



सत्यमेव जयते

**MSME**

**Development &  
Facilitation Office**

**Government of India**

**Ministry of Micro, Small and Medium Enterprises**

# Handbook for



सूक्ष्म, लघु एवं मध्यम उद्यम  
MICRO, SMALL & MEDIUM ENTERPRISES

**MSME-Development & Facilitation Office  
Karnal**

**October, 2022**

संजीव चावला, भा.उ.वि.से.

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Government of India  
MSME-Development &  
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## **FOREWORD**

The Micro, Small and Medium Enterprises (MSME) sector has been recognized as an engine of growth all over the world. In India, MSME's play a pivotal role in the overall growth of economy. Share of MSME Gross Value Added (GVA) in All India Gross Domestic Product is about 30.0%. The share of export of specified MSME related products to All India exports during 2020-21 was 49.5%.

The major advantage of this sector in India is its employment potential at low capital cost. With its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive in the recent period of Covid-19 pandemic.

Government of India is providing various incentives to the MSME sector through different schemes like PMEGP, PMFME, MSE-CDP, PMS, ZED etc. Similarly, Government of Haryana has also notified various benefits/schemes under its different policies like Haryana Enterprise and Employment Policy-2020, Haryana MSME policy-2019, Haryana Pharmaceutical Policy-2019, Haryana Textile Policy-2019, Haryana EV Policy-2022 etc.

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

-sd-

(Sanjeev Chawla)

Place: Karnal

Dated: 06.10.2022

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## MSME Ecosystem in Haryana

Haryana is benefited with a location advantage, with proximity to the National Capital Delhi. Haryana's industrial ecosystem is based on the back of a vibrant MSME ecosystem. The major MSMEs in Haryana belong to the automobile, food & beverages, textiles, engineering and metals, agriculture implements, pharmaceutical sectors. The state has also emerged as a base for the service industry including IT, software development services, engineering services, IT enabled services etc.

In Haryana [excluding Faridabad], as on 07.09.2022 total number of MSMEs registered under the Udyam Registration portal is 326,571. Out of which 307,339 are Micro, 17,672 are small and 1,560 are of medium category. Out of this total 326,571 MSMEs, 91,470 are from manufacturing sector and 235,101 are from services sector.

In year 2021-22, the total merchandise export from Haryana is Rs. 115972.62 crores, which is 3.69 percent of the overall merchandise export of the country. Major items of export from Haryana are rice, home furnishing textile products, readymade garments, agriculture implements, stainless steel household articles etc. In Haryana, Gurugram city is one of the major service exporting cities in the country.

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

Name of the Products	District
Rice	Karnal, Kurukshetra, Kaithal, Fatehabad
Agriculture Implements	Karnal, Kurukshetra, Fatehabad,
Pharmaceutical Products	Karnal, Sonipat
Dairy Products	Karnal, Kurukshetra, Kaithal, Fatehabad
Cattle Feed	Karnal, Kurukshetra, Kaithal
Auto Components	Rohtak, Nuh(Mewat)
Nut Bolts, Fasteners	Rohtak, Panchkula
Mustard/ Vegetable Oil	Mahendragarh, Charkhi Dadri
Footwear	Jhajjar, Karnal
Stainless Steel Utensils	Sonipat, Yamunanagar
Home furnishing textile products	Panipat, Sonipat
Automobile	Gurugram
Light Engineering	Faridabad
Tractor Parts	Faridabad, Panchkula
Apparels, Readymade Garments	Gurugram, Sonipat
Scientific Instruments	Ambala
Food Processing	Rai Sonipat

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

- Haryana Enterprises and Employment Policy (HEEP), 2020
- Haryana MSME policy-2019
- Haryana Pharmaceutical Policy-2019
- Haryana EV Policy-2022
- Haryana Agri-Business and Food Processing Policy 2018



## स्व-रोजगार / Self Employment

### 1. स्व-रोजगार कैसे आरम्भ किया जा सकता है?

स्व-रोजगार के लिए आप अपनी पसंद का कोई भी सूक्ष्म, लघु एवं मध्यम उद्यम आरम्भ कर सकते हैं। अपनी रुचि और क्षमता के अनुरूप आप ऐसे कारोबार का चयन करें जो न सिर्फ आपको अपने पैरों पर सही तरीके से खड़ा कर सके बल्कि उससे कुछेक अन्य लोगो को भी रोजगार मिल सके।

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

Type of Enterprises	Investment in Plant and Machinery or Equipment (In Rupees)	Annual Turnover (In Rupees)
Micro Enterprise	Up to One Crore	Up to Five Crores
Small Enterprise	Up to Ten Crores	Up to Fifty Crores
Medium Enterprise	Up to Fifty Crores	Up to Two Hundred and Fifty Crores

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NOTIFICATION S.O. 1702(E), 1st June, 2020

### 3. क्या यह जरूरी है कि स्व-रोजगार के लिए सिर्फ विनिर्माण (Manufacturing) पर ही ध्यान दिया जाए?

यह आवश्यक नहीं है कि स्व-रोजगार के लिए विनिर्माण के ही कार्य किए जाएं। आप चाहें तो उद्योग से संबंधित कोई सेवा (service sector) और व्यापार उद्यम भी आरम्भ कर सकते हैं। इन्हें लघु उद्योग सेवा एवं व्यापार उद्यम के नाम से जाना जाता है।

### 4. स्व-रोजगार के लिए किस तरह का कारोबार किया जाए?

किसी भी कारोबार को चुनने के लिए आपको निम्न प्रमुख विषय ध्यान में रखने होंगे:

- आप उद्यम कहाँ लगाना चाहते हैं?
- उद्यम स्थल के समीप क्या-क्या सुविधाएं हैं?
- उद्यम-स्थल के आस-पास बाजार-संभावना और उपभोक्ता जरूरतें कैसी हैं?
- उत्पाद की बिक्री बढ़ाने के लिए आपको कौन-कौन से संपर्क-सूत्र इस्तेमाल करने हैं?
- आपके उद्यम-स्थल पर किस तरह की आधारभूत सुविधाएं मौजूद हैं?
- आपके पास कितनी पूंजी उपलब्ध है?

इनके अलावा कई और मुद्दे हैं जो अपनी पसंद के अनुरूप उद्योग या कारोबार का चयन करने में एक महत्वपूर्ण भूमिका निभाते हैं। इनमें कुशल श्रमशक्ति, कच्चा माल, प्रौद्योगिकी आदि की सुलभ उपलब्धता आदि शामिल हैं।

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

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

**6. कारोबार की पहचान कैसे करें?**

इसके लिए अपने संभावित उत्पाद अथवा सेवा बाजार का पता करने के लिए प्रारंभिक अध्ययन इस तरह से करें कि उसमें माल या सामग्री की खपत एवं उपलब्धता की स्थिति व रुख का पता चल सके। यदि मांग व पूर्ति में अन्तर है तो समझ लीजिए कि आपके काम का भविष्य उज्ज्वल है।

**7. बाजार की संभावनाओं के बारे में सूचना कहां से मिलती है?**

एमएसएमई-विकास कार्यालय, करनाल उसकी शाखा कार्यालय भिवानी एवं जिला MSME केन्द्र से बाजार की संभावनाओं के बारे में सूचना मिलती है। विभिन्न मर्दों की बाजार सर्वेक्षण रिपोर्टें एवं विशेष क्षेत्र की औद्योगिक संभावना सर्वेक्षण से मद या उत्पाद विशेष की बाजार संभावना के बारे में जानकारी मिल जाती है। उद्योग एवं व्यापार संघ तथा एमएसएमई प्रक्रिया-सह-उत्पाद विकास केन्द्र (पीपीडीसी) जैसे विशेषज्ञता प्राप्त संस्थान भी इस तरह की जानकारी उपलब्ध कराते हैं।

**8. बाजार की संभावना का पता कैसे चलता है?**

संभावित उत्पाद या सेवा की पूरी जानकारी हासिल कर और उसके बारे में प्रारंभिक अध्ययन कर भावी उद्यमी उस उत्पाद या सेवा के बाजार की संभावना का पता लगा सकते हैं। इसके लिए वे स्थानीय मांग राज्य या देश के अंदर मांग की स्थिति, निर्यात बाजार और उत्पाद (या उत्पादों) एवं सेवा (या सेवाओं) के भविष्य की संभावनाओं का आंकलन करते हैं। आवश्यकता के अनुरूप वे थोक व खुदरा बिक्री के बाजारों में दौरा कर तथा उपभोक्ताओं की राय जानकार भी बाजार की संभावना के बारे में बिल्कुल सही जानकारी हासिल कर सकते हैं।

**9. क्या ऐसी कोई एजेंसी है जो बाजार की संभावना के बारे में मार्गदर्शन करती हो?**

एमएसएमई-विकास कार्यालय करनाल एवं उसका शाखा कार्यालय, भिवानी और राज्य सरकार की अन्य एजेंसियाँ जैसे जिला उद्योग केन्द्र व राज्य औद्योगिक विकास निमम से आप बाजार की संभावनाओं के बारे में मार्गदर्शन ले सकते हैं। इन एजेंसियों की मदद से आप संभावना सर्वेक्षण एवं बाजार-आंकलन के सहारे मांग एवं पूर्ति के बीच का अंतर पता कर सकते हैं।

**10. उद्यम कहां स्थापित किया जा सकता है?**

अपना उद्यम आप ऐसे निर्दिष्ट (notified) औद्योगिक क्षेत्र में लगायें जहां आधारभूत सुविधाएं उपलब्ध हों और जो आपके उत्पाद की आवश्यकता के अनुरूप बाजार के समीप हो। यह स्थानिय नगरपालिका के नियमों एवं कारोबार या कार्यकलाप की प्रकृति के अनुरूप किसी अन्य क्षेत्र में भी स्थापित किया जा सकता है।

**11. उद्यम की स्थापना के लिए किन-किन चीजों की आवश्यकता पड़ती है?**

एक उद्यम की स्थापना के लिए निम्नलिखित चीजों की आवश्यकता पड़ती है:-

- भूमि, भवन या शेड
- कच्चा माल
- कुशल श्रम शक्ति
- मशीनरी व उपकरण
- बिजली व पानी और पूंजी।

**12. क्या गैर-तकनीकी एवं बिना अनुभव वाले उद्यमियों के लिए कोई उपयुक्त परियोजना है?**

अनेक ऐसी परियोजनाएं हैं जो गैर-तकनीकी एवं अनुभवहीन उद्यमियों के लिए भी बेहद उपयुक्त हैं। इसके लिए कुशल श्रम शक्ति व तकनीकी कर्मचारी आवश्यकता के अनुरूप जुटाये जा सकते हैं। उद्यमी यदि चाहें तो इसके लिए वे विशेष अल्पकालीन प्रशिक्षण कार्यक्रम में भी शामिल हो सकते हैं। एमएसएमई-विकास कार्यालय, करनाल व शाखा भिवानी, जिला उद्योग केन्द्र, राष्ट्रीय लघु उद्योग निमम (एन.एस.आई.सी.) आदि पहली पीढ़ी के उद्यमियों को यह परामर्श व प्रशिक्षण सहायता प्रदान करते हैं।

## Some Trending Projects

	Name of Project		Name of Project	
Fast Moving Consumer Goods				
1.	Detergent Powder		6.	Mosquito Repellent Manufacturing
2.	Shampoo Making		7.	Perfume Manufacturing
3.	Adhesive Tape		8.	Rose Water Manufacturing
4.	Toilet Cleaner		9.	Soft Toys making
5.	Dish wash Bar			
Paper & Allied Products				
10	Paper Napkin		15.	Thermoforming Plate
11.	Paper Bag making		16.	Corrugated Box
12.	Paper Done, Paper Plate		17.	Egg Tray making
13.	Disposable Glass		18.	Notebook manufacturing
14.	Toilet Paper Roll		19.	Paper cup manufacturing
Cement & Allied Products				
20.	RCC Spun Pipe manufacturing		22.	Interlocking Tiles
21.	Fly Ash Brick		23.	Wall Putty
Dairy & Milk Products				
24.	Cattle Feed		27.	Rabri making
25.	Poly Milk		28.	Rasgulla Making
26.	Peda making		29.	Skimmed Milk/ SNF
Textile & Apparel				
30.	Cloth Production		37.	Jeans & Jeggings manufacturing
31.	Khadi Industry		38.	Dari manufacturing
32.	Sweater manufacturing		39.	Carpet manufacturing
33.	Khadi Garments manufacturing		40.	Silk Saree manufacturing
34.	Plastic to cloth industry		41.	Leather Bag manufacturing
35.	Ladies Garments making		42.	Cricket Gloves manufacturing
36.	Yarn Twisting			
Drinking Beverages & Juices Industries				
43.	Ice Cream making		47.	Amla Juice making
44.	Soft Drink manufacturing		48.	Packed Sugarcane Juice
45.	Mineral Water Plant		49.	Aloe Vera Juice making
46.	Soya milk processing		50.	Ice cream cone mfg
Surgical Industry				
51.	KN95 Mask manufacturing		53.	Surgical Instruments Mfg
52.	Surgical mask manufacturing			
Agro Based Food Processing				
54.	Pickle manufacturing		62	Raisin Processing
55.	Spice Grinding		63	Petha Making
56.	Tomato Ketchup		64	Dhaniya Powder
57.	Tomato Puree		65	Jeera Powder manufacturing
58.	Bajra flour mill Processing		66	Jaggery Powder manufacturing
59.	Hing Processing		67	Black Pepper making
60.	Multigrain Processing & Packaging		68	Black Rice Processing
			69	Millet Cleaning & Processing
61.	Cashew Processing		70	Masala Tea Processing

71	Chilli Powder making	73	Organic Farming
72	Green Tea Processing		
<b>Bakery Industry</b>			
74	Rusk manufacturing	77	Bread making
75	Strawberry cake making process	78	Cookies making
76	Cake making	79	Wafer making
<b>Electronic &amp; Electrical Equipment</b>			
80	Led Light manufacturing	86	Torch Manufacturing
81	Battery manufacturing	87	Mobile Charger Assembly
82	Electrical Control Panel	88	Inverter casting battery assembly
83	CCTV	89	PCB Manufacturing
84	E-Vehicle Charging Set-up		
85	Bulb Holder manufacturing		
<b>Chemical/Polymers &amp; Minerals</b>			
90	Rubber molding	92	Liquid Blue making
91	Paint Industry	93	Lubricants oil making
<b>Forest Industry</b>			
94	Bee Keeping	96	Wood furniture
95	Wooden Toys		
<b>Horticulture- Organic Farming</b>			
97	Vermicompost	99	Button Mushroom Farming
98	Net House Farming		
<b>Waste Management</b>			
100	Plastic Recycling	104	Start Vedic Paint manufacturing
101	Wood Recycling	105	Extracting Silica from Rice Husk Ash
102	Biomass Briquettes		
103	Biodegradable bags Mfg		
<b>Service Sector Industry</b>			
106	Boutique	113	Digital Printing
107	Food Truck	114	3 D Printing
108	Car washing	115	Drone Renting
109	Offset printing	116	Agri Equipment renting
110	Flexo Printing	117	Solar Installation and servicing
111	Pet Grooming at doorstep		
112	Doorstep car washing		
<b>Cold Storage &amp; Cold Chain Solution</b>			
118	Banana Ripening	120	Cold Storage/ IQF
119	Cold room		
<b>Food Processing Industry</b>			
121	Pasta Manufacturing	126	Soya Chunks
122	Canned Mushroom	127	Namkeen making
123	Noodles making	128	Soya Paneer Processing
124	Green Chilli Sauce Processing	129	Mouth Freshener Mfg
125	Peanut Butter Processing		

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

## Format of the Project Report

Proper planning is necessary for any new project or enterprise. A detailed project report provides the detailed plan for the project. The report is useful to the entrepreneur for planning & implementing the project. This is essential for obtaining finance & other clearances for the project. In fact, the project report gives a detailed insight of the *Techno – Economic Viability* of the project. Modal project reports of different products are available on the website: <https://udyamimitra.in/page/project-reports>

Project report generally prepared to cover the following:

<b>1</b>	<b>INTRODUCTION</b>																														
<b>2</b>	<b>MARKET POTENTIAL</b>																														
<b>3</b>	<b>PRODUCTION CAPACITY/ANNUM</b>																														
<b>4</b>	<b>PROCESS OF MANUFACTURING</b>																														
<b>5</b>	<b>FIXED CAPITAL</b> <div style="margin-left: 20px;"> i) Land &amp; Building(Own/Rented) =  ii) Machinery &amp; Equipment with cost </div> <table border="1" style="margin-left: 100px; width: 60%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">S.No</th> <th style="width: 50%;">Name of Machine</th> <th style="width: 15%;">Qty</th> <th style="width: 25%;">Cost(In Rs)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr> <td> </td> <td> </td> <td style="text-align: center;">Total</td> <td> </td> </tr> </tbody> </table> <div style="margin-left: 100px; margin-top: 10px;"> iii) Pre-operative Expenses =  <b>Total Fixed Capital (i+ii+iii) =</b> </div>			S.No	Name of Machine	Qty	Cost(In Rs)																							Total	
S.No	Name of Machine	Qty	Cost(In Rs)																												
		Total																													
<b>6</b>	<b>WORKING CAPITAL(PER MONTH)</b>																														
i)	SALARY & WAGES/MONTH	=																													
ii)	RAW MATERIAL/MONTH	=																													
iii)	UTILITIES/MONTH (Power,Water,Fuel)	=																													
iv)	OTHER CONTINGENT EXPENSES/MONTH (Transport, Packaging, Postage, Stationery, Advertisement & Publicity, Insurance & Taxes, Repair & maintenance, Internet & Other Miscellaneous Expenses)	=																													
	Working Capital/Month (i+ii+iii+iv)	=																													
	Working Capital for 3 Months	=																													

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

## उद्यम पंजीकरण / Udyam Registration

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

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

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

**<https://udyamregistration.gov.in>**

उद्यम पंजीकरण के लाभ:

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

**उद्यम पंजीकरण की मुख्य विशेषताएं:**

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



## Registration and Licences applicable for Enterprises

Details of various registration/licenses and documentation applicable for enterprises in Haryana are available on the following website: <https://investharyana.in/#/questionnaire> Some important Registration/Licenses are as below:

	Name of the Registration/License	Applicability
1.	Change of Land Use (CLU) from Town and Country Planning Department	<p>Change of Land Use (CLU) is required when the existing use of the land proposed for the plant is different and it is located within the Controlled Area notified by the Government. Details of Controlled Areas notified in Haryana are available on the following website: <a href="https://tcpharyana.gov.in/policypanel%20CA.htm">https://tcpharyana.gov.in/policypanel%20CA.htm</a></p> <ul style="list-style-type: none"> <li>For CLU, apply online with necessary documents and scrutiny fee of Rs. 10 per square meter on the website: <a href="https://investharyana.in">https://investharyana.in</a></li> <li>Rate of conversion charges will be applicable as notified by the Government from time to time. However 50% exemption of Conversion charges and EDC in 'B', 'C' &amp; 'D' category blocks is available for the MSMEs.</li> </ul>
2.	Registration, Grant of factory license, it's renewal and amendment under the Factories Act, 1948 & Approval of factory building plan and permission to construct/extend or take into use any building as a factory under the Factories Act, 1948	<p>As per Factories Act 1948, Factory license and approval of factory building plan is applicable in following conditions:</p> <ul style="list-style-type: none"> <li>whereon <b>twenty</b> or more workers are working, or were working on any day of the preceding twelve months, and manufacturing process is being carried on with the aid of power, or</li> <li>whereon <b>forty</b> or more workers are working, or were working on any day of the preceding twelve months, and manufacturing process is being carried on without the aid of power.</li> </ul> <p>For details please visit: <a href="https://hrylabour.gov.in/">https://hrylabour.gov.in/</a> For apply please visit <a href="https://investharyana.in">https://investharyana.in</a></p>
3.	Fire NOC	<p>As per Haryana Fire Service Act, 2009, any person proposing to construct a building to be used for any purpose other than residential purpose, before the commencement of the construction, shall apply for the approval of Fire Fighting Scheme conforming to national Building Code of India, the Disaster Management Act, 2005 (53 of 2005), the Factories Act, 1948 (Act 63 of 1948) and the Punjab Factory Rules, 1952, and issue of no objection certificate on such form, alongwith such fee, as may be prescribed. Website: <a href="https://ulbharyana.gov.in/WebCMS/Start/10572">https://ulbharyana.gov.in/WebCMS/Start/10572</a></p>



	Name of the Registration/License	Applicability
4.	Consent to establish and consent to operate of Haryana State Pollution Control Board	The new industrial units/projects falling under Red, Orange and Green Categories, shall apply for Consent to Establish and Consent to Operate of the Haryana State Pollution Control Board through the on-line portal of Haryana Enterprises Promotion Centre (HEPC) i.e. <a href="http://investharyana.in">http://investharyana.in</a> , in the prescribed form alongwith requisite NOC/CTE fee as prescribed by the Board from time to time. Website: <a href="https://hspcb.gov.in/ConsentProcedure">https://hspcb.gov.in/ConsentProcedure</a>
5.	Employees' State Insurance Corporation (ESIC)	The ESI Act is applicable to all non-seasonal factories employing <b>10 or more persons</b> [Section - 1(2) read with Section 2(12) and Section 2(19A)]. The Central Govt. has extended the coverage under Section 1(5) to Shops, Hotels, Restaurants, Road Motor Transport establishments, Cinema including preview theatres, Newspaper establishments, establishment engaged in Insurance Business, Non Banking Financial Companies, Port Trust, Airport Authorities, Warehousing establishments <b>employing 20 or more Persons</b> , where Central Govt. is the appropriate Govt. The existing wage limit for coverage under the Act effective from 01.01.2017 is Rs. 21,000/- per month (Rs.25,000/- per month in the case of Persons with Disability). The rates are revised from time to time. Currently, the employee's contribution rate (w.e.f. 01.07.2019) is <b>0.75% of the wages and that of employer's is 3.25%</b> of the wages paid/payable in respect of the employees in every wage period. Website: <a href="https://www.esic.nic.in">https://www.esic.nic.in</a>
6.	Employees' Provident Fund (EPF), Employees' Pension Scheme, 1995 (EPS) and Employees Deposit Linked Insurance Scheme, 1976 (EDLI)	The Employees' Provident Fund and Miscellaneous Provisions Act 1952 applies to the Factories engaged in Industries specified in Schedule I of the Act or to other establishments notified and engaging 20 or more employees. Benefits to the employees under these schemes are as below: <b>Employees' Provident Fund (EPF)</b> Accumulation plus interest upon retirement and death. Partial withdrawals allowed for education, marriage, illness and house construction. <b>Pension Scheme 1995 (EPS)</b> Monthly benefit for superannuation/retirement, disability, survivor, widow(er) and children. Minimum pension on disablement. <b>Insurance Scheme 1976 (EDLI)</b> Benefit provided in case of death of an employee who was a member of the scheme at the time of death Benefit amount 20 times of the wages. Maximum benefit of 6 lakh. Website: <a href="https://www.epfindia.gov.in">https://www.epfindia.gov.in</a>

# Prime Minister Employment Generation Programme (PMEGP)

(<https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>)

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

## Maximum Project cost

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

## Own Contribution

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

## Government Subsidy:

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

## Second Loan for upgradation of existing PMEGP units

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

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

## Documents Required

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

## **Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme (PMFME)**

(<https://pmfme.mofpi.gov.in>)

PM FME stands for “PRADHAN MANTRI FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES”. PMFME is an all India Centrally Sponsored Scheme with an outlay of Rs. 10,000 crores for coverage of 2,00,000 enterprises over 5 years from 2020-21 to 2024-25.

### **Support to Individual Micro Enterprises:**

Individual micro food processing units would be provided credit-linked capital **subsidy @35%** of the eligible project cost with a maximum ceiling of Rs.10.0 lakh per unit. Eligible project cost comprises cost of plant & machinery and technical civil work, but excludes cost of land/ rental or lease work shed.

Beneficiary contribution should be minimum 10% of the project cost with balance required fund being loan from Bank.

### **Eligible Entities under the scheme:**

Organizations such as Individual Entrepreneurs/ Proprietorship Firms/ Partnership Firms/ Farmer Producer Organizations (FPOs)/ NGOs/ Cooperatives/ SHGs/ Pvt. Ltd. Companies who have established or propose to establish micro food processing unit are eligible for financial assistance under the scheme. The applicant should be above 18 years of age, No minimum educational qualification of applicant is required.

### **Support of Resource Person:**

The applicant will be supported by the resource person appointed under the scheme. A resource person will assist the applicant in availing the benefits of the scheme, in the preparation of DPR, taking a bank loan, support for obtaining necessary registration and licenses including food standards of FSSAI, Udyam registration, GST, etc

### **How to apply:**

Apply online on the PMFME portal given below:

<https://pmfme.mofpi.gov.in/pmfme/#/Login>

Details of the District Resource Persons are available on this website.

**You can also reach the support team from**

**Email: [support-pmfme@mofpi.gov.in](mailto:support-pmfme@mofpi.gov.in)**

**Phone no.: +91 1302281089 and +91 8168001500**

## Schemes of Ministry of MSME, Govt. of India

Special Credit Linked Capital Subsidy Scheme for Technology Enablement of SC/ST MSEs		
Name of Scheme	Target Group Beneficiaries	Assistance Provided
<b>SCLCSS</b>	MSEs owned by SC /ST	25% Upfront Capital Subsidy (Max Rs. 25 lacs) to SC/ST MSEs under National SC/ST Hub on institutional finance up to Rs 1 crore for procurement of plant & machinery and equipment without any sector specific restrictions on technology upgradation.
MSME Sustainable (ZED) Certification ( <a href="https://zed.msme.gov.in">https://zed.msme.gov.in</a> )		
<b>ZED Certification</b>	MSMEs	<p>Promotion of Zero effect &amp; Zero Defect manufacturing &amp; financial assistance for attaining ZED certification.</p> <p><b>Govt of India Incentives</b></p> <ul style="list-style-type: none"> <li>• Joining reward of Rs 10,000/- for ZED Certification</li> <li>• Subsidy on Certification Cost: 80%, 60% &amp; 50% for Micro, Small &amp; Medium Enterprises respectively. Additional subsidy of 10% to the MSMEs owned by Women/SC/ST Entrepreneurs OR MSMEs in NER/Himalayan/LWE/Island territories/ aspirational districts.</li> <li>• Financial Assistance(After ZED Certification): For availing Testing OR Management Systems OR Product Certification of upto 75% of the total cost of certification with the maximum ceiling of subsidy being Rs 50,000/-</li> <li>• Graded Incentives: MSMEs can avail graded incentives as prescribed for the three ZED Certification Levels by various Ministries, State/UT Governments, Banks &amp; Financial Institutions.</li> </ul>
MSME Innovative Scheme ( <a href="https://innovative.msme.gov.in">https://innovative.msme.gov.in</a> )		
<b>Intellectual Property Rights (IPR)</b>	MSMEs	Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.) and Design: The maximum financial assistance to the eligible applicants is as follows: For domestic patent-01 lakh, Foreign patent-05 lakh, GI-02 lakh, Design - 0.15 lakh, Trade mark-0.10 lakh.
<b>Design</b>	MSMEs	GOI assistance for Design Project: 75% (Micro) & 60% (SME) of project cost upto max. of Rs. 40 Lakh. GOI assistance for Student Project: 75 % of projects cost, up to max Rs. 2.5 lakh.
<b>Incubation</b>	BI/HI/MSMEs	Financial assistance to HI: Rs. 15 lacs per idea for developing & nurturing the ideas and upto 1.00 cr. for procurement of P& M to strengthen R& D.

Procurement and Marketing Support (PMS)		
<b>Participation in Domestic Trade Fairs / Exhibition</b>	MSEs	Space Rent Charges: 80% for General & 100% for SC/ST/Women/NER. Contingency expenditure towards travel & freight and publicity: Actual or max. up to Rs. 25000/. (Restricted upto max 1.5 Lac for A class cities and Rs 80,000/- for other cities)
<b>Assistance for Bar Code</b>	Micro	Financial assistance of 80% of one-time registration fee and annual recurring fee (for first three years) paid by micro enterprises for obtaining up to 100 Nos. of bar codes (i.e. products) or actual whichever is less subject to Rs 50,650/- max.
<b>Adoption of e-Commerce by Micro Enterprises</b>	Micro	Financial assistance of 75% of paid amount or Max. Rs 25000/- on annual membership fee/subscription fee/ contingency expenses (photography, cataloguing, advertising etc.) for selling their products or services by Micro Enterprises (up to 10 new products) through e-commerce portal "MSME Global Mart" being operated by National Small industries Corporation.

### International Cooperation (IC) Scheme

[https://ic.msme.gov.in/IC\\_APP/IC\\_Login.aspx](https://ic.msme.gov.in/IC_APP/IC_Login.aspx)

<b>Participation of MSMEs in International Trade Fair through Industry Association</b>	Minimum 10 MSMEs	<p><b>Reimbursement to MSMEs for Physical mode Fair:</b> Stall Charges-actual or max. upto Rs.3.00 lakh, Reg. Fee-max. Rs. 5000/-, Air Fare - Economy fare actual or max. upto Rs.1.50 lakh, Freight charges-Upto Rs.50,000/-&amp; Rs.75,000/-for LATAM</p> <p><b>Reimbursement to MSMEs for Virtual Fair:</b> Space/Stall Charges including catalogue/digital material charges maximum upto 1.50 Lakh.</p> <p><b>Reimbursement to applicant association (Physical as well as virtual mode):</b> For Adv., publicity charges: actual or max. Rs. 2.50 lakh up to 14 units /5.00 Lakh for 15 or more units</p> <p><b>Reimbursement to Office Bearer:</b> Air Fare - Economy fare actual or max. upto Rs.1.50 lakh and DA @150 USD per day.</p>
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### MSEs Cluster Development Programme (MSE-CDP)

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

**The funding pattern of projects would be as follows**

Components	Total Project cost	Funding Pattern		
		Govt of India	State Govt	SPV
Common Facility Centre	Rs 5 crore to Rs 10 crore	70%	20%	10%
Common Facility Centre	Rs 10 crore to Rs 30 crore	60%	20%	20%
Infrastructure development - New	Rs 5 crore to Rs 15 crore	60%	40%	- - -
Infrastructure development - Upgradation of existing infrastructure	Rs 5 crore to Rs 10 crore	50%	50%	- - -



**For projects located in Aspirational District, NER, Hill States, Island Territories, LWE affected districts and clusters with more than 50 % micro/village or women or SC/ST owned units**

Components	Total Project cost	Funding Pattern		
		Govt of India	State Govt	SPV
Common Facility Centre	Rs 5 crore to Rs 10 crore	80%	15%	5%
Common Facility Centre	Rs 10 crore to Rs 30 crore	70%	15%	15%
Infrastructure development - New	Rs 5 crore to Rs 15 crore	70%	30%	- - -
Infrastructure development - Upgradation of existing infrastructure	Rs 5 crore to Rs 10 crore	60%	40%	- - -

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

<b>GOI support to Artisans cluster</b>	Traditional artisans	GOI support up to 2.5 crores for 500 or less (minimum 100) artisans group and 5 crore for more than 500 artisans group to set up physical infrastructure with CFCs, raw material and latest machines. For details please visit : <a href="https://sfurti.msme.gov.in/SFURTI/Home.aspx">https://sfurti.msme.gov.in/SFURTI/Home.aspx</a>
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#### **Public procurement Policy**

<b>To increase participation of MSEs in Govt. procurement.</b>	MSEs	Every Central Ministry/ Department / PSU has procurement goal of minimum 25% of the Total Annual Purchases of Products or Services produced / rendered by MSEs A sub target of 3 % earmarked for procurement from MSEs owned by Woman entrepreneur. A sub-target of 4% earmarked for procurement from MSEs owned by SC/ST entrepreneurs.
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#### **Credit Guarantee Fund Trust Scheme For MSEs (<https://www.cgtmse.in>)**

<b>CGTMSE</b>	New / existing enterprises	Credit guarantee for loans upto ₹ 2 crore, without collateral and third party guarantee. Guarantee coverage <ul style="list-style-type: none"> <li>• 85% for Micro Enterprise for credit up to ₹ 5 lakh.</li> <li>• 80% for woman entrepreneurs and units located in NER for credit upto ₹ 50 lakhs.</li> <li>• 75% for all MSEs for credit facility upto ₹ 2 crore.</li> <li>• 50% coverage for Retail Activity for credit from 10 lakh and upto ₹ 1 crore.</li> </ul>
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#### **Delayed Payment (<https://samadhaan.msme.gov.in>)**

<b>Delayed Payment</b>	MSEs	In case of delay in payments by the buyer beyond 45 days, the MSE may approach the Council through MSE SAMADHAAN Portal for recovery of the payment (with interest), in accordance with the sections 15 to 24 of MSMED Act, 2006.
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#### **UDYAM Registration (UDYAM)**

<b>Udyam Registration</b>	MSMEs	Udyam (MSME) registration is fully online, paperless and free of cost. Website for Udyam Registration is <a href="https://udyamregistration.gov.in">https://udyamregistration.gov.in</a>
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#### **CHAMPIONS portal**

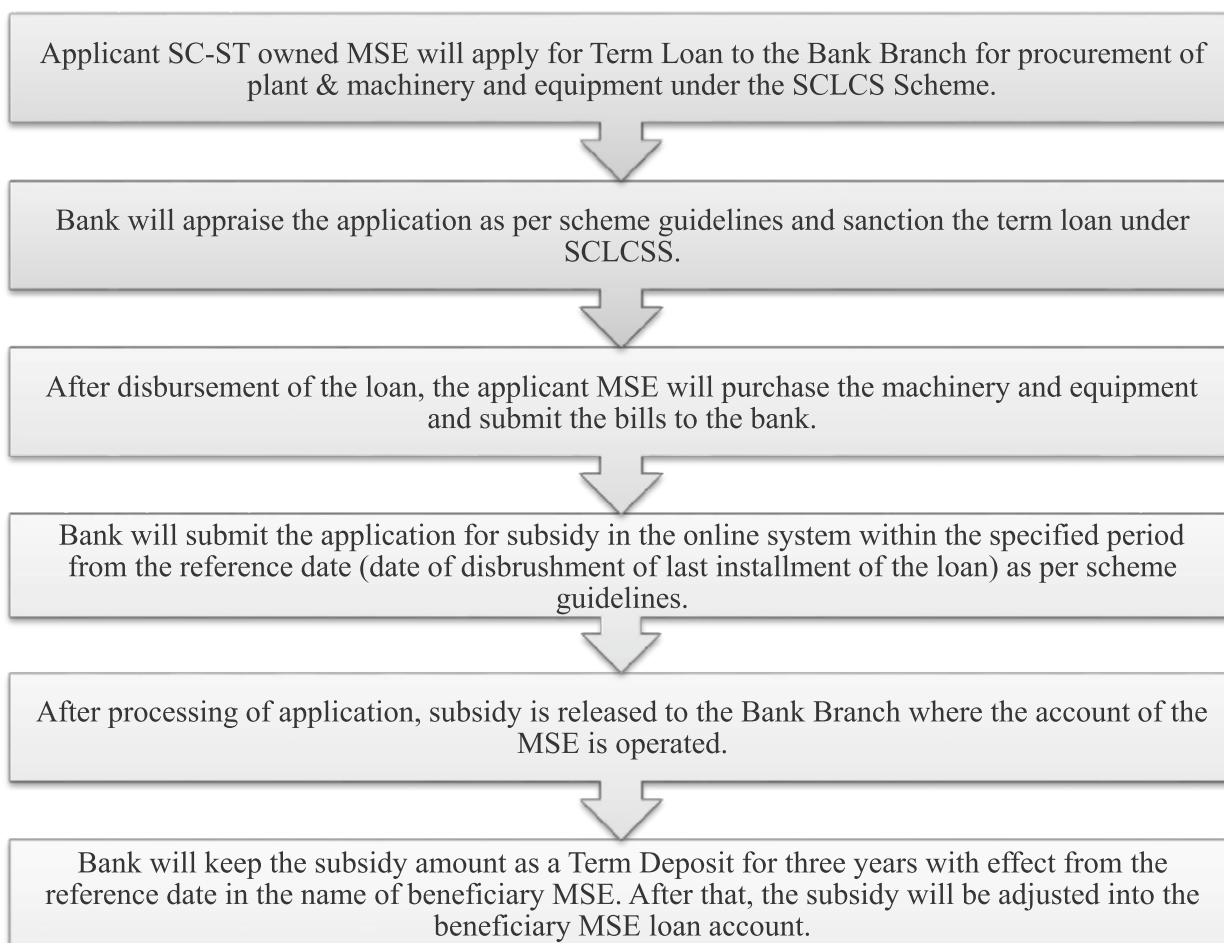
<b>CHAMPIONS</b>	MSMEs	Suggestion/Query/Grievances/seek guidance on any issue can be filed on this web portal. MSMEs may register their grievance at <a href="http://www.champions.gov.in">www.champions.gov.in</a>
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## **Schemes for SC-ST owned Enterprises under National SC-ST Hub**

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

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

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



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

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

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

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

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

### **3. Bank Guarantee Charges Reimbursement Scheme**

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

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

### **4. Testing Fee Reimbursement Scheme**

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

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

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

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

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

or

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

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

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

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



## Schemes of Government of Haryana

The Directorate of MSME, Haryana functions as the nodal agency for promotion, development and facilitation of Micro Small and Medium Enterprises and small businesses in the state by creating a more vibrant and conducive ecosystem for them to grow and sustain. Government of Haryana notified various schemes and incentives for MSME sector in its Haryana Enterprise and Employment Policy 2020. These can be accessed by visiting the following website: <https://msme.haryana.gov.in/>

For complete details about the scheme guidelines and block classification District MSME Centres located in all districts may be contacted or visit <https://haryanaindustries.gov.in/haryana-enterprises-and-employment-policy,-2020>

For apply please visit <https://investharyana.in>

Some of the schemes of Government of Haryana are as below:

S. No	Name of the Scheme	Eligible Enterprises	Eligible Blocks	Quantum of Assistance
1.	Interest Subsidy Scheme	New Micro, Small & Medium Enterprises, Start-ups, Enterprises operating for import substitution and some other enterprises as mentioned in Column 5	B, C & D	<p><b>A. New Micro &amp; Small Enterprises:</b></p> <ul style="list-style-type: none"> <li>5% for Micro and Small Enterprises on term loan or maximum up to INR 20.00 lakh per year for 5 years in C &amp; D Blocks</li> <li>5% for Micro and Small Enterprises on term loan or maximum up to INR 20.00 lakh per year for 3 years in B Blocks.</li> <li>6% for woman/SC/ST led Micro Enterprise on term loan or maximum up to INR 20.00 lakh per year for 5 years in B, C &amp; D Categories Blocks.</li> <li><b>Expansion/Diversification:</b> 5% for existing Micro and Small Enterprises which have made additional investment at least 50% in plant and machinery in one go for expansion/ diversification of existing unit.</li> </ul> <p><b>B. New Micro &amp; Small Enterprises under Thrust Sectors/ Import Substitution:</b></p> <ul style="list-style-type: none"> <li>6% for Micro and Small Enterprises on term loan or maximum up to INR 20.00 lakh per year for 7 years in C &amp; D Blocks.</li> <li>6% for Micro and Small Enterprises on term loan or maximum up to INR 20.00 lakh per year for 5 years in B Blocks.</li> <li><b>Expansion/Diversification:</b> 6% for existing Micro and Small Enterprises which have made additional investment at least 50% in plant and machinery for expansion/ diversification.</li> </ul> <p><b>C. New Agro-based, Food Processing &amp; Allied Industry/ Bio energy from Agricultural residue:</b></p> <ul style="list-style-type: none"> <li>7% for Micro, Small and Medium Enterprises on term loan or maximum up to INR 20.00 lakh per year for 7 years in C &amp; D Categories Blocks.</li> <li>7% for Micro, Small and Medium Enterprises on term loan or maximum up to INR 20.00 lakh per year for 5 years in B Categories Blocks</li> <li><b>Expansion/Diversification:</b> 7% for existing Micro, Small and Medium Enterprises which have made</li> </ul>

S. No	Name of the Scheme	Eligible Enterprises	Eligible Blocks	Quantum of Assistance
				<p>additional investment atleast 50% in plant and machinery for expansion/ diversification.</p> <p><b>D. Start-ups:</b></p> <ul style="list-style-type: none"> <li>Interest subsidy of 8%, max. upto INR 20 Lakh per year for a period of 5 years.</li> </ul>
2.	Haryana Gramin Udyogik Vikas Yojna	New Micro Enterprises in rural areas	B, C & D	<p><b>A. Capital Subsidy:</b></p> <ul style="list-style-type: none"> <li>15% subsidy on the investment made on Plant &amp; Machinery and Building up to maximum of INR 20 lakh for General Category entrepreneurs.</li> <li>15% subsidy on the investment made on Plant &amp; Machinery and Building up to maximum of INR25 lakh for Women and SC entrepreneurs</li> </ul> <p><b>B. Interest Subsidy :</b></p> <ul style="list-style-type: none"> <li>7% on term loan or maximum up to INR 8.00 lakh per year for 7 years.</li> </ul> <p><b>C. DG Set Subsidy:</b></p> <p>INR 8000 per KVA, max. up to 50% of the cost of the DG Set.</p>
3.	Employment Generation Subsidy Scheme	All New Enterprises	B, C & D	<p><b>Micro, Small, Medium, Large and Mega Projects:</b></p> <p>The new industrial units engaging persons belonging to Haryana [having Haryana Resident Certificate] in skilled/ semi-skilled/un-skilled category would be allowed subsidy @ Rs. 36,000/- per person per year for SC/Women category and Rs. 30,000/- per person per year for General category for 7 years in B, C &amp; D category blocks, for direct employment on payroll or contract with ESI/PF Number, subject to engaged minimum of 50% belonging to Haryana of the total employment or as per State Government Act for local employment amended time to time, whichever is maximum.</p> <p><b>Thrust Sector/Import Substitution/Essential Sector/Bio Energy/ Renewable Energy Enterprises [MSMEs, Large, Mega Projects]:</b></p> <p>The new industrial units engaging persons belonging to Haryana [having Haryana Resident Certificate] (skilled/ semi skilled/un-skilled) would be allowed subsidy @ Rs. 48,000/- per person per year for SC/Women category and Rs. 36,000/- per person per year for General category for 7 years in B, C &amp; D category blocks, for direct employment on payroll or contract with ESI/PF Number, subject to engaged minimum of 50% belonging to Haryana of the total employment or as per State Government Act for local employment, whichever is maximum.</p>
4.	Power Tariff Subsidy	Micro and Small Enterprise	C & D	<p>INR 2 per unit up to connected load of 40kW in D category blocks and 30kW in C category blocks at source only for Micro and Small Enterprise.</p>
5.	Investment Subsidy in lieu of Net	All New Enterprises	B, C & D	<p><b>Micro, Small and Medium Enterprises:</b></p> <ul style="list-style-type: none"> <li>75% of Net SGST for first 10 years, 35% for next 3 years in D category blocks with up to 150% of FCI;</li> </ul>

S. No	Name of the Scheme	Eligible Enterprises	Eligible Blocks	Quantum of Assistance
	SGST			<p>75% of Net SGST for first 7 years, 35% for next 3 years in C category blocks with up to 125% of FCI; 50% of Net SGST for first 5 years, 25% for next 3 years in B category blocks from the date of commencement of commercial production with cap of 100% of new Fixed Capital Investment for new enterprises.</p> <ul style="list-style-type: none"> <li>75% of Net SGST for first 7 years, 35% for next 3 years in B, C and D category blocks from the date of commencement of commercial production with cap of 150% of new Fixed Capital Investment for woman/SC/ST led new micro enterprises.</li> <li><b>Note:-</b> The benefit shall be also be applicable to units undergoing 50% additional investment in plant and machinery for expansion/ diversification of existing unit with cap of 100% of new fixed capital investment on expanded FCI.</li> </ul>
6.	Assistance for Technology Acquisition	All MSMEs	All	75% of cost for acquiring technology from premier National/International Institutes/ Patented Technology from domestic/ foreign companies, max. of INR 50.00 lakh.
7.	Assistance for Environment Compliance	New MSME	All	50% financial support or max. of INR 50.00 lakh on capital cost for setting up of ETP and for installation of Air Pollution Control Devices. The Units adopting zero effluent discharge as certified by HSPCB and reusing treated wastewater will be considered for higher benefit up to 75% of capital cost, max. of INR 1 crore.
8.	SME Exchange Equity scheme	Small and Medium	All	25% of expenditure incurred towards registration on NSE's/BSE's SME exchange & raising of funds upto a maximum of Rs. 5 lakh.
9.	Electricity Duty Exemption Scheme	All new MSME	B,C and D	100% exemption for 12 years in 'D' category blocks, 10 years in 'C' category blocks and 7 years in 'B' category blocks. Expansion/ diversification with separate power connection gone into commercial production on or after 01.01.2021 are also eligible.
10	Testing Equipment Assistance Scheme	Micro and Small	All	Financial support of 50% as subsidy or maximum of INR 20 lakh per year for the purchase of testing equipment.
11	Market Development Assistance Scheme	Micro and Small	All	<p>(i) International fair: 75% space charges, shipment of exhibits, cost of product literature, display material, stall/stand construction/ fabrication/ designing charges or maximum up to INR 4 lakh and air fare by economy class up to INR 1 lakh (maximum 2 persons) for one fair in a year.</p> <p>(ii) Domestic fair: 75% space charges, transportation charges of exhibits, cost of product literature, display material, stall/stand construction/ fabrication/ designing charges or maximum up to INR 3 lakh and air fare by economy class up to INR 0.50 lakh and boarding charges @ INR 5000/- per day per person</p>

S. No	Name of the Scheme	Eligible Enterprises	Eligible Blocks	Quantum of Assistance
				(maximum two persons) for one fair in a year.
12	Energy Conservation Scheme	All MSME	All	75% reimbursement or maximum of INR 2 lakhs for conducting energy audit by an Energy Auditor certified by the Bureau of Energy Efficiency (BEE). Further, subsidy on cost of capital equipment required for undertaking measures to conserve energy, 50% in 'D' category blocks, 40% in 'C' category blocks and 30% in 'B' category blocks and 20% in 'A' category blocks subject to maximum of INR 20 lakhs once in every 5 years.
13	Patent Registration Scheme	All MSME	All	Reimbursement of 100% of the actual expenses (including filing fees, consultancy fees, search fees, maintenance fees and Publishing fees) with a maximum of INR 25 lakhs for domestic and international patent registrations.
14	Water Conservation Scheme	All existing MSMEs	All	75% reimbursement of cost of Water audit by an ISO certified agency subject to maximum of INR 1 lakh. Also, subsidy up to 50% or maximum of INR 20 lakhs on the cost of capital equipment required for Water Conservation/ Harvesting System.
15	Stamp Duty Refund Scheme	All MSME (new and expansion/ diversification)	B,C and D	100% refund in 'D' category blocks; 75% in 'C' category blocks and 60% in 'B' category blocks on the land meant for industrial use, after commencement of commercial production within 5 years from the date of purchase of land and after 01.01.2021
16	Quality Certification Assistance Scheme	All MSME	All	75% reimbursement of the total expenditure incurred for obtaining certification and logistics charges thereof subject to a maximum of INR 5 lakhs per certification for obtaining ISO/ HACCP/ BIS/ WHO-GMP/ ZED/TS/ Hallmark certifications and INR 10 lakhs per certification for other country specific certifications and would be in addition to the support being provided by Government of India, but shall not exceed total expenditure incurred by the enterprise.
17	Freight Assistance Scheme	Micro and Small exporting units which has started export after 01.01.2017	All	The freight assistance to the extent of 1% of Free on Board (FOB) value or actual freight excluding government fee and taxes on transportation of goods from place of manufacture to the seaport/ air cargo/ by road up to international border, whichever is less and maximum up to INR 10 lakh in 'C' and 'D' category blocks and INR 5 lakh in 'A' and 'B' category blocks per annum to new exporting micro and small enterprises with turnover less than INR 10 crore and having ZED certification.
18	Credit Rating Scheme	All MSME	All	Reimbursement of the expenses incurred towards the credit rating to the extent of 75% or maximum of INR 2 lakh carried out by SIDBI/Govt. accredited credit rating agency once in every 5 years. This would be in addition to the support provided by GoI.



S. No	Name of the Scheme	Eligible Enterprises	Eligible Blocks	Quantum of Assistance
19	Generator Set Subsidy Scheme	Small and Medium	D' and 'C' blocks in rural areas	INR 8000 per KVA, maximum up to 35% for Small enterprises and maximum up to 25% for Medium enterprises of the G set cost in 'D' and 'C' category blocks in rural areas.
20	Research and Development Center Scheme	All	All	@50% of project cost [cost of building subject to maximum of 25% of Project cost], machinery & equipment up to INR 5 crore to facilitate setting up of R&D Centres/Laboratories as standalone or within premises of existing or new Enterprise.
21	Handicraft Awards Scheme	All	All	State Handicraft awards will be conferred on 14 Artisans standing First in each of the 12 groups including one award for the outstanding woman Artisan and one award for Outstanding Artisan in SC Category
22	State Export Awards Scheme	All	All	A total of 20 'Outstanding Exporter Awards' across 10 different Industrial Groups, 2 Outstanding Woman Entrepreneur Exporter and 2 Outstanding Exporter Entrepreneur from SC Category.
23	Safety Compliance Scheme	All	All	75% reimbursement of expenses incurred on safety audit by the auditors of ISO certified agency subject to maximum of INR. 1 lakh. Further, 50% subsidy on cost of capital equipment and capital expenditure required for undertaking safety measures, subject to maximum of INR 20 lakh in 'D' category blocks, INR 15 lakh for 'C' category blocks, INR 10 lakh for 'B' category blocks and INR 5 lakh for 'A' category blocks once in every 5 years [for compliance of Safety provision under Factory Act, 1948].
24	Assistance under Export Credit guarantee Corporation Scheme	New Micro and Small enterprises	All	Reimbursement @50% of premium paid on insurance, maximum up to INR 1.5 lakh per annum per unit for new Micro and Small Enterprises for a period of 5 years having ZED (Zero Defect Zero Effect) certification.
25	State Credit Linked Interest Subsidy for Technology Up-gradation scheme (SCLISS)	All the existing Micro and Small Units	All	6% subsidy in 'C' and 'D' category blocks and 5% subsidy in 'A' and 'B' category blocks on term loan taken to finance technology up-gradation up to a maximum of INR 10 lakh per year for period of 3 years to an eligible unit in specified sectors/products (appraisal by HSIIDC/Small Industries Development Bank of India).  The assistance shall be available on term loan (Plant and Machinery) sanctioned after 01/01/2021 but before 31/12/2025. Only the list of technologies approved by the Government of India under CLCSS from time to time shall be eligible for subsidy.
26	Collateral Free Credit Guarantee Scheme	Micro Enterprises	All	Reimbursement @ 100% guarantee cover fee charged by the Financial Institutions/ banks from Micro Enterprises for collateral free term loan/working capital under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for the period of 05 years.

S. No	Name of the Scheme	Eligible Enterprises	Eligible Blocks	Quantum of Assistance
27	Scheme for Assistance for Startups in the State	Startups: As defined by Department for Promotion of Industry and Internal Trade (DPIIT), Government of India and updated time to time by DPIIT.	All	<ul style="list-style-type: none"> <li>Interest subsidy of 8%, maximum upto INR 20 lakh per year for a period of 5 years (to be applied under "Interest Subsidy Scheme" under HEEP 2020)</li> <li>Reimbursement of 30% of lease rental subsidy for general and 45% for startups with only women founders, period of 1 year up to INR 5 Lakh.</li> <li>Seed Grant up to INR 10 Lakh per start-up for 100 start-ups in 'A' category blocks, 200 start-ups for 'B' category blocks, 300 start-ups for 'C' category blocks and 400 start-ups for 'D' category blocks (idea selection by special committee to be formulated by the State Government).</li> <li>100% Net SGST Reimbursement for 7 years with cap of 150% FCI (to be applied under "Scheme for Investment Subsidy in lieu of Net SGST" under HEEP 2020)</li> <li>Support startups up to INR 2.5 Lakh to attend national acceleration programs and INR 5 Lakh for international acceleration programs.</li> <li>100% reimbursement of expenses incurred for cloud computing/storage on Haryana based Data Centres up to INR 1 Lakh per startup per annum for a period of 3 years.</li> </ul>
28	State Mini Cluster Development Scheme	A group of Micro and Small functional industrial units	All	<p>For creating Common Facility Centre (CFC) for a group of existing micro and small units (both manufacturing and service or any other activity as notified by the Government from time to time) with funding pattern of 90% State contribution and 10% SPV contribution for project cost up to Rs. 5 crores. Requirement of members units in the SPV will be as follows :</p> <p><b>For State Govt. grant-in-aid up to Rs. 2.50 Crores:</b> at least 10 members. <b>For State Govt. grant-in-aid of more than Rs. 2.50 Crores and up to Rs. 4.50 Crores:</b> at least 15 members.</p>
29	Industrial Infrastructure Development Scheme (IIDS)	Promoter/SPV of Rural Functional Cluster	'B', 'C' and 'D'	<p>100% assistance shall be provided for creating the Industrial Infrastructure such as:-</p> <p>a) Providing adequate width of roads connectivity with nearest State/National highway.</p> <p>b) Provision of adequate water supply i.e. laying of requisite pipeline and related infrastructure.</p> <p>c) Provision of independent power feeder. Provision of Fibre Optic Connectivity and Trunk Sewer.</p> <p><b>Rural Functional Cluster:</b> Cluster developed by a group of minimum 10 enterprises in rural area within jurisdiction of village panchayat resulting in enhanced economic activity and local employment in 'B', 'C' &amp; 'D' category blocks.</p>
30	External Development Charges Exemption	All Micro, Small, Medium, Large gone	'B', 'C' and 'D'	<p><b>Cluster Establishment/ Relocation:</b> Any cluster comprising of at least 10 enterprises, engaged in similar economic activity, being established or relocating from other countries/States to Haryana, shall be treated as a Mega Project provided it meets the criteria of Fixed Capital Investment (FCI) and a special package of</p>

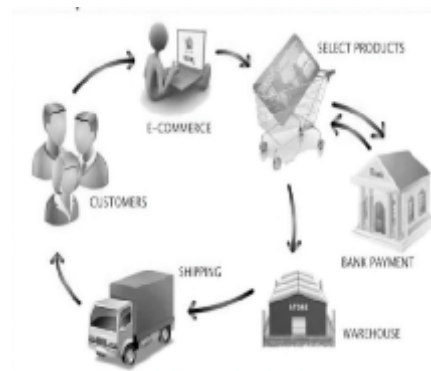
S. No	Name of the Scheme	Eligible Enterprises	Eligible Blocks	Quantum of Assistance
		into commercial production on or after 01.01.2021		<p>incentives shall be decided by HEPB on the basis of Cost Benefit Analysis.</p> <p><b>Large Units:</b> 100% exemption from External Development Charges in 'D' category blocks, 75% in 'C' category blocks and 60% in 'B' category blocks.</p> <p><b>Micro, Small &amp; Medium Enterprises other than Thrust sectors:</b> 100% exemption of External Development Charges in 'D' category blocks, 75% in 'C' category blocks and 60% in 'B' category blocks.</p> <p><b>Thrust Sector Enterprises:</b> 100% exemption from External Development Charges in 'D' category blocks, 75% in 'C' category blocks and 60% in 'B' category blocks.</p> <p><b>Agro-based, Food Processing &amp; Allied Industry:</b> 100% exemption from External Development Charges for MSMEs and Large units in 'D' category blocks, 75% in 'C' category blocks and 60% in 'B' category blocks.</p> <p><b>Electronics System Design &amp; Manufacturing (ESDM):</b> 100% exemption of EDC for MSMEs and Large units in 'B', 'C' &amp; 'D' category blocks.</p> <p><b>Import Substitution Enterprises:</b> 100% exemption of EDC for MSMEs and Large units in 'B', 'C' &amp; 'D' category blocks.</p> <p><b>Essential Sector Enterprises:</b> 100% exemption of External Development Charges for MSMEs and Large units in 'B' &amp; 'C' category blocks.</p>
31	Assistance for Waste Management Scheme	New enterprises operating in Electronics System Design & Manufacturing (ESDM) sector anywhere in the State	All	<p>Financial assistance @50% of project cost [land and building subject to maximum of 25% of Project cost] including machinery &amp; equipment up to INR 50 Crore to facilitate setting up of electronic waste management and - e waste recovery projects for industries operating in Electronics System Design &amp; Manufacturing (ESDM) sector.</p> <p><b>Eligibility:</b> New Ultra-Mega Projects, Mega Projects, Large Industries, Micro, Small and Medium enterprises operating in Electronics System Design &amp; Manufacturing (ESDM) sector anywhere in the State shall only be provided financial support by way of reimbursement of expenditure incurred.</p>

## E-Commerce Portals

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

### Advantages of E-Commerce

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



### Main Govt. E-Commerce portals:

- Central Public Procurement Portal
- Govt. E-Marketplace
- MSME Global Mart
- Khadi Online Store
- FIEO Exporters Store

### Private E-Commerce Portal:







**GeM**  
Government  
e Marketplace

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

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

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

- No of products listed= 43,51,250
  - No of product categories= 10,101
  - No of service categories= 293
  - No of orders = 10,802,609
  - Total transaction value made through GeM = 2,75,686 Cr.
  - No of sellers/service providers = 48,56,703
  - No of MSE sellers= 7,95,173
  - No of buyer organizations=61,651
- \*as on 01.08.2022.**

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

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

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

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

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

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

## Who can sell on GeM?

The “Seller(s)” on GeM will be the:

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

## How to register/sell on GeM

**Step 1:** Create user ID & Password by signing up on <https://mkp.gem.gov.in/registration/signup#!/seller>

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

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

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

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

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

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

### Documents required to register

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

## How does GeM work?

GeM follows GFR 149 for all procurements:

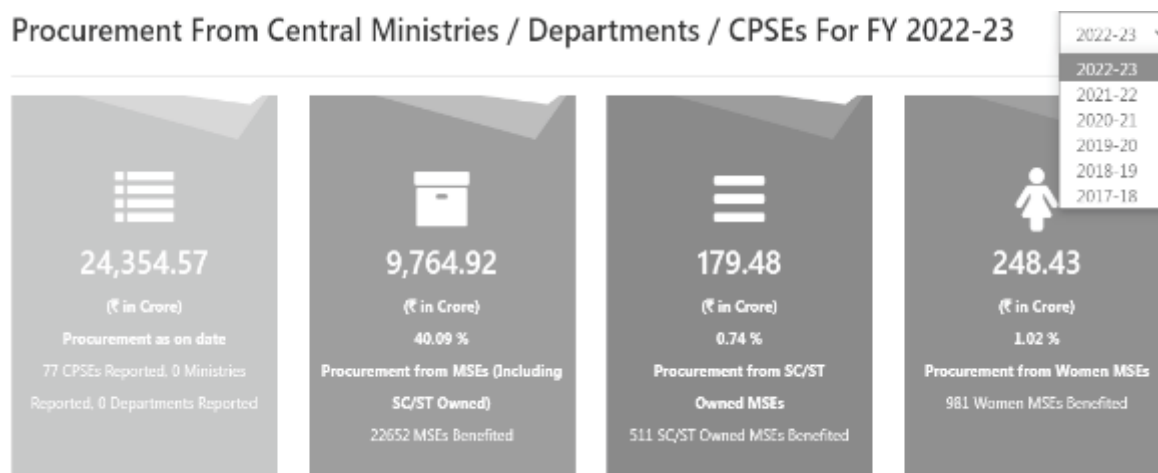
- **Direct purchase up to Rs.25,000/-** : Through any of the available suppliers on the GeM, meeting the requisite quality, specification and delivery period. The procuring authorities will certify the reasonability of rates.
- **Direct purchase from L1 from Rs.25,001/- and up to Rs.5,00,000/-** : The buyer can directly purchase from seller but having lowest price amongst the available sellers, of at least three different manufacturers, on GeM, meeting the requisite quality, specification and delivery period.
- **Bidding/ reverse auction above Rs.5,00,000/-** : Through the supplier having lowest price meeting the requisite quality, specification and delivery period after mandatorily obtaining bids, using online bidding or reverse auction tool provided on GeM.

## MSME Sambandh Portal (<https://sambandh.msme.gov.in>)

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

MSME SAMBANDH		
Home	Procurement FactSheets	Contact Us
<ul style="list-style-type: none"> <li>About Public Procurement Policy</li> <li>Officer Login</li> <li>Purchases (Item Lis)</li> <li>All Active CPSEs List</li> <li>CPSEs Wise Vendor Development Programs</li> <li>CPSEs Wise MSEs benefited</li> <li>CPSEs List (Closed / On the verge of closure)</li> <li>VDP Registration For MSEs</li> <li>CPSE Wise Vendor Registration</li> <li>Check Vendor Registration Status</li> <li>CPSEs Onboarded On TReDS Platform</li> <li>Procurement From Women Entrepreneurs</li> </ul>	<ul style="list-style-type: none"> <li>Ministry Wise Procurement (Hierarchical)</li> <li>Department Wise Procurement (Hierarchical)</li> <li>Department Wise Procurement (Individual)</li> <li>CPSEs Wise Procurement</li> <li>CPSEs Wise Annual Data</li> <li>CPSEs Wise Monthly Data</li> <li>Fully Compliant CPSEs</li> <li>Percentage Procurement Analysis</li> <li>Support and Outreach Dashboard</li> <li>CPSEs Monthly Data Updates Log</li> <li>CPSEs Monthly Data Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Manual for Ministry</li> <li>Manual for Department</li> <li>Manual for CPSEs</li> </ul>

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



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

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

# How to Export

## STARTING EXPORTS

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

- 1) First a sole Proprietary concern/ Partnership firm/Company has to be set up as per procedure with an attractive name and logo.
- 2) A current account with a Bank authorized to deal in Foreign Exchange should be opened.
- 3) PAN card: It is necessary for every exporter and importer to obtain a PAN.
- 4) **Import Export Code (IEC):** An application for IEC is filed online at [www.dgft.gov.in](http://www.dgft.gov.in) as per ANF 2A, online payment of application fee of Rs. 500/- through net Banking or credit/debit card is made along with requisite documents as mentioned in the application form.

5) **Registration cum membership certificate (RCMC)**

For availing authorization to import/ export or any other benefit or concession under FTP 2015-20, as also to avail the services/ guidance, exporters are required to obtain RCMC granted by the concerned Export Promotion Councils/ FIEO/Commodity Boards/ Authorities.

6) **Selection of product**

- All items are freely exportable except few items appearing in prohibited/ restricted list.
- After studying the trends of export of different products from India proper selection of the product(s) to be exported may be made.

7) **Selection of Markets**

An overseas market should be selected after research covering market size, competition, quality requirements, payment terms etc. Exporters can also evaluate the markets based on the export benefits available for few countries under the FTP. Export promotion agencies, Indian Missions abroad, colleagues, friends, and relatives might be helpful in gathering information.

8) **Finding Buyers**

Participation in trade fairs, buyer seller meets, exhibitions, B2B portals, web browsing are an effective tool to find buyers.

EPC's, Indian Missions abroad, overseas chambers of commerce can also be helpful. Creating multilingual Website with product catalogue, price, payment terms and other related information would also help.

9) **Sampling**

Providing customized samples as per the demands of foreign buyers help in getting export orders. As per FTP 2015-2020, exports of bonafide trade and technical samples of freely exportable items shall be allowed without any limit.

10) **Pricing/Costing**

Product pricing is crucial in getting buyers' attention and promoting sales in view of international competition. The price should be worked out taking into consideration all expenses from sampling to realization of export proceeds on the basis of terms of sale i.e. Free on Board (FOB), Cost, Insurance & Freight (CIF), Cost & Freight(C&F), etc. Goal of establishing export costing should be to sell maximum quantity at competitive price with maximum profit margin. Preparing an export costing sheet for every export product is advisable.

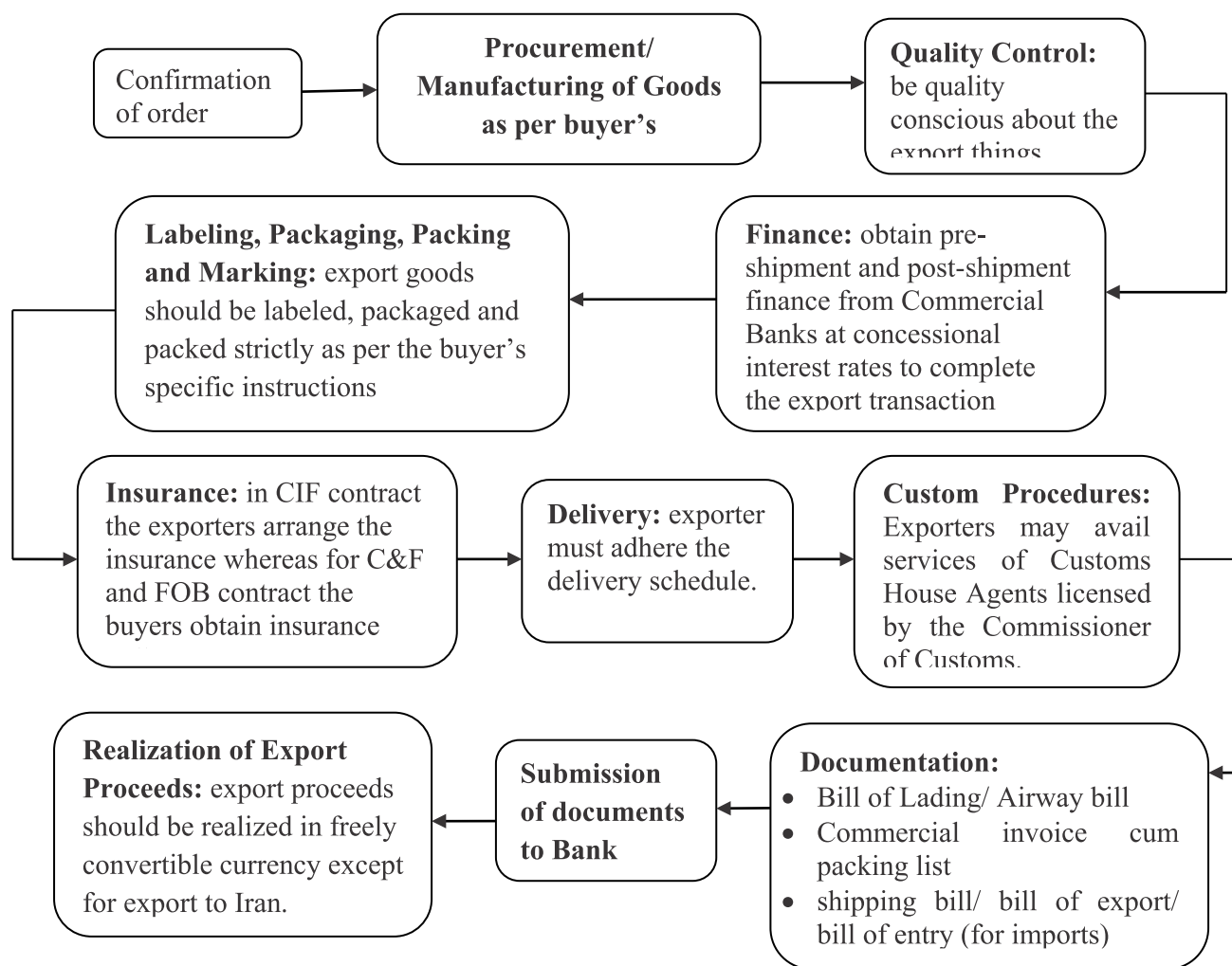
### 11) Negotiation with Buyers

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

### 12) Covering Risks through ECGC

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

#### Processing of Order



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



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

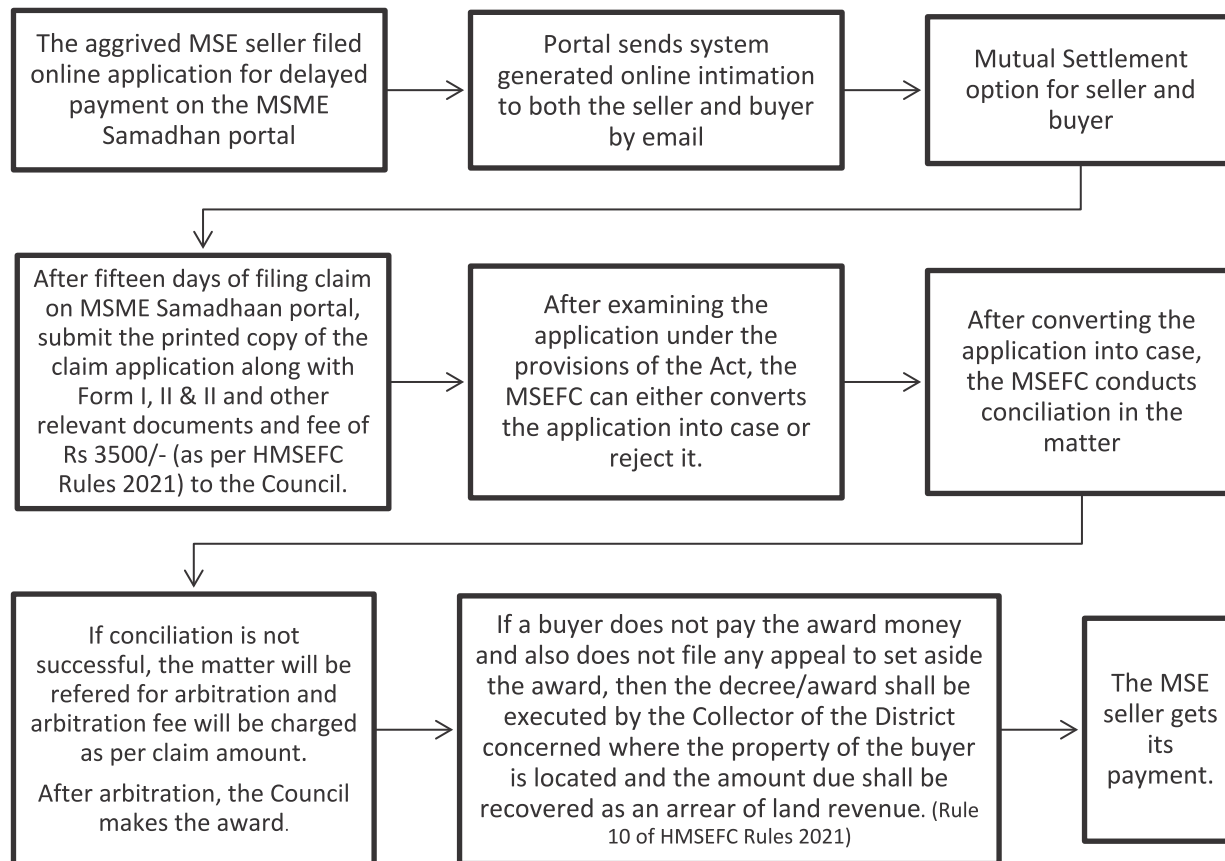
### **Relevant Provisions:**

- The Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 contains provisions of Delayed Payment to Micro and Small Enterprise (MSEs). (Section 15 - 24). State Governments to establish Micro and Small Enterprise Facilitation Council (MSEFC) for settlement of disputes on getting references/filing on Delayed payments. (Section 20 and 21).
- Only Micro and Small Enterprises registered under Manufacturing and Service activity in Udyam registration are eligible to apply. **The MSEs registered under Trading activity having NIC code 45, 46 and 47 are not eligible for these provisions.**
- Where any buyer fails to make payment of the amount to the MSE supplier, on or before the date agreed and maximum within 45 days of the acceptance of the goods/service he (buyer) shall, be liable to pay compound interest with monthly rests to the supplier on that amount at three times of the bank rate notified by the Reserve Bank. (Section 16)
- MSEFC of the concerned State after examining the case filed by MSE unit will issue directions to the buyer unit for payment of due amount along with interest as per the provisions under the MSMED Act 2006.
- No application for setting aside any decree or award by the MSEFC shall be entertained by any court unless the appellant (not being supplier) has deposited with it, the 75% of the award amount. (Section 19).
- Ministry of MSME has taken an initiative for filing online application by the supplier MSE unit against the buyer of goods/services before the concerned MSEFC of his/her State/UT i.e. MSME Samadhaan Portal. However it is necessary to submit printed copy of claim application along with the necessary documents (as per Haryana MSEFC Rules 2021) in the MSEFC Haryana.

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

- ❖ MSME Samadhaan Portal: <https://samadhaan.msme.gov.in>
- ❖ MSME Development Act, 2006: <https://samadhaan.msme.gov.in/WriteReadData/DocumentFile/MSMED2006act.pdf>
- ❖ Haryana MSEFC Rules, 2021: <https://msme.haryana.gov.in/haryana-micro-and-small-facilitation-rules-2021>
- ❖ Form I, II & III as per HMSEFC Rules, 2021: <http://www.msmedikarnal.gov.in/msefc.aspx>
- ❖ Udyam Registration: <https://udyamregistration.gov.in>
- ❖ Haryana Udyam Memorandum: <http://harudhyam.edisha.gov.in>
- ❖ Bank Rate by RBI (click on Key Rates tab): <https://dbie.rbi.org.in>

## Flow Chart of Application in MSEFC Haryana



### Documents to be submitted to MSEFC Haryana:

- ❖ Printed copy of claim application as filled on MSME Samadhan portal.
- ❖ Filled in Form I, II & III as per HMSEFC Rules 2021.
- ❖ Photocopy of Udyam Registration Certificate and Haryana Udhyaam Memorandum;
- ❖ Copy of purchase order, Invoices, goods receipt certificate (if available) and agreement with the buyer (if any). The claim application must be supported by an affidavit in case purchase order is oral;
- ❖ Audited Balance Sheet and Ledger for the relevant financial years.

### Other Important Instructions:

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

### MSEFC Haryana address for documents submission:

The Chairman cum Director General, HMSEFC,  
 Directorate of MSME, Government of Haryana  
 C-3, 1st Block, 3rd Floor, HSVP office complex,  
 Sector-6, Panchkula, Haryana, Pin Code: 134109  
 Phone No:- 0172-2580706,  
 Email Id:- hmsefchry2020@gmail.com  
 Website: <https://msme.haryana.gov.in>

*For complete detail and notification, please refer Haryana MSEFC Rules, 2021, MSMED Act, 2006.*

## सूक्ष्म, लघु और मध्यम उद्यम प्रौद्योगिकी केंद्र, रोहतक



सूक्ष्म, लघु और मध्यम उद्यम प्रौद्योगिकी केंद्र, रोहतक, एक गैर-लाभकारी संगठन, विश्व बैंक की सहायता से अपने प्रमुख कार्यक्रम प्रौद्योगिकी केंद्र प्रणाली कार्यक्रम (टीसीएसपी) के तहत सूक्ष्म, लघु और मध्यम मंत्रालय, भारत सरकार के तहत स्थापित किया गया है। यह हरियाणा राज्य के लिए अपनी तरह का पहला प्रौद्योगिकी केंद्र है।

यह हरियाणा राज्य के बेरोजगार युवाओं और उद्योगों के लाभ के लिए भारत सरकार द्वारा एक सामाजिक आर्थिक पहल है जिसे इस औद्योगिक एस्टेट में राज्य /केंद्र सरकार द्वारा प्रदान किए गए बुनियादी ढांचे के हिस्से के रूप में माना जा सकता है ताकि संभावित उद्योगों को वैश्विक स्तर पर प्रतिस्पर्धी बनने के लिए मौजूदा सुविधा प्रदान की जा सके।

### एमएसएमई प्रौद्योगिकी केंद्र, रोहतक के तीन महत्वपूर्ण उद्देश्य हैं:

- क) सामान्य इंजीनियरिंग उद्योग में कौशल प्रशिक्षण प्रदान करना।
- ख) क्षेत्रीय एमएसएमई को उत्पादन सहायता।
- ग) डिजाइन, निर्माण, इंजीनियरिंग समाधान आदि के क्षेत्र में परामर्श सहायता।

### परिसर और बुनियादी ढांचा:

प्रौद्योगिकी केंद्र 19.8 एकड़ के क्षेत्र में फैला हुआ है, जिसमें अत्याधुनिक तीन मंजिल प्रशिक्षण ब्लॉक, दो मंजिल उत्पादन ब्लॉक, 120 से अधिक लोगों को रखने की क्षमता वाले सभागार के साथ तीन मंजिल व्यवस्थापक ब्लॉक, विशेष कैफेटेरिया, लड़कियों और लड़कों के लिए अलग-अलग छात्रावास शामिल है और कर्मचारियों के लिए आवासीय सुविधा। इसमें ईडीएम और ईडीएम डाईसिंगिंग, पारंपरिक लेथ और मिलिंग मशीन, सीएनसी टर्निंग और मिलिंग सेंटर, सतह और बेलनाकार पीस, वैक्यूम हीट ट्रीटमेंट, इंजेक्शन मोल्डिंग, सीएमएम, स्वचालन, भाषा और संचार जैसे प्रयोगशालाएं, वायवीय और हाइड्रोलिक, सौर और जैसी नवीनतम मशीनरी हैं। फीलिंग लैब, सॉफ्टवेयर जैसे ऑटो सीएडी, सॉलिड वर्क्स, यूजी, कैटिया, डेलकैम, मास्टर सीएमएम, सिमुलेशन आदि।

### प्रस्तावित पाठ्यक्रम (ऑफलाइन और ऑनलाइन मोड के माध्यम से) - एनएसक्यू एफ अनुपालन और छूट प्राप्त:

- लघु अवधि पाठ्यक्रम (96 घंटे से 6 महीने तक)
- मध्यम अवधि के पाठ्यक्रम (6 महीने से ऊपर और 1 साल तक)
- लंबी अवधि के पाठ्यक्रम (1 वर्ष से ऊपर)
- अन्य पाठ्यक्रम

टूल एंड डाई मेकिंग में चार साल का एडवांस डिप्लोमा और मेकट्रोनिक्स में तीन साल का डिप्लोमा भी शामिल है। पाठ्यक्रमों के लिए विवरण नीचे उल्लिखित वेबसाइट पर देखा जा सकता है।

**केंद्र का पता:** प्लॉट नंबर 10 और 11, सेक्टर 30 बी, आईएमटी, रोहतक, हरियाणा-124021

यह राष्ट्रीय राजधानी दिल्ली और राज्य की राजधानी चंडीगढ़ से अच्छी तरह से जुड़ा हुआ है।

**संपर्क सूत्र:** श्री अश्विनीकांत, उपमहाप्रबंधक, +91-9911779960 / 9818067675

**वेबसाइट और ईमेल:** [www.msmetrohtak.org](http://www.msmetrohtak.org) and [msmetrohtak@gmail.com](mailto:msmetrohtak@gmail.com)



## **National Apprenticeship Promotion Scheme (NAPS)**

**National Apprenticeship Promotion Scheme (NAPS)** was launched in August 2016 by Government of India to promote the Apprenticeship in the country by providing financial incentives, technology and advocacy support.

### **Who has to hire Apprentices?**

- All establishments having work force (regular and contract employees) of 30 or more are mandated to undertake Apprenticeship Programs in a range from 2.5% - 15% of its workforce (including direct contractual employees) every year.
- For establishments having a workforce between 4 - 29 this is optional.

### **To whom you can hire!**

ITI, School dropout (Class 5<sup>th</sup> to 9<sup>th</sup>), School pass out (10<sup>th</sup>/12<sup>th</sup>), Diploma or graduate in any stream other than engineering/technology etc.

### **Benefit to Employer:**

- Reimbursement of 25% of prescribed stipend subject to a maximum of Rs. 1500/- per month per apprentice with the employers.
- Reimbursement of basic training cost up to a maximum of Rs. 7,500 per apprentice.
- Saving against PF / ESIC and other labour Laws
- After completion of apprenticeship Training it is not obligatory on the part of the employer to offer a job to apprentices in the same manner, same is true for apprentices.

### **Trades:**

- Designated trades: 200+
- Optional trades: 300+

For more details please visit: <https://www.apprenticeshipindia.gov.in>

## **National Apprenticeship Training Scheme (NATS)**

**National Apprenticeship Training Scheme (NATS)** is one of the flagship programmes of Ministry of Education, Government of India for Skilling Indian Youth. Under NAT scheme fresh pass out diploma engineers, graduate engineers and general stream graduates (i.e., BSc, B Com, BA, BCA, BBA etc) are provided on - the - job training under Apprenticeship Act, 1961 in an Industry/MSME. During training candidates are provided monthly stipend. After completing training **Digital Experience certificate (Certificate of Proficiency)** will be issued.

### **Eligibility Students:**

- Fresh pass out Graduate in General Stream Such as Bachelor of Arts (BA), Bachelor of Science (BSc), Bachelor of Commerce (B.Com.), BBA, BCA etc
- Graduate/ Diploma in Engineering/Technology / Pharmacy / Architecture / Hotel Management and Catering Technology / Library Science / Agriculture / Dairy / Biotechnology / Biomedical / Environment / Food Technology / Fashion Technology / Modern office Management / Secretarial Practice / many more (426 Subject Fields)

### **Period of Training:**

- **12 months:** For diploma and graduates engineering pass outs
- **6 month to 36 month:** For general stream graduate (B.A., B Sc, and B. Com, BCA, BBA etc)

### **Stipend:**

Minimum monthly stipend will be provided by the enterprise to the apprentices during apprenticeship training

- Diploma Engineering pass outs – **Rs. 8,000/- per month**
- Graduates pass outs (Engineering and General stream) – **Rs. 9,000/- per month.**

Under NATS, the Government of India provides 50% support for a period of one year.

The enterprise may pay more stipends to the apprentices; however, the GoI support will be maximum Rs 4000 or Rs 4500 per month for one year as the case may be.

### **Important help links:**

**NATS website:** [www.mhrdnats.gov.in](http://www.mhrdnats.gov.in)

**Student enrolment:**

[https://www.youtube.com/watch?v=fSaB6Tlsuj8&feature=emb\\_title](https://www.youtube.com/watch?v=fSaB6Tlsuj8&feature=emb_title)

### **How to apply for apprentices training:**

<https://sites.google.com/boatnr.org/boatnr-jaipur/students-help/apply-for-apprenticeship>

### **All help video links google website:**

<https://sites.google.com/boatnr.org/boatnr-jaipur/home>

## **Training & Skill Courses for Setting up of agro based micro enterprise**

(For post harvesting value addition and in the field of bee keeping through the training of Horticulture Department, Govt. of Haryana)

Horticulture Department, Govt. of Haryana provides training & skill courses for not only cultivation of horticulture crops but also in the field of post harvesting products through value addition as well as on bee keeping and processing.

### **Training & skill courses:**

The various program residential and non residential programs from **01 week to 01 months** period are being organized by different institutes throughout the years. Most of the courses are free of cost The **key courses** for post harvesting products and bee keeping are as below:

- Assistant Interior Landscaper
- Fruit Production Technology
- Scientific Beekeeping
- Training on Post Harvest Management and Processing
- Training on Processing, Preservation and Value Addition
- Training on Topics of Pickles, Jams and Tomato Soup, Chutney

**Training Centre:** The training and courses are being conducted by following centres of Dept of Horticulture spread across the state of Haryana

- Center of Excellence for Fruits, Mangiana
- Center of Excellence for Guava, Bhuna
- Center of Excellence for Vegetables, Gharaunda
- Food Technology Lab, Jind
- Food Technology Lab, Sirsa
- Center for Sub Tropical Fruits, Ladwa
- Food Technology Laboratory, Kurukshetra
- Horticulture Bio-Technology, Shamgarh
- Horticulture Training Centre, Gurugram
- Center for Sub Tropical Fruits, Ladwa
- Integrated Bee Keeping Development Centre, Ram Nagar
- Integrated Horticulture Development Centre, Sundrah
- Integrated Horticulture Development, Hodal

**For more details visit the site or contact:**

**Directorate of Horticulture, Panchkula, Haryana, Phone: 0172-2582322,**

**Email: [hortharyana@gmail.com](mailto:hortharyana@gmail.com) Website: <http://kaushal.hortharyana.gov.in>**

# CHAMPIONS Web-Portal

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



**<https://champions.gov.in>**

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

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

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

## Child Labour

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

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

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

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

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

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

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

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

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

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

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

Labour Department, Haryana

30 Bays Building, Sector 17, Chandigarh - 160 017

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

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

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



## Whom to Contact and for what

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

S. No.	Type of assistance	Name and address of agencies
1.	Identification of Project Profiles, techno-economic and managerial consultancy services, market survey, economic survey reports & Technical Know –how.	MSME-Development & Facilitation Office (Ministry of MSME, Govt of India) 11-A, Industrial Development Colony, Near Govt ITI, Kunjpura Road, Karnal-132001 Ph: 0184-2208100, 2208113 Email: <a href="mailto:dcdi-karnal@dcmsme.gov.in">dcdi-karnal@dcmsme.gov.in</a> Web: <a href="http://www.msmedikarnal.gov.in">www.msmedikarnal.gov.in</a>
2	District MSME Centres(DMCs)	Addresses of all DMCs available on following website <a href="https://msme.haryana.gov.in/field-offices/">https://msme.haryana.gov.in/field-offices/</a>
3	Udyam Registration	<a href="https://udyamregistration.gov.in">https://udyamregistration.gov.in</a>
4	Haryana Udhyaam Memorandum(HUM)	<a href="http://harudhyam.edisha.gov.in">http://harudhyam.edisha.gov.in</a>
5	State Government Policies & Schemes	District MSME Centre (DMC) of concerned district. Web: <a href="https://investharyana.in">https://investharyana.in</a> <a href="https://msme.haryana.gov.in">https://msme.haryana.gov.in</a> <a href="https://haryanaindustries.gov.in">https://haryanaindustries.gov.in</a>
6	Land and Industrial Plots	Haryana State Industrial & Infrastructure Development Corp. Ltd (HSIIDC) <a href="https://www.hsiidcesewa.org.in">https://www.hsiidcesewa.org.in</a>
7	Financial Assistance	Lead District Bank of concerned district <a href="http://www.slbcharyana.org.in">www.slbcharyana.org.in</a>
8	For raw materials under Govt. Supply & Plant and Machinery under hire / purchase basis	NSIC Bhawan, Okhla Industrial Estate New Delhi-110020 Ph: 011-26926275, 26926370 <a href="http://www.nsic.co.in">www.nsic.co.in</a>
9	Quality & Standard	Bureau of Indian Standards(BIS) Northern Regional Administrative Office Plot No 4A, Sec 27B, Madhya Marg, Chandigarh-160019 Ph: 0172-2650206, 2650290 Email: <a href="mailto:nro@bis.gov.in">nro@bis.gov.in</a> Website: <a href="https://bis.gov.in">https://bis.gov.in</a>
10	Export Assistance	Directorate General of Foreign Trade(DGFT) Joint Director General of Foreign Trade, L-482, Model Town, Panipat(Haryana) Ph: 0180-2650984/2651427 Email: <a href="mailto:panipat-dgft@nic.in">panipat-dgft@nic.in</a> Website: <a href="https://dgft.gov.in">https://dgft.gov.in</a>

## MSME-Development & Facilitation Office, Karnal

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

### Role of MSME-DFO, Karnal

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

**Details of officers of MSME-DFO Karnal along with the schemes and districts allotted to them are as below:**

S. No.	Name of the officer	Nodal officer for Schemes	Nodal officer for District
1.	Sh. Sat Pal, Assistant Director	Technical Divisions, Awards to MSME, ITC, Nilokheri, TC Rohtak, TC Saha,	Yamunanagar, Jind, Palwal
2.	Sh. K.C. Meena, Assistant Director	Public Procurement Policy, RTI, Activities related to SC/ST, PMS, International Cooperation, MSE -CDP, SFURTI.	Jhajjar, Rewari, Gurgaon
3.	Sh. M.K. Verma, Assistant Director	IMT Division, ZED, Aspirational District, ESDP scheme, EDC cell, Training, Swachhta Activity.	Mewat, Karnal, Kaithal
4.	Ms Rachna Tripathi, Assistant Director	AD (Admn)/DDO Br. MSME -DFO Bhiwani, Other Technical work/schemes.	Hissar, Bhiwani, Rohtak
5.	Ms Meenu Dhiman, Assistant Director	IPR, IPFC, Senet & Electronics/ Electrical Division, Incubation, ASPIRE, E -commerce, Women Cell, Export Promotion Cell, Digital MSME, Energy Efficient Technology, Design Clinic, ASPIRE. GeM	Ambala, Panchkula, Kurukshetra
6.	Sh. Ravi Parkash, Assistant Director	Udyam Registration, CGTMSE, Champion Portal , GST, SLAB, RBI, DLRC, PMEGP, Coordination with State Govt., HMSEFC, State Industrial Profile, District Potential Survey,	Fatehabad, Sonapat, Panipat
7.	Sh. Harpal Singh, Investigator	Work related to Br. MSME -DFO, Bhiwani under the guidance of Smt. Rachna Tripathi, Asstt. Director, GeM	Charkhi Dadri, Mahendragarh, Sirsa

## MSME-Development & Facilitation Office, Karnal



MSME-Development & Facilitation Office, Karnal  
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