 pump Mfg. companies.



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2 - Public Procurement Policy For MSEs

- ❖ **The Objective of Public Procurement Policy For MSEs** is to increase participation of MSEs in govt. sector procurement.
- ❖ **Salient Features**
 - It is mandatory for every Central Ministry/ Department / PSU to procure a **minimum 25% of the Total Annual Purchases of Products and/or Services produced / rendered by MSEs.**
 - A **sub-target of 3%** earmarked for procurement from MSEs owned by **women entrepreneurs.**
 - A **sub-target of 4%** earmarked for procurement from MSEs owned by SC/ST entrepreneurs.
 - In the event of **failure of such MSEs** to participate in Tender Process/meet the Tender Requirement, sub-target will be given to **other MSEs.**
 - Participating MSEs quoting price in the tender **within the band of L1+15%** may also be allowed to supply a portion of the requirement (**25% of the total tendered value**) by **bringing down their price to L1 price** (in a situation where L1 price is from someone other than an MSE).
 - In case of **more than one such MSE**, the **supply will be shared equally.**
 - **Defence Armament & Equipments** are **kept** out of purview of such policy of reservation.
 - **Achievement made by PSUs** are required to be shown in **Annual Reports.**
 - **Procurement for 358 reserved items** have been **reserved for exclusive purchase** from MSEs. (Ex.-ACRS Conductors 19 strands, Corrugated boxes, Desert Cooler, Ag. Implements, etc.)
- ❑ **MSME – Samandh Portal** (https://sambandh.msme.gov.in/PPP_Index.aspx) is a Public Procurement Portal made **for monitoring of Public procurement** by Central Ministries / Departments / CPSEs, facilitates **tracking** of their purchases from MSEs.
- It provides **vital information** such as **details of Items procured/services availed, quantity required, Specifications** etc.

Other Benefits/Facilities to MSEs available under the Public Procurement Policy

To reduce transaction cost of doing business, MSEs have to be facilitated by Central Government Ministries / Departments / PSUs in Government procurement by providing them:

- **tender sets free of cost,**
- **exempting** MSEs from payment of **earnest money.**
- **adopting e-procurement** to bring in **transparency in tendering process.**
- **given relaxation in prior turn over and prior experience criteria** without compromising in quality and technical specification of products or services.

For enhancing participation of MSEs owned by SCs / STs in Government procurement, Central Government Ministries / Departments / PSUs have to take following steps:

- **Special Vendor Development Programmes/ Buyer-Seller Meets** would be conducted by Departments/ CPSUs for SC/STs;
- **Outreach programmes being conducted by MSME-DIs & NSIC** to cover more and more MSEs from SC/STs under its schemes of consortia formation; and NSIC has opened a special window for SCs / STs under its Single Point Registration Scheme (SPRS).
- **A National SC/ST hub** scheme has been launched in October 2016, for providing handholding support to SC/ST entrepreneur. which is being coordinated / implemented by the National Small Industries Corporation (NSIC) under this Ministry



Payments

3 - Delayed Payment Act for MSEs

- Under MSMED Act -2006, **protections are offered to MSEs** for their timely payment of goods and services from the buyers.
- State governments has established a **Micro and Small Enterprises Facilitation Councils (MSEFCs)** in the O/o Commissioner of MSME GoG, with the representatives from Industry Associations, Banks, etc.
- In case of delay in payments beyond 45 days**, the MSE may approach the Council for dispute resolution, in accordance with the sections 15 to 24 of MSME Act, 2006.
- **Nature of assistance**
- Where any Buyer fails to make payment to MSE** on their supplied Goods or Services, is liable to pay **compound interest with monthly rests** on the amount from the appointed day or immediately following the date agreed upon at **three times of the bank rate** notified by the RBI.
- Section 18(5) of the MSME Act, 2006 stipulates that **every reference made to MSEFC shall be decided within a period of 90 days** from the date of making such references.

...Delayed Payment Act

Salient Features

- If the Appellant (not being the supplier) wants to file an appeal, 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).
- **MSME-SAMADHAAN Portal**
- An initiative for ease in filing online application by the supplier MSE unit against the buyer of goods/services before the concerned MSEFC of his/her State/UT.
- These will be viewed by MSEFC Council for their actions.
- These will be also visible to Concerned Central Ministries, Departments, CPSEs, State Government, etc. for pro-active actions.
- The scanned PDF documents of work orders of respondent and invoices generated by MSE against those work orders are required to be uploaded on portal.

4 - Trade Receivables Discounting System (TReDS) for MSMEs

- Objective:** The scheme of **TReDS for MSMEs** is to **encash receivables of MSMEs without delay** through **Electronic Bill Factoring Exchange**, which could electronically accept and settle the bills.
- It give MSMEs greater access to finance and put greater discipline on corporates to pay their dues on time.
- Sellers (mainly **MSMEs**), buyers (mainly **Corporates, Government Departments, PSUs** and any other entity) and financiers (say **Banks, NBFC and other financial institutions**) are the participants on a TReDS platform.
- The TReDS entities generate the settlement file and send the same to existing payment systems (for instance, **National Automated Clearing House**) for actual payment of funds.
- Broadly, following steps take place during financing / discounting through TReDS:
- Creation of a Factoring Unit (FU) - evidencing sale** of goods / services by the MSME sellers to the buyers) on TReDS platform by the MSME seller (in case of factoring) or the buyer (in case of reverse factoring);



- Acceptance of the FU by the counterparty - buyer or the seller, as the case may be;
- Bidding by financiers;
- Selection of best bid by the seller or the buyer, as the case may be;
- Payment made by the financier (of the selected bid) to the MSME seller at the agreed rate of financing / discounting; Payment by the buyer to the financier on the due date.
- List of all authorised Payment System Operators (PSOs), including TReDS could be assessed on following web link : <https://www.rbi.org.in/Scripts/PublicationsView.aspx?id=12043>

Credit Support

5 - Credit Guarantee Fund Trust Scheme for MSEs

- The Ministry of MSME and SIDBI set up the Credit Guarantee Fund.
- **Objective**
To provide Collateral Free Loan to MSEs from Bank **Credit to new as well as existing entrepreneurs without collaterals & 3rd Party Guarantee**, mainly to support the 1st Generation Entrepreneurs for setting up of MSEs (manufacturing/ service/ retail trading).
- **Eligible Activities**
 - Guarantee for Credit Facilities available for **both term loan and working capital**.
 - Scheme extend the facilities for **new as well as existing Entrepreneurs**.
 - Credit guarantee for loans **upto 200 lakh** available.
 - 50% coverage is for **retail activity** (Credit from 10 Lakh to 100 Lakh).
- **Composite all in Annual Guarantee Fee**
 - Upto Rs. 5.0 lakh Credit: 1.0 % for all categories.
 - Above 5.0 & upto 50.0 Lakh Credit: 1.35 % for Women /Micro Enterprises and 1.5 % for others.
 - Above Rs.50.0 lakh & upto 200.0 Lakh Credit: 1.80 % for all categories.
- **Guarantee cover**
 - For Micro Enterprises (Upto Rs.5 lakh Credit): 85% of the credit exposure.
 - For MSEs owned/**operated by women** (above 5 Lakh & upto Rs.50 lakh Credit): 80% of the credit exposure.
 - For MSEs other than **Women owned** (above 5 Lakh & upto Rs.50 lakh Credit): 75% of the credit exposure.
 - Above Rs. 50 lakh and up to Rs.200 lakh: with a **uniform guarantee** at 50 % of the credit exposure.
- **Rehabilitation assistance** for a business unit in a bad condition due to factors that are beyond the control of the management, rehabilitation loan extended by the lender within the credit cap of Rs. 100 lakh.
- Rs. 2565.92 Cr. Credit guarantee extended during Fy 2020-21 in Gujarat (35379 Nos. cases).
http://msme.gov.in/singleapps/Reg/COM_CgtmsmeAppForm.aspx

6 - Prime Minister's Employment Generation Programme (PMEGP)

Allowed Project Cost : for Manufacturing Unit : Rs. 25 Lakh; Service Sector Unit: Rs. 10 lakh,

Categories of Beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of Project Cost)	
Area (location of project/unit)	-	Urban	Rural
General Category	10%	15%	25%
Special (Including SC/ST/OBC/ Minorities/Women, Ex-Servicemen, Physically handicapped, NER, Hill and Broder areas etc	5%	25%	35%

**Assistance for upgradation and expansion of successful/well performing existing units:**

- The maximum cost of the project under manufacturing sector for up-gradation is Rs.1.00 crore and Rs.25.00 lakh under Service/Trading sector;
- Maximum subsidy would be 15% of the project cost . The balance amount of the total project cost is provided by Banks as term loan.

Financial Year	Number of Project	Subsidy Extended (Rs. in Cr.)	Employment
2020-21	70250	2092.9	562000

7 - Standup India Scheme**Features of Scheme**

- Scheme aims to develop large number of entrepreneurs. 1.25 lakh bank branches to assist at least 2 entrepreneur per annum.
- Composite bank loans between Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) and one woman borrower per bank branch is available under the scheme.
- Loans under the scheme is available for only **Green field Projects of manufacturing, services or the trading sector.**
- Composite loan of 75% of the project cost inclusive of term loan and working capital is available.
- Margin money of 25% can be provided in convergence with eligible Central / State schemes. In all cases, the borrower's own is minimum of 10% of the project.
- Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL), nodal agency National Credit Guarantee Trustee Company, as decided by the banks.
- The Stand Up India portal (www.standupmitra.in) provides information to a potential borrower on types of handholding supports as well as guidance to get in touch with Banks for availing loans.

8 - Scheme Prime Minister MUDRA Yojna (PMMY)

Eligibility	• Any Individual, Proprietor, Partner, SHG, etc. • For <u>starting/extending business activity</u> such as <u>Manufacturing, Trading and Services</u> etc.
Loan Amount	• Scheme of Prime Minister MUDRA Yojna provides Maximum upto '10.00 Lakh for Non-farm sector income generating activity. • 3 category named as under:- 1. Shishu – Loans upto '50,000/- 2. Kishore – Loans above '50,000/- to '5.00 Lakh 3. Tarun – Loans Above '5.00 lakh to '10.00 Lakh (The interest rates 10-11 %) - Repayment of loan -up to 5 years.
Type of Loan	• Cash Credit/ Overdraft /Term Loan
Security	Nil-Hypothecation of Assets created out of Bank finance.
Process Fee	Nil

**9 - Equity infusion for MSMEs through Self Reliant India Fund (SRI)****Description**

- ✓ **Equity infusion for MSMEs through SRI Fund.**
- ✓ MSMEs face severe shortage of equity.
- ✓ VCs/PEs firms do offer early stage funding but very few of them provide growth stage funding to commercially viable MSMEs.
- ✓ With Government intervention, the scheme of **Equity infusion for MSMEs through SRI Funds.**
would be able to intermediate different types of funds into underserved MSMEs and address the growth needs of viable and high growth MSMEs.

Benefits:

- ✓ This Scheme will help to expand MSME size as well as capacity.
- ✓ and will encourage MSMEs to get listed on main board of Stock Exchanges.

How it will work:

- ✓ SRI Fund will operate through a **Mother Fund** where Gol will be Anchor Investor & **few Daughter Funds.**
- ✓ The Mother Fund can invest Daughter funds who can deploy the investments in targeted MSMEs. Previous 3 years CAGR will be considered and due weightage will be given to potential for growth.

Nature of Assistance

- ✓ GOI will support VC/PE firms in investing in commercially viable MSMEs in meeting their growth funding requirements through equity financing.
- ✓ ARs. 10,000 crore Corpus Fund has been created.
- ✓ The proposed fund of funds will encourage private sector investments in the MSME sector and leverage Rs. 50,000 crore. The actual investment may be even higher.

10 - Distressed Assets Fund - Subordinate Debt Scheme for MSMEs**Description:**

- This Scheme seeks to extend support to the promoter(s) of the operational MSMEs which are stressed and have become SMA-2/ NPA.
- To provide personal loan through Banks to Promoters of Stressed MSMEs for infusion as Equity/ Sub Dept in the Business and thereby enhance the liquidity.

Eligible Borrowers

- MSMEs whose accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during FY 2018-19 and 2019-20.

How it will work

- Government has infused Rs. 4000 crore in CGTMSE.
- CGTMSE will provide partial credit guarantee support to banks.
- Promoter(s) of the MSMEs will be given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.

Nature of Assistance

- **Guarantee for the sub-debt:** 90% guarantee coverage would come from the scheme/ trust and remaining 10% from the concerned promoter(s).
- The maximum tenor for repayment will be 10 years. There will be a moratorium of 7 years on payment of principal.
- **Expected Impact**
- Provision for sub debt will be of Rs. 20000 crores which is likely to benefit two lakh MSMEs.

**11 - Marketing / Export Support****Procurement & Marketing Support Scheme for manufacturing / Service Sector MSEs**

- **Participation of individual MSEs in domestic trade fairs/ exhibitions across the country**
- 80% subsidy on space rent & contingency paid by General Category units and 100% for SC/ST/women/PH/ Aspirational districts units limited to Rs.1.50 Lakh for Metro & Class A Cities, Rs. 1.00 lakh for B Class Cities and Rs. 0.80 lakh for other Cities or actual whichever is less. 100% of Contingency expenditure subject to maximum Rs.25,000/- or actual, whichever is less, travel expenditure for one representative.
- Space rent subject to minimum booth/stall size provided by fair organiser.
- Reimbursement allowed max. 2 events in a year.
- Eligible MSEs may submit their application online at link: https://my.msme.gov.in/MyMsme/Reg/COM_MatuDomAppForm.aspx
- Claim submission through online application.
- **Development of Marketing Haats** : Max.Rs. 50 Lakh for new MSME Haat & Rs. 20 Lakh for Renovation of Existing Haat.
- **Vendor Development Programmes**: Max. Rs. 1 Lakh financial support for VDP (1 day) & Rs. 10 Lakh/ 7 Lakh for National level VDP (2-3 days) in Metro & A Class Cities and Other Cities respectively.
- **International / National Workshops/ Seminars**: Max. Rs. 5kh Lakh for National Seminar/ Workshop, Max. Rs. 7.5 Lakh for International Seminar / Workshop. and Rs.70,000/- for organizing Awareness Programme.
- No. of exhibition proposals approved (FY:22-23): 4 Nos.
- No. of applications forwarded for financial assistance : (FY:22-23): 148 Nos.

12 - Scheme for International Cooperation

- i) **Participation of MSME delegations in international exhibitions, trade fairs and buyer-seller meets in foreign countries (PHYSICAL MODE)**: Assistance limited to 3 lakh for stall, 1.50 lakh air fair, 0.50/0.75 Lakh Freight & 2.5/5.0 lakh for Advt./Publicity for a group upto 14 entrepreneurs/more than 14 participants & Rs. 5000/- for Registration
- ii) **Participation of MSME delegations in international exhibitions, trade fairs and buyer-seller meet by Foreign Organisers (VIRTUAL MODE)** -100% of the space rent subject to a maximum of Rs. 1.50 lakhs or actual rent paid,) and 2.5/5.0 lakh for Advt./Publicity for a group upto 14 entrepreneurs/more than 14 participants. The maximum GOI assistance is Rs. 1.00 crore. The minimum number of the MSME units must not be less than 10 in a delegation.
- iii) **Organizing International conferences/ summits/ workshops/ seminars on the themes relevant to MSME sector (PHYSICAL MODE) to be organized in India by the Industry Associations/ Government Organizations**: Max. GOI assistance limited to Rs. 10 Lakh (Air fare charges Rs 5 Lakh/ foreign delegate –max 03 delegated)
- iv) **Organising International conferences/ summits/ workshops/ seminars on the themes relevant to MSME sector (VIRTUAL MODE)** to be organized by Industry Associations/ Government Organizations. The minimum number of International speakers should be 5 and number of participants joining should be 300 in an event: Max. 8.0 Lakh



Scheme for International Cooperation

ELIGIBLE ORGANISATIONS

- Ministry of MSME and organizations under the Ministry;
- State/Central Government Organisations/Institutions;
- Registered Industry/Enterprise Associations and

Conditions

- Financial assistance to one organisation would normally be restricted to 3 events in a financial year
- Events, for which financial support under the Scheme is sought, must be from the list of approved exhibitions/ events/ buyer-seller meets finalized by the Ministry of MSME in each financial year
- The applicant organization should be suitably registered under the relevant Act (i.e., companies under the Companies Act, Societies under the Societies Act, etc.) with the primary objective of promotion and development of MSMEs.
- The organisation should have regular audited accounts for the past 3 years.

13 - Government e-Marketplace (GeM)....Recent amendments

- Government e-Marketplace (GeM), is a Special Purpose Vehicle under the Ministry of Commerce and Industry. Govt. procurement
- Total Production GeM: 75000 plus.
- According to the provisions of Rule 149 (ii) of GFR, 2017, **GeM** shall be utilized by Government buyers for direct on-line purchases above Rs. 25,000/- and up to Rs. 5,00,000/- however such **purchase** has to be through the Seller having the lowest price (L-1) amongst the available Sellers on the **GeM**. Bidding and Reverse Auction option are also available on portal.
- Payment within 10 days
- Training and call centre support is available through portal.
- Information on **Country of Origin as well as the local content percentage** are mandatory & visible in the marketplace for all items.
- **Buyers can choose to buy only those products that meet the minimum 50% local content criteria.**
- **'Make in India' filter has now been enabled** on the portal.
- GeM has taken this significant step to promote 'Make in India' and 'Aatmanirbhar Bharat'.

14 - Cluster Development

Micro & Small Enterprises - Cluster Development Programme (MSE - CDP)

Cluster Definition

A cluster is a **group of enterprises** located within an identifiable and as far as practicable, contiguous area (to a large extent) or a value chain that may go beyond a geographical area and **producing same/similar products/complementary products/services**, which can be linked together by **common physical infrastructure facilities**. It must address their **common challenges** which is the core reason to take up the project under this scheme.

Characteristics of enterprises in a cluster



Similarity or complementarity in the methods of production, quality control & testing, energy consumption, pollution control etc.



- B** → Similar level of technology & marketing strategies/practices
- C** → Similar channels for communication among the members of the cluster
- D** → Common market & skill needs and/or
- E** → Common challenges & opportunities that the cluster faces

Micro & Small Enterprises Cluster Development Programme (MSE – CDP)

Objectives

- A** To enhance the sustainability, competitiveness and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- B** To build capacity of MSEs and Startups for common supportive action through integration of self-help groups, consortia, district Industry associations, etc.
- C** To create/upgrade infrastructural facilities in the new/existing Industrial Areas/ Clusters of MSEs.
- D** To set up Common Facility Centres (for testing, training center, raw material depot, effluent treatment, complementing production processes, etc.).
- E** Promotion of green & sustainable manufacturing technology for the clusters so as to enable units switch to sustainable and green production processes and products.

Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

Components: Common facility Centers (CFC)



Common Facility Centers: Creation of “tangible assets” such as Common Production / Processing Centre (for balancing/correcting/improving production line that cannot be undertaken by individual units), common Recycling/Resource recovery plant, Industry 4.0 and its learning facilities, Additive Manufacturing Facilities, Digital Infrastructure, Design / Incubation Centers, Testing and quality upgradation facilities/ Product Standard Development, Packaging Facilities, Training centre/ Skill Upgradation Facilities, R & D centers, Effluent Treatment Plant, For waste Management, disposal and sustainable handling of biodegradable wastes in individual areas, Biogas/ Bio-CNG Projects, Common Logistic Centres, Common Raw material Bank, Plug & Play Facilities, Common Renewable Energy Generation Centers (Solar, Wind, Bio) and Energy Management equipments, Safety and Disaster Risk Reduction Equipments, Facilities relating to linkages Backward / Forward Linkages for value addition in bi-product/ waste of cluster units, Export Promotion Facilities for FPO such



as processing, storage (cold chains), Pack Houses, testing and packaging, common facility for service sector such as automobile, tourism, hospitality, health and medical, farm, Dry Cleaners, Testing Laboratories, repair and maintenance or any other prioritize by Govt. of India/ State Govt., CFC for Greenfield clusters for holistic development of MSME sector. Etc.



Infrastructure Development: Development of land, roads, drainage, power distribution etc. in new / existing industrial (multi- product) areas / estates / Flatted Factory Complex.

Micro & Small Enterprises Cluster Development Programme (MSE – CDP) Component-1 – Common Facility Centers (CFCs)

About



- Creation of tangible “assets” as Common Facility Centers (CFCs) like Common Production/ Processing Centre (for balancing/correcting/improving production line that cannot be undertaken by individual units), Design Centres, Testing Facilities, Training Centre, R&D Centres, Effluent Treatment Plant etc.

SPV



- Should be a Section 8 Company (as per Companies Act 2013)
- There should be minimum 20 MSE Cluster Unit serving as members of the SPV.
- There is no ceiling on the maximum nos of members in the SPV
- Bylaws of SPV should have provisions for one Central Govt. and one State Govt. official as members of the SPV

Gol Assistance



- Gol Grant - 70% of the project cost from Rs.5.00 Crore to Rs.10.00 & Gol Grant- 80% of the project cost for NER and Hilly States, Island Territories, Aspirational Districts
- Gol Grant- 60% of the project cost from Rs.10.00 crore to Rs.30.00 Crore & Gol Grant-70% of the project cost for NER and Hilly States, Island Territories, Aspirational Districts
- The CFC with cost higher than ceiling limit i.e. Rs. 30.00 crore may also be considered under MSE- CDP. However, the Gol grant will be calculated with Project cost ceiling of Rs. 30.00 Crore

Other Features



- Contribution of the cluster beneficiaries for the project cost of Rs 5.00 crore to Rs 10.00 crore is 10% and for the project of Rs.10.crore to 30.crore is 20%. State Govt. share will be 20% in both cases.
- The contribution of SPV in the case of Aspirational Districts, NER and Hilly States, Island Territories for the project cost of RS. 5. crore to 10 crore is 5% and for the project cost of RS. 10 crore to Rs. 30 crore is 15%. State Govt. share will be 15% in both cases
- The cost of the Project includes cost of Land (subject to Maximum of 25% of Project Cost).

**Micro & Small Enterprises Cluster Development Programme (MSE – CDP)
Component-2 – Infrastructure Development****About**

- Projects for setting up of new industrial estate/ Flatted factory complex as well as for up gradation of existing industrial estate/Flatted Factory Complex.

**Gol Assistance**

- Gol grant - 60% of the Project cost of Rs.5.00 Crore to 15 Crore for setting up of New Industrial Estate/Flatted factory Complex and rest 40% will be the share of State Govt.
- In the case of NER and Hilly States, Island Territories, Aspirational Districts, Gol grant India shall be 70% of total Project cost and rest 30% will be the share of State Govt.
- Gol grant will be 50% of the project cost from Rs. 5 crore to Rs. 10 crore for up gradation of Existing industrial estate/flatted factory complex and rest 50% will be the share of State Govt.
- 60% in the case of the project cost for NER and Hilly States, Island Territories, Aspirational Districts for up gradation of Existing industrial estate/flatted factory complex, and rest 40 % will be share of State Govt.
- The Projects of the cost more than Rs. 10 crore/15 crore can also be considered but the Gol assistance would be calculated by taking into the accounts, the maximum eligible project cost of Rs 10/15 Crore

**Micro & Small Enterprises Cluster Development
Programme (MSE - CDP) Implementing Agencies :**

Admissible Activity	Implementing agency
 Setting up of CFC	• Institutions of Ministry of MSME • Organizations of State Governments • National and International Institutions engaged in development of MSE sectors. • Any other Institutions/agency approved by the Ministry of MSME
 Infrastructure Development Projects	• State/UT Governments through an appropriate State Government/UT Agency/Integrated Industrial park development Agency/State Industrial Development Agency.



15 - Establishment of New Technology Centres/Extension Centres (TCEC) in Gujarat

- To enhance competitiveness of MSME Sector by establishing 20 new Technology Centres (TCs) and 100 Extension Centres (ECs) across the Country,
- Budgetary outlay of Rs.6000 Cr. has been made under the scheme,
- 20 acres of Land identified at Industrial Area, **Gondal Rajkot**

Extension Centres of IGTR, Ahmedabad:

- Land & building (multi storied building) proposed by GIDC at **Sanad**. Machinery procurement by IGTI, Ahmedabad is under progress.
- Land & building (multi storied building) proposed by GIDC at **Chitra, Bhavnagar**. Machinery procurement by IGTI, Ahmedabad is under progress.

Other identified places for proposed Extension Centers:

- Surat
- Vadodara
- Valsad
- Bhuj
- Jamnagar



16 - MSME SUSTAINABLE

ZED CERTIFICATION



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MINISTRY OF

MICRO, SMALL & MEDIUM ENTERPRISES

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ABOUT

Motivating our MSMEs to adopt a quality driven ecosystem



VISION

To enhance MSME competitiveness, make them sustainable and transform them as National and International Champions.



ELIGIBILITY

All MSMEs registered with the Udyam registration portal will be eligible to participate in MSME Sustainable (ZED) Certification Scheme and avail related benefits/incentives.

AIM

ZED Certification aims at enhancing the competitiveness of an MSME through assessment, handholding, managerial and technological interventions.

Phases

The ZED Certification is proposed to be implemented in 2 Phases:

PHASE 1

For Manufacturing MSMEs with Udyam Registration. This phase will focus largely on maximizing inclusion of manufacturing MSMEs and taking them through the journey of ZED

PHASE 2

Inclusion of Service Sector MSMEs. This phase will also strive to integrate those MSMEs (manufacturing and Service Sectors) who are registered under a State Government protocol/system but not on Udyam. This phase will also make provisions to align ZED Certification with the international certifications for its global acceptance

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Features of the new scheme

0	Three (03) Certification Levels: Bronze, Silver & Gold	0	Conformity Model. No weighted average. MSMEs would need to comply with the requirements of the Certification level applied for
1		2	
0	MSMEs can apply for any Certification level	0	Easy to understand
3		4	Model, 20 parameters
0	Parameters Mapped with Existing Certifications wherever applicable	0	ZED Pledge after Registration
5		6	
0	More Benefits and incentives	0	Concept of Virtual Awareness & Training and Remote Assessment
7		8	

**ALL SYSTEMS & PROCESSES IN ZED CERTIFICATION ARE END
TO END DIGITALIZED**



Certification Levels



Process

Take ZED Pledge before applying for a ZED Certification Level (Bronze, Silver, Gold).

Certification on WASH Standard & other capacity building measures through MSME KAWACH will be available to MSMEs immediately after taking ZED Pledge.

After taking the ZED Pledge, the MSME can apply for any Certification Level if it feels that it can fulfil the requirements mentioned in each level.

ZED Parameters Maturity through Conformity Assessment

- Leadership
- Swachh Workplace
- Workplace (Occupational) Safety
- Measurement of Timely Delivery
- Quality Management
- Human Resource Management
- Daily Works Management
- Planned Maintenance & Calibration
- Process Control
- Product Quality & Safety (Testing/Certification)
- Material Management
- Energy Management
- Environment Management
- Measurement & Analysis
- Supply Chain Management
- Risk Management
- Waste Management (Muda, Mura, Muri)
- Technology Selection & Upgradation
- Natural Resource Conservation
- Corporate Social Responsibility



5

14

20





Benefits of ZED Adoption



- **Streamlined operations** and lower costs
- Superior **quality**, **reduced rejection** and **higher revenues**
- **Increased environmental & social** benefits
- **Saved energy**, **expanded market** & **optimally uses natural resources**.
- Credible recognition of the industry for **international customers seeking investment in India**
- Image of a **Responsible Enterprise**

Incentives



MSME KAWACH

After taking ZED Pledge, MSMEs can avail support for their preparedness to mitigate COVID 19 risks after obtaining Certification based on WASH Standard



Graded Incentives

Graded incentives as prescribed for the three ZED Certification Levels



Financial Assistance

- Subsidy on Certification
- Financial assistance in Testing/Systems/Product Certification
- Subsidy on Handholding
- Subsidy on technology upgradation for Zero Effect Solutions



Subsidy on Certification



- Joining Reward of Rs. 10,000/- (Bronze will become free if availed)
- 80-60-50% for Micro, Small & Medium Enterprises
- Additional 10% for Women/SC/ST owned MSMEs
- Additional 5% to MSMEs which are also a part of the SFURTI OR MSE-CDP of Ministry



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/-



Handholding Support

- Up-to Rs.2 lakhs for consultancy for all ZED certified MSMEs to help them achieve higher ZED Certification level.



Support in Technology Upgradation for Zero Effect Solutions

- Up-to Rs. 3 lakhs for all ZED certified MSMEs

Incentives : By MoMSME

International Cooperation (IC) Scheme

Stall Charges:

- 3.00 + 0.50 Lakh for Bronze ZED certified MSMEs
- 3.00 + 1.00 Lakh for Silver ZED certified MSMEs
- 3.00 + 1.00 Lakh for Gold ZED certified MSMEs

Air Fare:

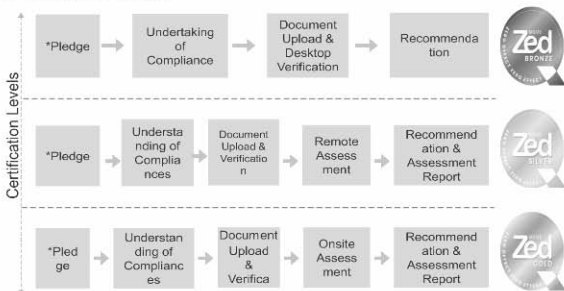
- 1.50 + 0.25 Lakh for Bronze ZED certified MSMEs
- 1.50 + 0.50 Lakh for Silver ZED certified MSMEs
- 1.50 + 0.75 Lakh for Gold ZED certified MSMEs

Freight Charges:

- Existing + 10000 for Bronze ZED certified MSMEs
- Existing + 15000 for Silver ZED certified MSMEs
- Existing + 25000 for Gold ZED certified MSMEs
- (Rs. 75000/- for Latin American countries and rest of the countries Rs. 50000/-)

Digital MSME Scheme

- Access to MSME Digital Bronze Subscription for Bronze ZED certified MSMEs
- Access to MSME Digital Silver Subscription for Silver ZED certified MSMEs
- Access to MSME Digital Gold Subscription for Gold ZED certified MSMEs

**Certification Process**Visit : www.zed.msme.gov.in* **Pledge:** Pre commitment by MSME to uphold the ZED Values.**17 - MSME INNOVATIVE SCHEME**

Scheme is a amalgamation of the Incubation, Design & IPR schemes of MSME Ministry. These verticals have been integrated sequentially into one singular form to promote & encourage Innovative activities for improved synergy & higher efficiency.

(1) Incubation:**❖ Objective:**

- Nurturing of ideas from initial stage of conceptualization to prototype development and further in business activity from professionals.
- Promote & support untapped creativity for development of technological & knowledge based innovative ventures.
- Assist Incubation of innovative ideas.

❖ Eligibility:

- Any individual or MSMEs having innovative idea.
- Technical Colleges/Universities other professional Colleges Institutes etc. to become HI.

Activities:

- Recognition of Eligible Hoist Institution (Tech. & professional College, University, etc.), to act as Business Incubator.
- Approval of Idea & Assistance for nurturing of Ideas to HI
- Assistance towards capital support to HI for P&M.

For students, the contribution will be Nil and for MSMEs & others, contribution will be 15% of total project cost.

Nature of Assistance: (Financial Assistance)

- For developing & nurturing the idea- max. Rs.15 Lakh per idea to HI.
- For HI to strengthening their plant and machinery capabilities in incubation centre-up to 1.00 Cr. to HI.
- To HI as seed capital for converting ideas into startup- up to Rs. 1.0 Cr
- Business Incubation Centre approved in Gujarat: 16 Nos. & 4 more are under consideration.
- How to Apply: <http://innovative.msme.gov.in>

**MSME INNOVATIVE SCHEME (contd.)****(2) DESIGN:**

- **Objective:** To bring manufacturing sector & Design Expertise to a common platform and facilitate expert advice and cost effective solution on real time design problems to for new product development as well as enhancing existing product portfolio. MSMEs.
- **Activities:**
 - (i) **Design Projects :** To facilitate MSMEs to develop new design strategies and/or design related products through intervention & consultancy from qualified industrial designer having relevant experience. MSMEs may submit their projects through IAs.
 - (ii) **Student Projects:** Benefits can be availed by all the students of any AICTE/UGC approved Institute.
- **Gol Assistance :** 75% (For Micro) & 60% for (Small & Medium) of the total project cost max of Rs.40 lakh for Design Project
75% of the total project cost Max. of Rs.2.5 lakhs for student project (Stipend, conveyance, documents, prototype development).
- **Eligibility:** MSME having valid URC
- **Implementing Agencies:** IISC, Bangalore, and 23 Nos. of IITs & NITs and many more may also be included in coming time.
- **How to Apply:** <http://innovative.msme.gov.in>

Building Awareness on Intellectual Property Rights (IPR)**❖ Industrial Property**

- Patents
- Copyright and Related Rights
- Trade Marks
- Trade Secrets
- Industrial Designs
- Geographical Indications
- Layout Designs/Topographies Integrated Circuits
- Protection of New Plant Varieties

❖ Objective of the IPR component

Apprising MSMEs about IPR to take measures for protecting their ideas and business strategies.

❖ Reimbursement for registration of Patent/ Trademark/ GI/ Design:

- Domestic Patent: up to Rs. 1lakh
- International Patent : up to Rs. 5 lakh
- GI Regn.: up to Rs. 2 lakh
- Trademark: up to Rs. 0.10 lakh
- Design Registration: up to Rs. 0.15 lakh

❖ GOI Grant for IPFC: up to Rs. 1.0 Cr**❖ Services Offered through IPFC and their services offered:**

- Industry associations, societies, cooperatives & NGOs working for MSMEs , edu. Institutes, universities with a track record of assisting MSMEs may also become IPFC
- IPFC functional at MSME DI, Ahmedabad
- Guidance & support about Patentability Search, Patent & other IP Trademark Registration, Subsidy Procedure, IP commercialization etc.

**18 - LEAN Manufacturing for MSMEs (Scheme under revision)****❖ LEAN Manufacturing is better for Production of Goods by :-**

- Eliminating Non-value added activities /Wastes
- Using less Inputs to produce same output.
- LEAN helps in reducing Lead Times, Mfg. Cost through proper personnel management, better space utilization, scientific inventory management, improved process flow, reduced engg. time etc.
- As waste is eliminated, quality improves while production time & cost are reduces.
- Increases Motivation and Employee Involvement.
- MSMEs will be assisted in reducing their manufacturing cost, through implementation of LM techniques, like 5S System, Standard Operating Procedure, Just in Time, KANBAN System, Cellular Layout, Value Stream Mapping, Poka Yoke or Mistaking Proofing, Single Minute Exchange of Die or Quick Changeover, Total Productive Maintenance, Kaizen Blitz or Rapid Improvement Process.

❖ The Scheme

- LM techniques will be implemented in selected cluster by engaging the services of LM Consultant.
- Mini cluster comprises of group of 4 -10 MSME units. Consultant fee up to Rs 36 Lakh (GOI contribution upto 80 %).
- In Gujarat 23 mini clusters were benefited from the scheme.
- http://www.dcmsme.gov.in/schemes/nmcp_scm.htm

Benefits of Lean Implementation

**For any further query please
e-mail at**

decidi-ahmbad@dcmsme.gov.in / Vikas.gupta@dcmsme.gov.in



19 - Zero Defect Zero Effect (ZED) Certification for MSMEs (under Revision)

❖ Objectives

- To drive manufacturing with adoption of Zero Defect production processes and without impacting the environment.
- To support 'Make in India' campaign.
- To develop professionals in the area of ZED manufacturing and certification.

❖ Benefits

After ZED assessment and adoption of proper other tools, MSMEs can reduce wastages substantially, increase productivity, expand their market as IOPs. Vendors to CPSUs, more IPRs, development of new products and processes etc.

- ❖ ZED is a maturity Assessment based Model having 20 Parameters & ZED Rating will be given in 3 levels.

❖ Detailed Information

- MSME Sustainable (ZED) Certification can be attained in THREE Levels after registering and taking the ZED Pledge:

✓ ZED Pledge

- ✓ Certification Level 1: BRONZE [Cost of Certification Rs. 10000/-]
- ✓ Certification Level 2: SILVER [Cost of Certification Rs. 40000/-]
- ✓ Certification Level 3: GOLD [Cost of Certification Rs. 90000/-]



❖ Subsidy

- for MSME will be 80%, 60% and 50% respectively (10 % extra benefit for Women/SC/ST enterprises) / Aspirational Districts & Additional subsidy of 5% for MSMEs which are having a part of the SFURTI or MSE-CDP of the Ministry.
- State Govt. benefits will be directly linked for subsidy of balance amount.

❖ Validity Period

- The rating provided by QCI will be valid for a period of 4 Years.



**Micro and Small Enterprises Cluster Development Program
(MSE-CDP)****Grant from GoI**

Name of Component	Activities Covered	GoI Grant
Common Facility Centers (CFCs)	Common production/processing centre, design centre, testing centre, training centre, R & D Centre, ETP, marketing/display/sales depot, plug & play facility, collective GI, dev. Of common prod./ product std., system for skill upgradation of cluster, etc.	70% of the cost of Project of maximum Rs.20.00 crore. (90% for CFCs in Aspirational Districts, Clusters with more than 50% (a) micro/ village, (b) women owned, (c) SC/ST units)
Infrastructure Development	Development of land, provision of water supply drainage, power distribution, non- conventional sources of energy for common captive use, Flatted Factory Complex, Canteen, roads construction in new /existing industrial area/ estate/ clusters.	60% of the cost of Project (Rs. 10.00 crore for Industrial Estate & Rs.15.00 crore for Flatted Factory Complex). (80% for Projects in Aspirational Districts, industrial areas / estates / Flatted Factory Complex with more than 50% (a) micro/ village, (b) women owned, (c) SC/ST units)

**20 - Scheme of Fund for Regeneration of
Traditional Industries
(SFURTI)**

- GoI supports traditional industry artisans to provide them sustainable employment through Hard Intervention for set up of physical infrastructure with CFCs, latest machines, training, etc. in clusters. GoI gives 90% financial support up to 2.5 crore up to 500 artisans and 5 crore for more than 500 artisans.
- GoI contributes entire cost of Soft Intervention in skill development, market promotion initiatives etc. in cluster.



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TReDS
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Traditional Process



Seller's role

Seller has to source limits from Banks basis his credit worthiness, NOC from WC Bank, *Invoice approval from Buyer, and Collection from Buyer on due date.*



Risk of Collection

For delay in re-payment by Buyer - Seller has to bear the risk of repayment of overdue invoice and delayed interest to bank.



Financier Risk

Financier mitigates risk of potential fraud and double financing by ledger audits.



TReDS

TReDS is a future-ready, seamless, competitive, secure and paperless Trade Receivables market place, licensed by Reserve Bank of India and adopted by over 44 banks / NBFC factors

No RISK of Collection on MSME Supplier



35000+ Enterprises
Transacting



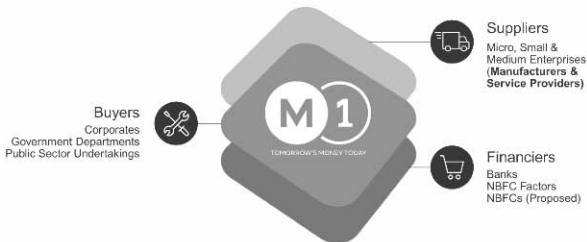
37+ Banks
Financing



Over Rs 45,000 cr
funded in last 36
months.



Key Participants in TReDS



Financial Partner



More than 44 banks are participating for financing the business

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TReDS Bill Discounting Vs Conventional Discounting

TReDS bill discounting Vs Conventional bill discounting Vs Working capital loan				
Sl No.	Attribute	Bill discounting	Working capital loan	TReDS
1	Collateral free	Yes/No	No	Yes
2	NonRecourse	No	No	Yes
3	Paperless	No	No	Yes
4	Dependent upon financial health	Yes	Yes	No
5	Rate of Interest	12~16%	12~16%	4~9%
6	Reflection in books of A/c	Borrowing	Borrowing	No
7	Dependent upon Limits	Yes	Yes	No
8	Processing fee, Stamp duty	Yes	Yes	No Stamp duty during Regn
9	Registration	Manual	Manual	Completely Online Digital
10	Administrative charges, Others	Yes	Yes	No
11	Choice of financier	No	No	Yes, Invoice discounting basis eBidding

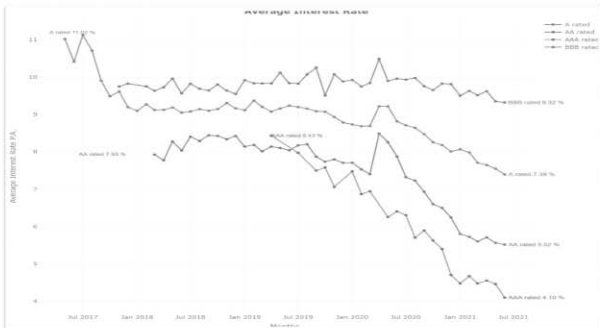
Digital Reach of M1xchange - Financial Inclusion



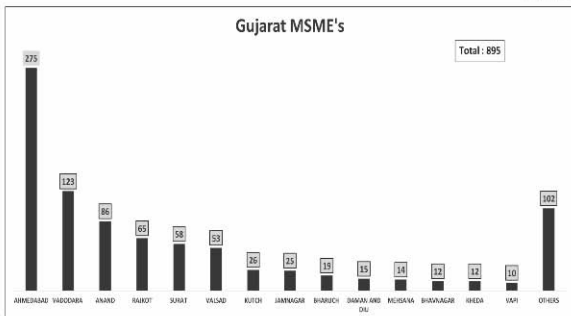
- MSMEs from more than 608+ cities are participating on M1xchange TReDS platform for Bill Discounting.
- 66% of MSME Enterprises on M1xchange are from Tier 2, Tier 3 & Tier 4 Cities.
- 90% of financing is to Micro & Small Enterprises.
- 9500+ Businesses helped on our platform across 28 states



Competition driving improved interest rates

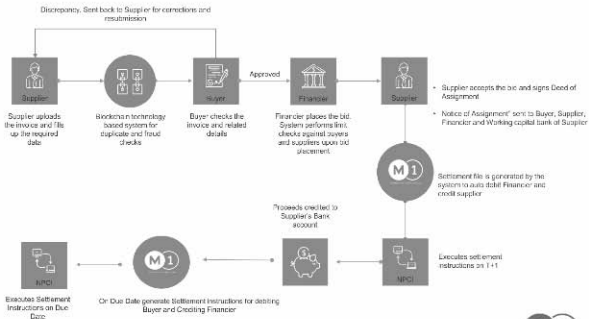


M1xchange MSME base in Gujarat





TREDS - Factoring / Reverse Factoring



How Invoice Factoring works

Example of vendor invoice factoring						
A.	Vendor Invoice value :	INR 10,00,000/-				1000000
B.	Buyer approved value :	INR 10,00,000/-				1000000
C.	Payment terms :	45 Days				
D.	Payment settled in :	5 days				
E.	Invoice discounting rate : (Factoring Product)	7.00%			$= (B * E * H) / 365$	7671
F.	M1xchange charges	0.50%				548
G.	GST @18% on above					99
	Total charges deducted					8318
H.	Early payment (C-D)	40 days				
I.	Final Payment received by vendor	$B * (E + F)$				9,91,682/-

Note : In case of Reverse factoring vendor shall receive payment after deduction of cash discount if any & interest shall be borne by buyer



M1 Ease of Use

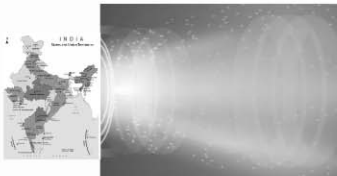


- **Ease of USE**
- Vendor on boarding online and straight through – entire journey by prop firms is complete in 15 min
- Mobile App – direct upload of invoices through app/ and approval, online bidding, Dashboard for Repayments for NBFC/Banks.
- Customer Service -Vernacular language enabled transaction and sales team



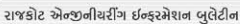
M1Xchange ventures into Global Arena

The current TREDS platform being governed by factoring regulation act, caters to only domestic market.



M1 Exchange has been accorded in-principle approval for setting up an **International Trade Financing Services Platform (ITFS)** under the regulatory sandbox at GIFT IFSC. We intend to provide diverse international trade financing products (open account, documentary credit etc.) via this platform in due course in various phases, which we firmly believe will enable M1xchange become one of the leading supply chain finance platforms globally.





Step -1

Go to www.m1xchange.com site & Click



Start the process by filling up your details





Final Step

For eSigning of agreement

[illegible]

Enter OTP sent to
your mobile number
and Click Verify OTP

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 www.mit.edu/press/books/9780262084110



Recent regulatory changes

Regulatory Changes	Period of Change	Impact of Regulatory Change
Revision in definition of MSME-Retailer & Wholeseller added	7th Jul 2021	This amendment will help to significantly enhance the universe of MSME's eligible to Onboard on TReDS platform & avail competitive financing rates.
Amendment in Factoring Act	9th Aug 2021	NBFC will also be permitted to finance invoices on TReDS. Will result in significant liquidity for suppliers of small & medium Corporates rates.
		Registration of charge on CERSAI portal can now be done by TReDS platforms on behalf of the financiers. This will reduce operational hassles for financier ^ can help in increasing business volumes.



Impact of the Exchange

M1's role in enabling the SME Sector



Confidence to do Business
SME is no longer dependent
on fund realization to conduct
business on daily basis



Funds to grow Business
SME able to grow the business
2-3 times with the same amount of
WC at lower cost

Shared Risk

Financier's assess the risks on the
financial credibility of the buyer.
Instead, of the supplier, makes it
easier and faster for the seller to
get the funds. Makes the eco-
system scalable.

Competitive Edge

Business becomes more
competitive. Both, Buyers and
Sellers get to enjoy a much lower
rate of interest. India sample - 4%
to 11% as opposed to a market
standard of 12% - 24% PA.

Ease of Use

Many-to-Many relationships
format makes it simple and
convenient for the Sellers, to get
the funds they need without
wasting time and energy

Access to finance

Limit sanction not dependent on
supplier credit. Accessibility for
SMEs to large nationwide
financier's pool



Nation Pride Award 2021 (July 2021)

Emerge 50 League of 10 in Fintech
NASSCOM Emerge 50 (Nov'19)Best Payment Technology Solutions Provider 2019
ET Now AwardsDigital Solution of The Year 2017
Express IT Awards

Q & A

Narendra.Sharma@m1xchange.com

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Creating less cash environment in the country



Building robust, scalable, secure, & affordable payment **infrastructure for a billion people**

Doing 80mn transactions a day and growing at a rapid pace



NPCI Vision

To be the best payments network globally



NPCI Mission

To touch every Indian with one or other Payments Services

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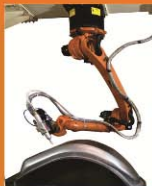
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Introduction



PRODUCTS

Debit ~
560 Mn
Cards

Prepaid
~ 38 Mn
Cards

Credit
~ 1,6 Mn
Cards

➤ Bharat QR
Interoperable QR Code developed by card networks

➤ RuPay Contactless – NCMC
One card for all payments - retail, transit, para-transit & smart city

➤ RuPay Tokenization Solution
To make the payments more secure and convenient for customers.

RuPay

Issuing
Processing

Network
Switch

Acquiring
Processing

➤ Bharat Switch:
~227 Mn ATM Transactions
~129 Mn POS/E-com Transactions

➤ Bharat Clearing System:
~INR 15,000 Cr worth POS/E-com transactions settled monthly

➤ UPI:
~ 1 billion transactions per month

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Live Banks-
1100+

40+
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Banks

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2 Mn+ GLOBAL ATMS

190+ COUNTRIES / TERRITORIES



• 101M+ Cardholders around the world, 15 ml outside Japan

• Acceptance network - about 29 million merchants & over a million cash advance locations in 190 countries & territories



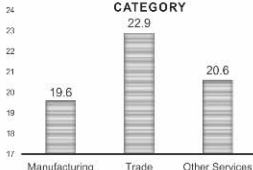
Industry Overview



Estimated number of MSMEs in India: ~63 million

Sector	No of Enterprises (in mn)	Percentage Distribution
Micro	63.05	99.47%
Small	0.331	0.52%
Medium	0.005	0.01%

DISTRIBUTION BY ACTIVITY CATEGORY



Majority of MSMEs are in "Nano" & "Mini" sector:

- Nano: Annual Revenue upto INR 10L- 80% }
- Mini: Annual Revenue from 10L-1Cr-16% } 96%

Source: MSME Annual Report(2020-21), BCG

Credit Demand for MSMEs



Total credit demand for the MSME sector : ~45 lakh crore

		Amount(In Lakh Crores)	Percentage
Formal Credit	Borrowing in Entity Name	15	33%
	Borrowing in Proprietor Name	10	22%
Informal Credit	Unmet Demand	20	45%

Potentially Addressable Credit Gap for the lending institutions is minimum INR 20 lakh crores.



Financing approximately

**59 million
MSME units**

Creating approximately

**355 million
jobs**

Source: BCG Analysis



Problem Statement

- Lack of collaterals.
- MSME: High risk borrowers due to insufficient assets and low capital.

CREDIT GUARANTEE FUND
SCHEME of MSME Ministry and
SIDBI

Similar Payment Instrument: CREDIT
CARD

- Banks have no control over the borrower without collateral
- Banks have no real time visibility on the utilization of funds
- Diverting/Siphoning of funds

Source: MSME Annual Report(2020-21), BCG Analysis



Approach Methodology-MSME Cards



Brainstorming

On advice of the Ministry, a discussion was carried out with banks to understand pain points with current MSME loans and potential solutions

Topics discussed

- 1 Challenges in disbursement of loans
- 2 Benefit of disbursement of loans in form of credit card
- 3 Segment of the loans which can be disbursed using credit card
- 4 Standard features which should be maintained on credit card
- 5 Enablement of the exchange of goods & services between MSME through credit card will assist bank in performing - better underwriting
- 6 Role expected from MSME ministry

Approach Methodology-MSME Cards



Insights

- ✓ Target segment should focus on customers with individual card limit <10 lacs.
- ✓ Corporate credit cards will provide a new form factor of payment
- ✓ Additional benefits on card from RuPay and banks.
- ✓ Credit card issued under the program needs to have similar interest rate as for MSME loans
- ✓ Daily feed from Card system to MSME system for reporting has to be enabled in the banks.



Major schemes of MSME Ministry



Credit Guarantee Fund scheme



Interest Subvention Scheme

Prime Minister Employment
Generation Program

Credit Linked Subsidy scheme

After analyzing the 4 schemes, we found the below scheme most favorable for this product....

CREDIT GUARANTEE
FUND SCHEME

MSME-Business Card Proposition



MSME Product Proposition

- MSME Co-Brand Business Credit Card
- Secured lending Product – Credit guarantee provided by MSME ministry
- Security – Secure transactions with EMV enabled cards

Critical benefits	Current Process - Loan Disbursement via account	Proposed process - Via Card + account
Interest levied from	Day 0	On card - Post 46 days, account – Day 0
Risk	High Due to one time loan disbursement	Medium On demand loan disbursement
Spend restriction	Not applicable	MCC-basis restriction by issuers
Transaction tracking	Not available	Available on card transactions
Example: Consider a customer applies for Rs. 100 loan and does a spend of Rs. 30 out of loan amount. Customer will be charged interest as per below :		
Amount disbursed	Rs. 100 disbursed to account	1. Rs. 50 limit assigned 2. Rs. 50 disbursed
Interest levied on	Rs. 100	1. Rs. 30 – Card 2. Rs. 50 – Loan



MSME-Business Card Features



Broad Features of the Card

- ✓ **Accidental Insurance Coverage:** Insurance Coverage of up to 10 lakhs.
- ✓ **Air Accident Insurance Coverage:** Insurance Coverage of up to 20 lakhs.
- ✓ **Baggage Loss Coverage:** Insurance Coverage of up to 20 thousand.
- ✓ **24*7 Concierge Services:** RuPay CC offer 24*7 concierge services to its beneficiaries.
- ✓ **Lounge Access:** Domestic lounge access(twice per quarter) & International lounge access(twice a year)
- ✓ **Udyami Number:** Udyami Number to be embossed on the card, for the particular MSMEs
- ✓ **Efficient Business Services**

MSME-Business Card Features



Efficient Business Services



10% off on Email Solutions: G Suite, Rediff Mail, Zoho Mail etc.
10% off on Cloud Platforms: Google Cloud, AWS etc.
10% off on Google Ads and Facebook Ads



Monthly Rentals: Flat 18% off on monthly rent



Courier Services: Minimum 20% off on International and domestic courier services



20% off on CA Assisted Services



20% off on Legal Services

Offers on E-com Platforms



Offers on Travel and Hospitality



Offers on Co-Working Space



15% off on WeWork OnDemand daily pass

25% off on the All Access monthly subscription



MSME-Business Card Benefits



Interest Free period

Allows for extending accounts payables

Better Spend Visibility

Real time Monitoring of spends and updation to the banks.

Spend Restrictions

Restrictions on specific MCC as well as amount of transactions by the issuers

Savings with Suppliers

Upfront payment to suppliers from MSMEs can help them get discounts.

Build Business Efficiencies

Real time tracking of spends offer insights which in turn build efficiency in spends and operations.

Rewards program

Earn rewards for all spends which can be redeemed

Digital footprint of the MSMEs

Usage of credit cards generates digital foot print for MSMEs which acts as alternate data and provides better underwriting.

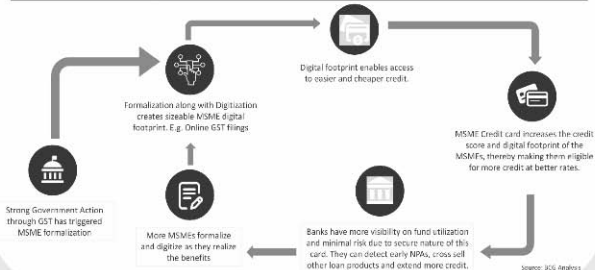
Business services via offers and platforms

Certain Business services and offers are clubbed with this credit card, customized for the usage of MSMEs.

The Big Picture



Easier and Cheaper Access to Finance would start a VIRTUOUS CYCLE of MSME formalization





Summary

Existing Process - Loan Disbursement via account		Proposed model - Via Card + account
CGTSME		
Benefits	Annual Guarantee Fee + Risk Premium	- Annual Guarantee Fee+ Risk Premium Centralized Reporting - Bring MSME segment on digital platform - Lower payout for default
Challenges	Lack of digital tracking of spends	Collaborating with multiple teams in bank
Lending Institution		
Benefits	Interest from day 0	- Interchange revenue - MCC based spend restriction by issuer - Lower risk - only line extended - Ease of monitoring
Challenges	- Increased risk due to entire amount being disbursed - Lack of digital tracking of spends	- Role definition between MSME and Cards team - Cost and Revenue split between both team
MSME		
Benefits	No concern about merchant acceptance	- Credit period of 45-51 days - MCC based spend restriction by issuers - Interest only on utilized amount - Rewards on spends
Challenges	- Lack of fraud insurance - No spend restriction	Vendor acceptance of digital payments

Annexure



Future Scope



Integration with Udyam Portal and fetching data from various sources

Problem Statement: Data Asymmetry, no alternate data for underwriting, huge paper work for MSMEs and high customer sourcing cost for banks, creates a hindrance in loan process.

Solution: RuPay can integrate with the Udyam portal and direct sourcing for MSME cards to the banks. NPCI can also fetch different data points from Udyam portal, GeM, TReDS, B2PS etc. and provide direct information to lenders.

New MSME goes to the Udyam portal to register and gets an Udyam Number

A dialog box asking option to apply for MSME credit cards opens.

Upon choosing "Yes", the MSME chooses the bank of his choice

The customer is asked for his consent to share the data with the bank.



Lender

GeM
Government e Marketplace

Multiple Government Suppliers

Data from TReDS platforms

Financial and tax Data

- GST Data
- Income Tax Return

Utility Data

- Electricity
- Telecom
- Internet
- B2PS Data

MSME REGISTRATION

MSME

- ✓ Name of the Entrepreneur
- ✓ Mobile Number
- ✓ Email id
- ✓ Name of the organization
- ✓ PAN number
- ✓ GSTIN
- ✓ Name of the Place
- ✓ Type of Organization
- ✓ Location
- ✓ Status of the enterprise
- ✓ Major Activity
- ✓ Number of persons employed
- ✓ Investment
- ✓ Turnover

Credit Guarantee Fund Scheme



Credit Facilities

- Rs. 50 lac – RRB/Financial Institutions
- Rs. 200 lac – Scheduled commercial banks, FI and NBFCs
- Rs. 50 lac – Small Finance Banks

Extent of Credit Guarantee

Category	Maximum extent of Guarantee of credit facility		
	Up to Rs. 5 lac	Above Rs. 5 lac & up to 50 lac	Above Rs. 5 lakh and up to Rs. 200 lac
Micro enterprises	85% of the amount	75% of the amount	75% of the amount
Women entrepreneurs	80% of the amount		
MSE Retail Trade (from Rs. 10 lac up to 1 Cr)	50% of the amount		
All other eligible borrowers	75% of the amount		



Annual Guarantee Fee



Paid by the Lending institution to the CGTSME as a security against the loan disbursed to MSME

Credit Facility	Annual Guarantee Fee (AGF) (%p.a.)	
	Woman, Micro Enterprises and Unites	Others
Up to Rs. 5 Lacs	1.00 + Risk Premium	
Above Rs. 5 lacs and up to 50 lacs	1.35 + Risk Premium	1.50+ Risk Premium
Above Rs. 50 lacs and up to 200 lacs	1.80 + Risk Premium	
Retail Trade (10 lac to 100 lac)	2.00+ Risk Premium	

Calculation of AGF

- Term Loans – Calculated on outstanding amount
- Working capital – Calculated on maximum limit availed by the borrower

Risk Premium and Disbursement



Risk premium on NPAs in Guaranteed portfolio		Risk premium on Claim Payout Ratio	
NPA %	Risk Premium	Claim Payout %	Risk Premium
0-5%	SR	0-5%	SR
>5-10%	10% of SR	>5-10%	10% of SR
>10-15%	15% of SR	>10-15%	15% of SR
>15-20%	20% of SR	>15-20%	20% of SR
>20%	25% of SR	>20%	25% of SR

	# of accounts disbursed to	Amt. disbursed (Cr)
FY 19	435520	30168.57
FY 20	838497	45213.35



MSE Facilitation Council (MSEFC)



Micro, Small and
Medium
Enterprises
Development
Act, 2006

**Topic Review**

- ▶ MSME – An Overview
- ▶ Objective } MSEFC
- ▶ Structure }
- ▶ Who can file CASE?
- ▶ Procedure to file case on SAMADHAN PORTAL
- ▶ Provisions Related Delay Payment
- ▶ Institution Arbitration, Mediation, Conciliation and Alternate Dispute Resolution Centre
- ▶ Achievement of MSEFC Gujarat

**MSME - An Overview**

- ▶ MSME stands for Micro, Small, and Medium Enterprises
- ▶ According to MSMED Act 2006, enterprise are classified into two categories

- ☐ Manufacturing Enterprise
- ☐ Service Enterprise

Classification of MSME

Erstwhile MSME Classification		Criteria: Investment in Plant and Machinery/Equipment	
Classification	Micro	Small	Medium
Manufacturing Enterprises	< INR 25 lakhs	< INR 5 crores	< INR 10 crores
Enterprises rendering Services	< INR 10 lakhs	< INR 2 crores	< INR 5 crores

Revised MSME Classification (w.e.f. July 1, 2020)		Composite Criteria: Investment in Plant and Machinery/Equipment and Annual Turnover	
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	P&M/Equipment not more than INR 1 crore & Annual Turnover not more than INR 5 crores	Investment in P&M/Equipment not more than INR 10 crores & Annual Turnover not more than INR 50 crores	Investment in P&M/Equipment not more than INR 50 crores & Annual Turnover not more than INR 250 crores

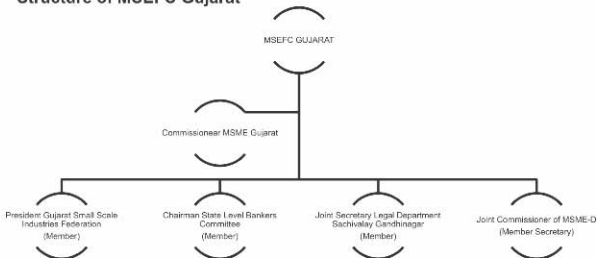


Objective of MSEFC Gujarat



- ▶ Solving the issue by administrative measure
- ▶ Concentration on mutual settlement
- ▶ Speedy disposal of delay payment cases
- ▶ Passing quality arbitral awards

Structure of MSEFC Gujarat



Who can file an CASE ?

- ▶ Any Micro and Small enterprise who provides goods or render any services and located in jurisdiction of Gujarat
- ▶ Any Micro and Small enterprise can file case against its buyer including individual, HUF, a company either public or private, government entity or any such other entity/company
- ▶ Traders are not allowed to file a case before MSEFC
- ▶ **Pre Requite to file a case**
- ▶ Prior registration should be mandatory
- ▶ Valid MSME registration
- ▶ No parallel civil suit should be filled

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2	V4	50-65 MM	45-60 seconds	17 ampere	12 kw/hr
3	V6	65-85 MM	60-80 seconds	25 ampere	17 kw/hr
4	V8	90-105 MM	90-120 seconds	29 ampere	20 kw/hr
5	V9	105-115 MM	180-240 seconds	33 ampere	22 kw/hr

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Sr.No.	KW capacity	Applicable rotor	Power Phase
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2	20	V3, V4, V6, V8	3 Phase
3	25	V3, V4, V6, V8, V9	3 Phase

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E-mail : info@princediengine.com, nkmanufacture@gmail.com
URL : www.princediengine.in



How to file an online application on **Samadhan Portal**

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

Visit Home Page

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





Click on Case Filling For MSE Unit <https://samadhaan.msme.gov.in>



Ministry of Micro Small and Medium Enterprises
(Government of India)
MSME SAMADHAAN- Delayed Payment Monitoring System

English ▾

Case Filing for Entrepreneur/MSE Units

Check Case Status

Favourites ▾

Officer Login

OFFICER LOGIN HERE

* Enter Your User ID

* Password

* Verification Code

PGYRJG

[Verification code is case sensitive]

Login Reset

Instructions for user login

1. Please follow the process given below:

1. Enter valid User Id.
2. Enter valid Password.
3. Enter valid verification code as given in captcha image.
4. Verification code is not case sensitive.
5. Click on Login button

2. Once you login with valid credential you will be redirected to your Dashboard where multiple action can be done.

In council dashboard, click on “Application Entry”



Ministry of Micro Small and Medium Enterprises
(Government of India)
MSME SAMADHAAN- Delayed Payment Monitoring System

Home

Application Entry

Application List

Entrepreneur Application

View Report

Logout

MSEFC Delhi

Applications filed by Micro and Small Units (MSEs)

What's New Officer Manual click here

479 Application filed by MSEs	342 Application Visible to Council after 15 days	62 Application Converted into Case by MSEFC Council
13 Application Disposed by MSEFC Council	0 Application Reject by MSEFC Council	27 Application Pending



Application entry form opens



Ministry of Micro Small and Medium Enterprises
(Government of India)

MSME SAMADHAAN- Delayed Payment Monitoring System



Home Application Entry [Application List](#) [Entrepreneur Application](#) [View Report](#) [Logout](#)

MSEFC Delhi [b](#) [f](#)

Application Filing by MSEFC Council for Delayed Payment

Petitioner (MSME Unit/ Supplier) Details

* Udyog Aadhaar No. (Note- MSME unit can register Udyog Aadhaar on [udyogaadhaar.gov.in](#))

[Validate Udyog Aadhaar](#) [Reset](#)

1.1* Udyog Aadhaar Number

2.1* Name of Petitioner

2.2* Name of Petitioner Unit

2.5* State of Petitioner

2.6* District of Petitioner

2.7* Social Category of Petitioner

2.8* Mobile No. of Petitioner (You can edit this data)

2.9* Email of Petitioner (You can edit this data)

Application entry form Contd...

Respondent (Buyer) Details

4.* Category of Respondent

5.1* Name of Respondent

5.2* Address of Respondent

5.3* State of Respondent

5.4* District of Respondent

5.5 Mobile No. of Respondent

5.6 Email of Respondent

6.* Amount Payable (Rs.)

6.1* Date of Hearing



Application entry form Contd...

Uploads (Work Orders and Invoices)

7. Work Order Detail

7.1* Work Order Number 1

Work Order Number

* Work Order Date

DD/MM/YYYY

7.2 Work Order Number 2

Work Order Number

Work Order Date

DD/MM/YYYY

7.3 Work Order Number 3

Work Order Number

Work Order Date

DD/MM/YYYY

Please upload single (Merged) file of all Work Orders. Only PDF file allowed

Choose File No file chosen

Upload

8. Invoice Detail

8.1* Invoice Number 1

Invoice Number

* Invoice Date

DD/MM/YYYY

8.2 Invoice Number 2

Invoice Number

Invoice Date

DD/MM/YYYY

8.3 Invoice Number 3

Invoice Number

Invoice Date

DD/MM/YYYY

Please upload single (Merged) file of all Invoices. Only PDF file allowed.

Choose File No file chosen

Upload

Application entry form Contd.. Final step

Processing Fee Details

9*Processing Fee- Mode of Payment

Choose Mode of Payment

☒ I hereby declare that information given above is true to the best of my knowledge. Any information, that may be required to be verified, shall be provided immediately before the concerned authority

Submit



Provision of MSME - D ACT, 2006 Related to Delay Payment

- ▶ **Liability of Buyer to make Payment (Sec 15)**
 - ▶ Where any supplier supplies any goods or renders any services to any buyer, the buyer shall make payment therefore on or before the date agreed upon between him and the supplier in writing or, where there is no agreement in this behalf, before the appointed day; In no case the period agreed upon between the supplier and the buyer in writing shall exceed forty-five days from the day of acceptance or the day of deemed acceptance
- ▶ **Payment of Interest (Sec 16)**
 - ▶ Where any buyer fails to make payment of the amount to the supplier, as required under section 15, the buyer shall, notwithstanding anything contained in any agreement between the buyer and the supplier or in any law for the time being in force, be liable to pay compound interest with monthly rests to the supplier on that amount from the appointed day or, as the case may be, from the date immediately following the date agreed upon, at 3 times of the bank rate notified by the RBI. ($6\% \times 3 = 18\%$)
- ▶ **Recovery of Interest (Sec 17)**
 - ▶ For any goods supplied or services rendered by the supplier, the buyer shall be liable to pay the amount with interest thereon as provided under section 16
- ▶ **Reference to MSEFC Facilitation Council (Sec 18)**
 - ▶ Any party to a dispute may, with regard to any amount due under section 17, make a reference to the Micro and Small Enterprises Facilitation Council
 - ▶ The Council shall conduct Conciliation, and the provisions of sections 65 to 81 of the Arbitration and Conciliation Act, 1996 shall apply to such a dispute
 - ▶ Where the conciliation fails, Council shall take up the dispute for Arbitration and the provisions of the Arbitration and Conciliation Act, 1996, shall then apply to the dispute
- ▶ **Application for setting aside award (Sec 19)**
 - ▶ No application for setting aside award made by the Council shall be entertained by any court unless the appellant (not being a supplier) has deposited with it seventy-five per cent of the amount.
 - ▶ Provided that pending disposal of the application to set aside the award, the court shall order that such percentage of the amount deposited shall be paid to the supplier, as it considers reasonable
 - ▶ **Overriding Effect (Sec 24):** The provisions of sections 15 to 23 shall have effect notwithstanding anything inconsistent therewith contained in any other law for the time being in force



- ▶ Enforcement of award passed by the MSEFC
 - ▶ After getting an Arbitral award from the MSEFC, the Respondent has to pay to the Applicant within 90 days. And if Respondent fails to pay within 90 days then the Applicant can file for the execution of award before execution court and Court will attach and sell the assets of the respondent and pay to the Applicant

Gujarat Chamber of Commerce and Industry Arbitration, Mediation, Conciliation and Alternate Dispute Resolution Centre (GCCCI - ADRC)

- ▶ GCCCI has specially created a GCCCI Arbitration, Mediation, Conciliation and Alternate Dispute Resolution Centre (GCCCI - ADRC) for the disposal of the MSME-D delay payment cases.
- ▶ GCCCI has an Expert panel of Arbitrators which consist of Retired High Court Judges, Chartered Accountants, Engineers and Senior Advocates.
- ▶ Rules of GCCCI is approved by Gujarat High Court and Institute is also approved by Legal Department Sachivalay for conducting Arbitration referred by Council under section 18 (3) of MSME-D Act, 2006..
- ▶ GCCCI-ADRC help MSEFC Gujarat for speedy Disposal of the Cases.



GCCCI



Reasons of some pendency in disposing the cases

- ▶ Non submission of Relevant Documents by the Applicant – As it is a quasi Judicial Process. It is very necessary to check the status and the Jurisdiction of cases so that our award will not be challenged. Documents like Prior MSME Registration. As there 30% of cases where applicant are not submitted the required documents.
- ▶ Unnecessary and frivolous applications filed by the Applicant.
- ▶ Respondent are not traceable.



Udyog Aadhaar No.		Respondent (Buyer) Address	2ND FLOOR PLOT NO 9 SURVEY NO 49 IT PARK MANGALGIRI, AMRAWATI (GUNTUR)
Date of Filing Application	05/06/2019	Respondent Mobile No.	
Name of Petitioner		Respondent Email	
Name of Petitioner Unit		Principal Amount Payable	58
Petitioner (Supplier) Address		Respondent Category	State Govt.
State of Petitioner	GUJARAT	Date of Hearing	24/10/2019
District of Petitioner	AHMADABAD	Old Case No	
Petitioner Mobile No.		Mode Of Payment	No Processing Fee
Petitioner Email			
Type of Petitioner	Small		
Case Status	Pending		
Name of Respondent	THE MANAGING DIRECTOR APMSIDC		
State of Respondent	ANDHRA PRADESH		
District of Respondent	GUNTUR		
Work Order Detail	5927/2018- Q1/211/125(10281800573)		View/Download
Work Order Date	30/03/2018		
Invoice Detail	0276/18-19		View/Download
Invoice Date	29/05/2018		

Advantage of Filing cases before MSEFC

- ▶ 1. Cost Effective
- ▶ 2. Time Effective
- ▶ 3. Respondent has to pay 75% of award amount to file an appeal
- ▶ 4. Overriding effect over the contracts or agreements so that it will safeguard the rights of the small enterprises
- ▶ 5. Parties cannot appeal in the cases where they give mutual consent and consent award has passed
- ▶ 6. Interest penalty three time of the bank rate till the date of realization of amount



Achievement of MSEFC Gujarat



- ▶ Gujarat MSEFC has conducted 227 MSEFC meetings till date
- ▶ In 227 Meetings of MSEFC Gujarat has disposed 2038 cases*.
- ▶ The amount involved in the disposed cases is amounting to Rs.505.73 crore*. Which is more than 25% of the overall amount involved in the disposed cases in India
- ▶ Council has also conducted around 71 meetings in Covid pandemic time through Video Conference
- ▶ Council is planning to increase the frequency of meetings of MSEFC per week
- ▶ Council in its last MSEFC meeting decided to sent 450 matters to GCCI – ADRC for the speedy disposal of Conciliation matters
- ▶ Council also proposed to conduct a awareness program for Delay payment Scheme in each and every district of Gujarat with the help of local federations and DICs so that more and more enterprise will get a benefit of this scheme



Ms. Charmi Jani
Legal Expert MSME Gujarat



Gujarat Industrial Policy 2020

The assistance provided by the Government of Gujarat on the amount invested in Gross Fixed Capital Investment in a manufacturing sector of MSME to make enterprise globally competitive.

Assistance of Capital Investment Subsidy

Term Loan by Bank or financial institution as per RBI.

Only new building, new plant, machinery / equipment and second hand imported machine will be eligible.

Enterprise have to remain in production for 7 years.

Enterprise will have to employ at least 85% of the total employment & 65% of supervisory & managerial staff from local person

Enterprise shall have to apply at online portal within one year from the date of first disbursement or commercial production whichever is later.

Subsidy will be paid only after commencement of commercial production.

Areas covered under the scheme :

Sr.No.	Category	Taluka (Dist : Rajkot)	Quantum of Subsidy
1	1	1-Vinchhiya 2-Jamkandorana	@25% of term loan amount max up to INR-35 lakhs, Additional INR 10 lakh for eligible FCI over INR 10 Crore
2	2	1-Jasdan, 2-Upleta, 3-Dhoraji, 4-Jetpur 5-Gondal	@20% of term loan amount max up to INR-30 lakhs, Additional INR 7.5 lakh for eligible FCI over INR 10 Crore
3	3	1-Paddhari, 2-Lodhika, 3-Rajkot 4-Kotadasangani	@10% of term loan amount max up to INR-10 lakhs, Additional INR 5 lakh for eligible FCI over INR 10 Crore

The assistance provided by the Government of Gujarat on the amount invested in Gross Fixed Capital Investment in a manufacturing sector of MSME to make enterprise globally competitive.

How to apply: Apply on IFP online portal within one year after disbursement of loan amount or from the date of commercial production, whichever is later.

Where to apply : IFP Portal (www.ifp.gujarat.gov.in)



Assistance Interest Subsidy

The assistance by Government of Gujarat on interest levied by bank on the term loan for Plant & Machinery & new building for the purpose of new/expansion of manufacturing and selected service units

Quantum of assistance :

Financial assistance as per taluka category for **manufacturing units and service units:**

Sr.No.	Category	Taluka (Dist : Rajkot)	Quantum of Subsidy
1	1	1-Vinchhiya 2-Jamkandorana	@7% of eligible term loan max up to INR 35 lakhs per annum for 7 years
2	2	1-Jasdan, 2-Upleta, 3-Dhoraji, 4-Jetpur 5-Gondal	@6% of eligible term loan max up to INR 30 lakhs per annum for 6 years
3	3	1-Paddhari, 2-Lodhika, 3-Rajkot 4-Kotadasangani	@5% of eligible term loan max up to INR 25 lakhs per annum for 5 years

1% addition to differently abled, women entrepreneur and registered startup.

1% addition to young entrepreneur of below age 35.

1% registered start up in service sector having Udyam registration

Terms and Condition

Enterprise will have to employ at least 85% of the total employment & 65% of supervisory & managerial staff from local person.

Service enterprise shall have 10 permanent employees.

Service enterprise must have GST Registration.

The eligible enterprise shall have to bear min 2% interest levied on Term loan.

Eligibility

Term Loan by Bank or financial institution as per RBI

Only new building, new plant machinery/equipment and second hand imported machine will be eligible.

Enterprise have to remain in production for 7 years.

Service enterprise mentioned in list of eligible enterprise which has service tax registration are eligible for incentive.

How to apply: Apply on IFP online portal within one year after disbursement of loan amount or from the date of commercial production, whichever is later.

Where to apply : IFP Portal (www.ifp.gujarat.gov.in)

**Capital Investment Subsidy For SC/ST**

Capital Investment Subsidy is on the investment incurred on Gross Fixed Capital Investment (GFCI) through Bank finance for a manufacturing MSME owned by SC/ST entrepreneur

Quantum of assistance

Sr.No.	Category	Taluka (Dist : Rajkot)	Quantum of Subsidy
1	1	1-Vinchhiya 2-Jamkandorana	@8% on eligible term loan subject to maximum INR 35 Lacs per annum upto 7 years.
2	2	1-Jasdan, 2-Upleta, 3-Dhoraji, 4-Jetpur 5-Gondal	@7% on eligible term loan subject to maximum INR 30 Lacs per annum upto 6 years.
3	3	1-Paddhari, 2-Lodhika, 3-Rajkot 4-Kotadasangani	@6% on eligible term loan subject to maximum INR 25 Lacs per annum upto 5 years.

1% Additional subsidy

- Differently abled
- Women
- Registered start-up in manufacturing sector
- Entrepreneur below the age of 35 years.

Terms and Condition

Maximum additional subsidy will not be more than 2%.

Should be applied within 1 year from the date of commencement or date of 1st disbursement of loan, whichever is later.

Service enterprises* shall employ a minimum of 10 people.

Enterprise shall have to bear a minimum of 2% of the interest on term loan.

Penal interest will not be covered under the scheme.

Eligibility

Enterprise with 51% or more contribution of SC/ST.

All manufacturing and service* enterprises, are eligible.

New machinery, equipment and furniture or fixtures are eligible for service sector.

Service enterprises must have GST registration, and must be mentioned in eligibility list for service sector.

How to apply: Enterprise shall have to apply via the online portal with necessary documents. Loans sanctioned by Non Banking Financial Institution will not be eligible.

Where to apply : Investor Facilitation Portal(IFP): www.ifp.gujarat.gov.in



Interest Subsidy For SC/ST

Interest Subsidy is the assistance given by Government of Gujarat on the interest levied by bank on the term loan for Plant & Machinery and new building for the purpose of new/expansion /modernization of manufacturing and selected service MSME units owned by SC/ST.

Quantum of assistance

Sr.No.	Category	Taluka (Dist : Rajkot)	Quantum of Subsidy
1	1	1-Vinchhiya 2-Jamkandorana	@30% of term loan amount max up to INR-40 lacs, If FCI > INR 10 Crore. addl. INR 10 Lacs
2	2	1-Jasdan, 2-Upleta, 3-Dhoraji, 4-Jetpur 5-Gondal	@25% of term loan amount max up to INR-35 lacs, If FCI > INR 10 Crore. addl. INR 7.5 Lacs
3	3	1-Paddhari, 2-Lodhika, 3-Rajkot 4-Kotadasangani	@15% of term loan amount max up to INR-15 lacs, If FCI > INR 10 Crore. addl. INR 5 Lacs

Terms and Condition

Should be applied within 1 year from the date of commencement or date of 1stdisbursement of loan, whichever is later.

Not eligible if the loan is sanctioned after 1 year from the date of commencement.

Total quantum of assistance from state and central scheme should not exceed total loan amount

Eligibility

Enterprisewith51%ormore contribution of SC/ST.

Only manufacturing sector is eligible under the scheme.

New enterprises commencing commercial production within the operative period

Enterprises obtaining 1stdisbursement of term loan but not commenced production on or before 07/08/20.

How to apply: Enterprise shall have to applyvia the online portal with necessary documents as specified underthe detailed guidelines ofthe scheme.

Where to apply : Investor Facilitation Portal(IFP): www.ifp.gujarat.gov.in

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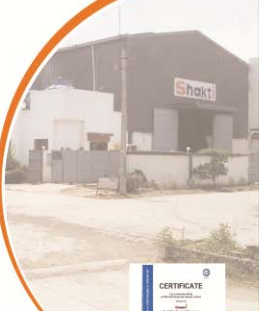
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Phone No. : +91 - 2827- 252067
Email : shaktiheat@gmail.com

Works - Unit - 2

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Assistance for Quality Certification

The scheme is to extend support to MSME to get quality certification to introduce quality product in competitive market for various quality accreditations taken by micro, small & medium manufacturing units.

Quantum of assistance

@65% of the capital cost for installing Enterprise Resource Planning (ERP) system, **maximum of INR 1,00,000.**

@50% of fee payable to certification as mentioned in eligibility criteria and **@50%** cost of testing equipment & machinery required for the certification totaling up to **maximum of INR 10 Lakh**

Terms and Condition

Enterprise will not eligible if any certification is required as a part of statutory provision

The testing equipment purchased after the issuance of Quality Certification shall not be eligible.

Expenditure incurred for renewal of certification shall not be eligible.

Eligibility

Incurring expenditure for acquiring quality certificates such as BIS/ISI/WHO/ GMP/ Hallmark Certification & others National / International certification.

Enterprise resource planning (ERP) system services provider approved by IC

Cost of testing equipments required for certification & Fees charged on certification, Calibration charges of equipment

How to apply:

The enterprise shall apply online within 1 year from date of issuance of certificate.

Where to apply :

Investor Facilitation Portal(IFP): www.ifp.gujarat.gov.in



Assistance for Patent Registration

Quantum of assistance

@75% of cost/expenditure incurred **maximum up to INR 25 lakhs** per applicant.

Maximum fee for attorney for national patent shall be **capped at INR 50,000 for domestic patents and INR 2,00,000 per country** for international patent.

Terms and Condition

Applicant shall have to submit application within one year from date of publication / notification of the patent.

50% of the assistance will be disbursed after the publication/notification of the patent, while remaining will be disbursed after issuance of certificate.

Eligibility

Individual/any legal entity will be eligible for assistance

Fees paid to patent attorney, patent service center, patent registration and patent equipment purchased to develop patent (excluding travel, hotel charges)

Application submitted after one year from the date of publication/notification will not be eligible.

How to apply:

The applicant shall have to apply, with required document as mentioned to the office of the Industries Commissioner within 1 year as mentioned in conditions.

Where to apply :

Investor Facilitation Portal(IFP): www.ifp.gujarat.gov.in



Assistance for saving in consumption of energy & water

Quantum of assistance

@ **75% cost** of energy/water audit conducted in a unit by a recognized institution/consultant subject to a **limit of INR 50,000.**

@ **25% of cost** of equipment subject to **maximum INR 20 lakhs per project**

Terms and Condition

Even after taking all steps for efficient use of energy/water, if consumption is increasing with reference to increase in production than such claim will be examined separately by the committee constituted by SLEC

Commissioner. Only one time assistance will be eligible during the operative period of the scheme

Eligibility

Cost of equipment will be eligible subject to the condition that there is a minimum of 10% saving in energy/water compared to average monthly consumption of previous 12 months before audit.

How to apply:

The unit will have to apply online at Investor Facilitation Portal@ ifpgujarat.gov.in within one year from the date of installation of equipment for energy/ water conservation.

Where to apply :

Investor Facilitation Portal(IFP): www.ifp.gujarat.gov.in



Assistance for reimbursement of CGTMSE fees

Assistance for reimbursement pf CGTMSE is a Government of Gujarat incentive scheme for the new and existing manufacturing MSME those who are availing collateral free term loan from financial institutions or Bank.

Quantum of assistance

@100% reimbursement of annual service fees paid to Bank/Financial institution by entrepreneur for availing of collateral free term loan, **for a period of 5 years.**

Annual service fees :- 1st year = 1.8% + Risk

Premium

2nd year onwards = 0.85% or as amended by CGTMSE trust.

Terms and Condition

The assistance will be disbursed with Interest subsidy once in a year.

Eligibility

The Micro & Small Enterprise registered as an industrial unit under MSME Development act, 2006 with respective DIC as manufacturing enterprise.

The service activity and trading activity will not be eligible under this scheme.

Where to Apply ; IFP Portal (www.gujarat.gov.in)



Market Development Assistance to MSME

To support Industries for attending Trade fairs at Local level State level and at International Level within and outside India

Scheme 1: Assistance to MSME Manufacturing sector participation in the Exhibition (National and International)

Quantum of assistance

State Level –75% upto INR 50,000

○ (Cost of Stall rent+ Cost for product Literature and Display material cost, Maximum cost of product literature and display material is capped at INR 10,000)

National Level –75% upto INR 1 Lakh

○ (Cost of Stall rent+ Cost for product Literature and Display material cost, Maximum cost of product literature and display material is capped at INR 10,000)

Quantum of assistance

International Level (Inside India) –75% up to INR 2 Lakh

○ (Cost of Stall rent+ Cost for product Literature and Display material cost, Maximum cost of product literature and display material is capped at INR 20,000)

International Level (Outside India) –75% up to INR 5 Lakh

○ (Cost of Stall rent+ Cost for product Literature and Display material cost, Maximum cost of product literature and display material is capped at INR 20,000)

Eligibility

Manufacturing sector participating in Exhibitions/Trade fairs organized in India or International Exhibitions / Trade fairs organized outside India or Inside India

MSME unit should be in production in the state of Gujarat during the operative period of the scheme

Scheme 2: Assistance to organizers for organizing industrial exhibitions in Gujarat

Quantum of Assistance

Assistance will be provided @60% of bill of electricity consumption during the exhibition period including electricity consumption during preparation period.

Terms & Condition

MSME Unit must apply in prescribed application form at IFP Portal to DIC within six months from the last date of exhibition/trade fair in which it has participated.

Where to Apply

Application to be done at IFP portal www.ifp.gujarat.gov.in



Assistance for Quality & ZED Certification to SC/ST

The scheme is to extend support to SC/ST owned MSME to get quality certification to introduce quality product in competitive market and promote adoption of quality tools

Quantum of Assistance

ERP Assistance

○ 75%of installation cost of Enterprise Resource Planning (ERP) system subject to maximum of INR 1.0 lac.

Quality Certification

- 60%of fee payable for national/international certification.
- 60%cost of testing equipment & machinery subject to maximum INR 10.0 lacs.

Quantum of Assistance

ZED Certification

50%of all the outstanding charges after deducting the grant from Govt. of India for ZED certification subject to maximum of INR 50,00

Eligibility

Enterprise with 51% or more contribution of SC/ST.

Only manufacturing sector is eligible under the scheme.

ERP system with server and software will be eligible.

If quality certification is a statutory requirement, no subsidy will be provided.

Certification renewal charges will not be covered under the scheme

Terms & Condition

Capital cost in ERP includes installation, software and annual service cost.

Hardware parts of ERP are not eligible.

Quality certification will include fee charged by certification agency, cost of testing, equipment, calibration charges.

Enterprise shall have to apply within 1 year from date of issuance.

Where to Apply

Online at Investor's Facilitation Portal www.ifp.gujarat.gov.in



This scheme promotes the start-ups and innovation in the state with enhanced incentives and strengthening the ecosystem

Scheme for Start-up and Innovation

Quantum of Assistance

Sustenance allowance: INR 20,000/ 25,000 per month per startup for one year

Seed Support: INR 30lakh for approval / sanction by SLEC

Additional Support up to 10 lakhs for projects having significant Impact

Interest Subsidy: 1% additional for approved sanction Start-up

Assistance to enroll and participate for acceleration Program: INR 3 Lakh per start-up

Terms & Condition

Assistance for skill development: INR 1 lakh per start-up

○ For mid-level Pre-Series A funding of startups, a separate fund under Gujarat Venture Finance Limited (GVFL) for smaller ticket **funding between INR 50 lakh to INR 3 crore**

Nodal Institution

- Mentoring Assistance: INR 1 lakh per approved / Sanctioned Startup
- 75%-90% of expenditure up to INR Rs. 5 LAKH.

Eligibility

Start-up –Individual or Group of Individuals having innovative idea/concept and recommended by approved Nodal Institution.

Nodal Institution –Any University, government approved / affiliated/ recognized educational institute, Incubation Centre, PSUs, R&D Institution, Private and other establishments operating in Gujarat.

Mentor –Resource person who is registered under this scheme and associated/recommended by Nodal Institution

Where to Apply

Application to be done at Startup Gujarat Website www.startgujarat.in



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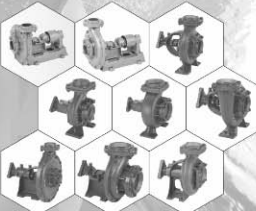
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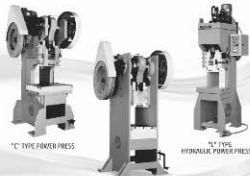
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