

***Strategic Investment Plan  
(SIP) for Maharashtra  
under RAMP Scheme  
PART B (Annexure)  
July 2023***

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## 17 Annexures

Annexures, also known as appendices or attachments, are additional documents or information that are attached to a main document or report. These annexures serve a specific purpose and are included to provide supplementary details, evidence, or supporting material that enhance the content or understanding of the main document.

Annexures are added to files for following reasons:

- ▶ **Expanded Information:** Annexures offer a way to include extensive information that may be too detailed or lengthy to be included within the main document. By providing additional documents or data as annexures, the main document remains concise and focused, while interested readers can refer to the annexures for more comprehensive information.
- ▶ **Supporting Evidence:** Annexures are often used to present evidence, such as research studies, statistical data, graphs, charts, or tables, that support the claims, arguments, or findings made in the main document. These attachments lend credibility and validity to the statements or conclusions made in the main text.
- ▶ **Reference Materials:** Annexures can serve as reference materials that provide additional context, background information, or examples related to the subject matter of the main document. These can include bibliographies, glossaries, maps, diagrams, case studies, or any other supplementary materials that help readers gain a more comprehensive understanding of the topic.
- ▶ **Transparency and Accountability:** Adding annexures to a document can enhance transparency and accountability by providing access to the supporting data or documentation. This allows readers to verify the claims, evaluate the information, and assess the credibility of the document.

The annexures provided herein contain the detailed questionnaire, MoMs of the meetings held with various stakeholders and finally the budget and its heads for reference.



## 1.1 Annexure 1 – MSME Survey Questionnaire

<b>MSME Questionnaire for State of Maharashtra (RAMP Project)</b>			
<b>Basic Information</b>			
Enterprise Name			
Owner Name			
UDYAM ID			
Date of Commencement of Operations			
Date of Registration of Units			
<b>Address</b>	District		
	Taluka		
	City/Town/Village		
<b>Location (Select One)</b>			
Home based			
Industrial Area (Within MIDC/Private Industrial Area)			
Others			
<b>Ownership Of Unit Area is in (Select One)</b>			
	Self-Owned		
	Rented		
<b>Location (Select One)</b>			
Within Municipal Corporation/Municipality			
Outside Municipal Corporation/Municipality			
<b>Pan ID</b>	Yes	No	
<b>GST No.</b>	Yes	No	
<b>Do you have Current Account Statement?</b>	Yes	No	
<b>Do you have CA certified Financial Statement?</b>	Yes	No	
<b>Name of the Respondent</b>			
<b>Phone number</b>			
<b>Email ID</b>			
<b>Type of Business</b>			
	Manufacturing		
	Services (Drop down)		
	Trader		
		Retailer	
		Wholesaler	
<b>Type of Enterprise</b>			

	Micro		
	Small		
	Medium		
<b>Sector</b>			
<b>Products</b>			
<b>NIC Code</b>			
<b>Social Category</b>	General		
	OBC		
	SC		
	ST		
<b>Type of Ownership in MSME</b>			
	Partnership (By share)		
	Pvt Ltd Company (By Share)		
	Public Ltd Company (By share)		
	Society (By member)		
	Cooperative		
	Self Help Group (By contribution)		
<b>Business Environment (Running and starting of Business)</b>			
	Are you aware of single portal for getting approval for starting of business?		
	If YES		
		If yes, who told you?	
		Did you use single portal/ EoDB? If yes	
		Challenges faced while starting the business	
	If NO		
		What challenges they faced for starting the business?	
		Industrial was established prior to EoDB implementation in the state	
<b>Financial</b>			
	Revenue	Expenses	Profits
FY 2017-18			
FY 2018-19			
FY 2019-20			
FY 2020-21			
FY 2021-22			
<b>Growth/Loss in last 5 years (Reasons)</b>			
	1		

	2		
	3		
<b>Product Specific Information</b>			
<b>What is the distance from which raw material is being procured? (% of material procured)</b>			
	>10Km		
	10Km - 50Km		
	50Km - 100Km		
	100Km - 500Km		
	>500Km		
	Imported		
<b>Average time taken to procure raw material from the date of order (add percentage against each cell)</b>			
	>1Day		
	Within One Week		
	1 Week - 15 Days		
	15 Days - 30 Days		
	More than 30 Days		
<b>Mode of Payment (Select One)</b>			
	Cash		
	Credit		
		If Credit	
		What is the credit period in terms of days?	
Availed any government benefits of purchasing raw-material			
	NSIC's raw material procurement scheme (Central)		
	Any other scheme		
Any challenges for procuring the raw material?			
	1		
	2		
	3		
<b>Access to Market</b>			

<b>Where do you sell your product?</b>			
	<b>Supply (Y/N)</b>	<b>Potential (Y/N)</b>	<b>Challenges</b>
Within district			
Other districts			
Other States			
<b>Are you in export?</b>	Y/N		
	If YES		
	Countries Drop Down List (Multiple Selections)		
	Name of the certificate?		Name of the certificate?
	Have you availed and Export assistance from Government schemes, agencies, council etc.		
	Name of Agencies		
	What Are the Challenges Being Faced?		
	If NO		
	Do You Have Potential for Export		
		If Yes	
		What Are the Challenges Being Faced?	
	<b>Annual Exports (INR Lakhs)</b>		
FY 2017-18			
FY 2018-19			
FY 2019-20			
FY 2020-21			
FY 2021-22			
<b>Market Linkages in terms of channels through which you sell product (Select One)</b>			
	Potential	Challenges	Recommendation
Customer			
Exporters/Traders/Agents/Wholesalers			
Public Sector Enterprises			
OEMs/Anchor Units			
Online platform			
Others			
Part of any Association/ BMO		Y/N	
Part of any Cluster		Y/N	

What challenges do you face/hear while selling your products in the market.			
<b>Marketing assistant scheme (Exhibition/ Trade Fair/ workshop/ vendor development programmes)</b>			
Have you participated in any trade fair/ exhibition at National/ International level?			
	If yes,		
	Did your revenue increased only through participation in Fairs		
	Any support provided by the government for participation in these fairs?		
	If yes, What type of benefits provided?		
	Are you aware of schemes related to Marketing Assistance? If Yes, Name them.		
Has any individual from your sector or industry, whom you know has participated in any international seminars for technology?			
	If yes,		
	Any support provided by the government for participation in these Seminar?		
	If yes, What type of benefits provided?		
Are you aware of msmemart.com?			
	Y/N		
	Did you use this platform ?		
	Y/N		
<b>Technology</b>			
Is there a need to upgrade the existing technology? If Yes?			
	What kind of technology?		
What are the constraint to upgrade technology?			
	Regulatory constraint		
	Not available in Indian market		
	Money		
	Time		
	Others		
Are you aware of Credit Linked Capital Subsidy Scheme for upgradation of Technology?			
	If Yes	Have you availed it?	
		Challenges while availing the scheme benefits?	
	If No		
<b>Product Standard</b>			

Are you aware of trademark/Patent?			
	If Yes		
Who told you about the trademark/Patent?			
Do you have Intellectual Property Rights?			
	If Yes	International	
		Foreign Patent	
		Others	
		National (Central govt./State Govt)	Domestic Patent
			GI Registration
			Design Registration
			Trademark
			Others
<b>Testing &amp; Certification</b>			
Is your product certified or not? Y/N			
	If YES		
	Name Of The Testing Facility		
	Name Of Certification		
	Do you have a testing facility in your vicinity/cluster/district?		
		YES	NO
	How far this testing facility is? Km		
		<20Km	
		20Km - 50Km	
		50Km - 100Km	
		>100Km	
		How far this testing facility is? Km	
	If NO		
	Are you aware of such certificate?		
	If YES		
	Who told you about the certificate?		
	Are you facing any challenges for getting the certificate? (Multiple Select)		
	Expensive		
	Longer time to get the certificate		
	Not aware of such certificate		
	Difficult in meeting the quality standard		
	Others		
<b>Infrastructure Challenges</b>			
Key gaps in accessing core public infrastructure			

<b>Industrial land</b>			
	If YES		
	Do you need land for expansion?		
	What are the issues being faced in acquiring the land?		
	1		
	2		
<b>Water</b>			
Water source	Ground Water	Pipe Water Supply By PSU	Combination Of Both
Is water sufficient for usage?	Y/N		
<b>Road</b>	Does your area in which unit is located has tar road?		
	How is your unit/area connected with marketing and selling points?		
	State Highway		
	National Highway		
	Local Roads		
	What are the challenges faced with respect to road infrastructure?		
	1		
	2		
	<b>Energy</b>		
	If 24x7 power available (Y/N)		
	If NO, Losses due to power shortages in terms of productivity (add %age)		
	Do you use any Solar Energy		
	If YES,		
	Did you avail any government incentive or subsidy? (Write details)		
	How much you are producing? Units per Day		
	If NO		
	Do you have potential to adapt?		
What are some infrastructure provided by third parties that you are using?(Ware housing, Cold Chain, Transportation)			
	1		
	2		
	3		
	4		
What types of solid waste does your business generate?			
	Non Hazardous waste		
	Hazardous waste		
Methods of dispose?			

	Collected by agency		
	Disposed off nearby area		
Challenges being faced for disposal?			
Do you follow Occupational and Health and Safety Standard compliances?			
	If YES,	Do you have any certification of the same?	
	Do you have any certification of the same?		
		If YES	Name the certificate?
<b>Employment</b>			
	Full Time	Part Time	Female
FY 2017-18			
FY 2018-19			
FY 2019-20			
FY 2020-21			
FY 2021-22			
Type of Labour Requirement	Required	Available	
Skilled(%age)			
Semi-Skilled(%age)			
Unskilled(%age)			
	Within Locality	From Other Districts	Other States
Where do you get your skilled labour from?			
Add %age of labour from each area			
What are the challenges being faced to recruit skilled labour for your unit			
<b>MSME Capabilities</b>			
<b>For Entrepreneurs and Management</b>			
	Trainings taken	Benefits of the trainings	Any Recommendation
1			
2			
3			
<b>For Employees</b>			
1			
2			
3			



What are the biggest challenges related to skilling for your business? (Drop Down Menu)			
Difficult to get skilled labour			
Expensive skilled labour			
Nearby no training institute			
Geographical location (distance)			
Difficult to avail benefit from institute			
<b>Access to Finance</b>			
<b>Initial Investment</b>			
<b>Purpose of the Loan?</b>			
	Fixed capital requirement		
	Working Capital Loan		
<b>Did your loan got rejected?</b>	If yes, Reasons		
<b>What are your sources of Finance (mention in %age)</b>			
	Own Contribution (INR)		
	Own Contribution (%)		
	If Loan		
	Formal sources	Informal sources	Industrial Association
	Banks/NBF Cs	friends/relatives/money lenders	
	Loans Amount (INR)		
	Loans (%)		
Any collateral provided to the bank (Y/N)			
Are you aware of the government financial schemes? (Y/N)			
Avail any scheme for Loan			
	PMEGP		
	CMEGP		
	MUDRA		
	Others		
Is the loan secured under any credit guarantee scheme?			
CGTMSE			
Others			
Is there a further need of finance? (Y/N)			
<b>What are the key reasons which prevents you from even applying for a loan from Bank/FIs</b>			
	Preference of other source finance		
	Limited collateral for credit		

	Poor awareness of schemes		
	Complicated bank forms		
	Challenges in loan application		
	Fear of inability to repay		
	High Interest Rate		
	No nearby bank branches		
	Less Credit Score		
	Others		
<b>What are the type of handholding services you have used for availing loan?</b>			
	Accessing Govt Schemes		
	Project plan preparation		
	Documentation finalization - Statutory and Legal Compliances		
	Negotiating with the Bank		
	Others, please specify		
<b>Greening Initiatives</b>			
Have you considered any "greening" initiatives to reduce your environmental impact?			
	If Yes, What are those?		
	1	2	3
What are the main barriers to implementing these measures in your business?			
	1	2	3
<b>SAMADHAN Platforms (Online)</b>			
Are you aware of the online platform?			
Do you use SAMADHAN Online Platforms?			
	Issue face on the portal		
Have you raised any issues on MSEFC before?			
If Yes, how much time did it take to solve the issues.			
<b>TReDS Platforms (Online)</b>			
Are you aware of the online platform?			
Do you use TReDS Online Platforms?			
Issues faced on TReDS Portal			
<b>Do you know about Govt. e Market place (GEM) platform?</b>			
Are you aware of GeM Platform?			
What are challenges being faced using the portal			
What are your recommendations			
<b>Incubation</b>			
Are you aware about the Government Incubation Programmes			
	If Yes,		
	Are you incubated under any scheme/institute/others		
	What are the support provided by the incubator?		

<b>Grievance Redressal</b>
Challenges Faced
How the issues get solved?
<b>What are your expectations from the State / Central Government (related to infra/training/finance/ Marketing &amp; Branding/ Capacity Building etc.) for growth?</b>
1
2

### 1.3 Annexure 2 - MSME Cluster Questionnaire

<b>A. Profile of the Cluster</b>	
Name of the Cluster	
Name of the products	
Sub products	
Name of the key persons (Designation)	
HSN Code of the product (s)	
Value Added Product (s)	
Cluster Age	
Total Number of MSMEs in the cluster	
No. of Medium units	
No. of Small units	
No. of Micro Units	
No. of women owned units	
No. of units owned by SC/ST/Minority	
Annual Industrial turnover of the cluster	
Highest demand of products in a year (which months)	
Total Turnover of the Cluster including exports	
Major Export potential markets for cluster units	
Top Importing Countries	
Total Employment in the cluster (Nos.)	
Average yearly income of unit owner (INR)	
Average yearly income (INR)	
a. Workers	
b. Senior officials	
Skilling/ Training institutions associated with the cluster	
Other Support Institutions (Banks, Govt. etc) associated with the cluster	
Number of CFCs in the cluster (if any)	
<b>B. Post Cluster Intervention brief</b>	
1. Services being offered by CFCs as on date	
2. Overall benefit due to cluster intervention	
Soft intervention	
Hard intervention	
3. Change in	
Turnover	

Profit	
Productivity	
Employment	
Revenue to Government	
Number of members of SPV	
4. Nontangible benefits	
Reduction in losses	
Environmental protection	
Social impact	
New market development	
<b>C. Future Road map with challenges in terms of</b>	
Management	
Finance	
Marketing	
Technology	
Suggestion and recommendations to govt. to improve the experience of the cluster	

## 1.4 Annexure 3 – Stakeholder’s Written Recommendations

### 1.4.1 SIDBI

#### A. Details of Participants Information

Parameter	Details
Department Name / Association Name	Small Industries Development Bank of India (SIDBI)
Office Address	Office Nos.305 & 305A, Kakade Bizz Icon, University Road, Pune - 411016
Name of the Representative	Shri R. B. Rahate
Designation	Deputy General Manager
Email Address	<a href="mailto:rahate@sidbi.in">rahate@sidbi.in</a>
Phone Number	9892788915
Sectors of MSMEs being served or facilitated in Maharashtra	SIDBI has been catering to the financial needs of the MSMEs pertaining to all eligible sectors in Maharashtra

#### B. Present Status, Gaps and Opportunities for MSMEs

Parameter	Present Status	Challenges	Recommendations
Access to Finance (Loans / Working Capital / Equipment Purchase / Credit Note, etc.)	As of now, MSMEs have been getting financial support from the banks / FIs / NBFCs etc. To this effect SIDBI has been providing term loans for projects including land, building, plant & machinery, MFAs etc. / working capital limits / equipment purchase (indigenous & imported) / Issuing LCs / Bank guarantee etc.	Financial literacy of the borrower  Providing collateral security	Regular meetings and hand holding to explain the details of risks involved in the business and scope of risk mitigation would help the entrepreneurs. SIDBI has designed few schemes wherein 100% financing are being provided with minimum collateral security. Further, CGTMSE coverage helps the borrower in lieu of collateral security.

Parameter	Present Status	Challenges	Recommendations
		Ratings : Generally, small borrowers do not have ratings as required by bank / lenders. The	Awareness programs in this regard may be considered. Further, subsidies rating fees may also be considered to encourage ratings.
Market Linkages / Market Support (Exhibitions / Trade fairs / empanelment with OEMs / Connect to Anchor Buyers)	Exhibitions and Trade Fairs have been organized at various districts in Maharashtra. Further, SIDBI has made Tie up arrangement with various OEMs for quick financing of equipments.	The industrial products of the MSMEs are sourced by the large industries / MNCs. The direct vendors of large industrial houses further sourced their requirements from the small units. The market runs on reputation and established contacts. For any entrepreneur, getting the information on demand-supply is the key in business.	The exhibitions and trade fairs have been beneficial to the Suppliers & Purchasers of the Micro, Small & Medium industries. However, an on line platform for sell & purchase of the products of the MSMEs would be helpful for all reputed / existing / new entrepreneurs.

Parameter	Present Status	Challenges	Recommendations
Initiative for Women and Marginalized Sections	Additional CLCS Subsidy have been provided to women and marginalized sections. Interest concession have been provided to women and marginalized sections under various schemes.	Lack of awareness of the process involved in availing the subsidies or concessional industrial loans have been major factors.	SIDBI in its endeavour, has been organizing seminars / workshops with other stakeholders in MSME sector and disseminating information on schemes wherein Interest concession upto 50 bps have been provided to women entrepreneurs [Sangam]. In other scheme [SMILE], higher soft loan (additional 5%) is provided in case of Women / SC/ST entrepreneurs.
Green Initiatives (Certifications / Plant and Machinery)	As per recent developments, MSMEs are required to upgrade to energy efficient entities and fresh investments are preferably being made with green equipments.	Energy efficient equipments are found to be costlier than the regular equipments.	Term loans are being provided on reduced interest rate for energy efficient projects involving less / NIL carbon consumptions.



Parameter	Present Status	Challenges	Recommendations
Capacity Building Trainings <ul style="list-style-type: none"> <li>• Senior Management</li> <li>• Mid Management</li> <li>• Workers</li> </ul>	In small and micro industries, training for capacity building of the promoter and its workforce are required.	Due to fund shortage, the entrepreneurs of small & tiny industries are not able to take part in training activities.	Lending institutions may select few good small & tiny entrepreneurs for part sponsoring training sessions which would be beneficial to these entrepreneurs. SIDBI has been arranging exposure visits to large industrial factories for the small & tiny entrepreneurs
Scheme Implementation (both Central and State Govt.)	Subsidy related schemes of Central and State Govts are being implemented for the MSMEs.	Awareness issues with regard to process involved in availing the subsidies.	Workshops may be organized by all nodal banks / lending institutions for the benefit of the MSMEs.
Delayed Payments	MSMEs have been facing delayed payments from its vendors and the same affect its overall working capital cycle.	Delayed payments from the Debtors affect the manufacturing cycle and small entrepreneurs faces working capital challenges.	Bill Discounting facilities are being provided by banks / FIs under TReDS platform. Further, need based working capita limits are also being sanctioned to the eligible borrowers.

Parameter	Present Status	Challenges	Recommendations
Technology Upgradation Support	MSMEs need to upgrade to better state of the art technologies to improve its product quality and to be cost effective.	Investing fresh capital for acquisition of new technology, equipments is a challenge for the MSMEs.	SIDBI has been providing 100% finance for such technology upgradation project with minimum / NIL collateral security or with CGTMSE guarantee.
Other Handholding Activities <ul style="list-style-type: none"> <li>• Patent</li> <li>• Incubation Support</li> <li>• Accelerator Support</li> <li>• Marketing and Branding</li> <li>• DPR Preparation</li> </ul>	The upcoming tiny and small entrepreneurs need the hand holding support for the above mentioned activities.	For the tiny and small entrepreneurs, getting timely support is the key.	Under promotion and developmental activities, SIDBI has been conducting various workshops with state industry associations and NGOs to educate and train the young entrepreneurs on the above mentioned areas.
Any other important and relevant issue/s to be highlighted	The infrastructure for the MSMEs need further improvement.	The infrastructure of IDC and private industrial estates need financial support to make it ready for the new entrepreneurs.	SIDBI has been pursuing with the State Govt. for identifying areas where fresh investment from SIDBI can be made for the betterment of the industrial infrastructure.

## 1.4.2 MASSIA

### A. Details of Participants Information

Parameter	Details
Department Name / Association Name	<b>MARATHWADA ASSOCIATION OF SMALL SCALE INDUSTRIES AND AGRICULTURE (MASSIA)</b>
Office Address	<b>Regd. Corporate Office : Plot No.P-25, MIDC Chikalthana, Aurangabad-4310006, Maharashtra</b>
Name of the Representative	<b>Mr KIRAN PRABHAKAR JAGTAP</b>
Designation	<b>PRESIDENT</b>
Email Address	<a href="mailto:kiran@cast4aluminium.com">kiran@cast4aluminium.com</a> , <a href="mailto:info@massia.org">info@massia.org</a>
Phone Number	09822292779, 9011307774
Sectors of MSMEs being served or facilitated in Maharashtra	Automobile, Engineering, Steel, Seed, Pharma, Breweries, White Goods

### B. Present Status, Gaps and Opportunities for MSMEs

Parameter	Present Status	Challenges	Recommendations
Access to Finance (Loans / Working Capital / Equipment Purchase / Credit Note, etc.)	<p>MASSIA organizes Interaction/Introduction meetings with Banks, Financial Institutions with members to understand the various schemes/facilities available for MSMEs.</p> <p>In the recent Advantage Maharashtra Expo 2023 (AMEXPO-2023) flagship event of MASSIA held between 5<sup>th</sup> to 8<sup>th</sup> Jan 2023 at AURIC, various banks/Fin. Institutions have participated as exhibitor</p>	<ul style="list-style-type: none"> <li>• High Rate of Interest</li> <li>• Condition of Collateral applicability for bank loan</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Rate of interest should be reduced.</li> <li>• Special Schemes to be announced for MSMEs.</li> <li>•</li> </ul>

Parameter	Present Status	Challenges	Recommendations
Market Linkages / Market Support (Exhibitions / Trade fairs / empanelment with OEMs / Connect to Anchor Buyers)	<ul style="list-style-type: none"> <li>• MASSIA organizes various programmes like buyer seller met(B2B meets), Vendor Development Programme (VDP)</li> <li>• Advantage Maharashtra Expo(AMEXPO) is the flagship event of MASSIA being organized once every two years for the past few years.</li> <li>• International study tours cum visits to International Exhibitions</li> <li>• Export &amp; Import Global Business Opportunity &amp; Guidance in Export Import</li> </ul>	Government Subsidies available for Industries Associations to organize exhibitions.	<p>Considering increasing subsidy percentage and making provision for providing financial assistance under 5A &amp; 5B Component to the industrial associations for arranging the National/International level exhibitions.</p> <p><b>1. Credit Linked Capital Subsidy –Technology Upgradation Scheme:</b> It is highly required to reframe Credit Linked Capital Subsidy–Technology Upgradation Scheme with increased limit of expenditures on technology Upgradation Rs.5.00 Cr. At present the subsidy allocation is 15% on the investment; as the Micro and Small Enterprises gets very less amount than the subsidy Medium Enterprises gets on their investment. It is need to increase the subsidy percentage especially for Micro and Small Enterprises.</p> <p><b>2. Component 5A and 5B:</b></p>

Parameter	Present Status	Challenges	Recommendations
			Financial assistance is being provided to the exhibitors under Component 5A of the MSMED Act. However, its limit is up to 60 exhibitors participating in the exhibition. It is required to increase the volume of beneficiaries under this component. It is also required to make provision under the appropriate scheme and act to provide financial assistance to the industrial associations organizing industrial exhibitions of national and international level. As there are financial limitations to the associations and they do not have revenue generation source. Organizing international level exhibition need budget of huge amount. Hence, financial support of MSME Ministry is highly required.
Initiative for Women and Marginalized Sections	MASSIA has established its own Women Entrepreneurship Development Cell under which various programmes are being conducted for women viz.	<ul style="list-style-type: none"> <li>Lack of awareness of various schemes for women by the Govt.</li> </ul>	<ul style="list-style-type: none"> <li>Special schemes for women to encourage them for start up/entrepreneurship</li> </ul>

Parameter	Present Status	Challenges	Recommendations
	<ul style="list-style-type: none"> <li>• Women empowerment programme</li> <li>• Rare-Share –Success stories by entrepreneurs.</li> <li>• Industrial Competitions</li> <li>• Industrial Visits</li> <li>• Seminars &amp; Workshops</li> <li>• Marathon</li> <li>• Counseling &amp; guidance to women to become an entrepreneur/businessmen</li> <li>• Encourage women entrepreneurs &amp; women employees/workers in industries for participation in the MASSIA initiative/activities/events</li> </ul>	<ul style="list-style-type: none"> <li>• Efforts to encourage to participate &amp; in the programmes/initiatives</li> <li>• Funds for implementing women entrepreneurship programmes.</li> </ul>	<ul style="list-style-type: none"> <li>• Mechanism to be developed by the Govt that the schemes/benefits announced for women should reach to the aspirants.</li> <li>• Single window system for women start ups/entrepreneurs</li> <li>• Encouragement schemes from Govt for women entrepreneurship development</li> </ul>
Green Initiatives (Certifications / Plant and Machinery)	<ul style="list-style-type: none"> <li>• Mass Tree plantation drive for plantation on MIDC open space &amp; maintain by the industries to make the MIDC Oxyrich.</li> <li>• Mega cleaning drive in Waluj MIDC.</li> <li>• Encourage Entrepreneurs for Green Building.</li> </ul>	<ul style="list-style-type: none"> <li>• Trees have been cut down by MIDC for drain system work.</li> <li>• Regular maintenance and watering of trees.</li> <li>• Dumping of garbage by Grampanchyat on the periphery of MIDC</li> <li>• Mahindra &amp; Mahindra at Waluj MIDC waste processing centre do not accept hazardous waste, which at present being sent to CHWTSDF (Common Hazardous Waste Treatment,</li> </ul>	<ul style="list-style-type: none"> <li>• MIDC to maintain the planted trees on their open spaces.</li> <li>• MASSIA requested CEO ZP to arrange such meeting of Grampanchyat Sarpanch, Gramsevak, MIDC Officers, All industries Asso rep, Mahindra &amp; Mahindra rep. to discuss &amp; resolve garbage dumping issue by Grampanchyats at MIDC boundary.</li> </ul>

Parameter	Present Status	Challenges	Recommendations
		Storage and Disposal Facility), Pune	<ul style="list-style-type: none"> <li>MASSIA requested principal Sec Env &amp; Climate Change to have such centre at Aurangabad to facilitate industries in the nearby region.</li> </ul>
Capacity Building Trainings <ul style="list-style-type: none"> <li>Senior Management</li> <li>Mid Management</li> <li>Workers</li> </ul>	Technical Seminars, Workshops, Rare Share, Industry Study Tours, Sports Activity,	Funds availability – as to get the good speakers cost is too high and Small Industries cannot afford the participation fees set forth as per the budget/costing for such programmes	Schemes/Funds from Govt to implement/Subsidized loan for Training
Scheme Implementation (both Central and State Govt.)	<ul style="list-style-type: none"> <li>Interaction meetings with the various Govt Departments to create awareness about the schemes and its benefits to MSMEs.</li> </ul>	<ul style="list-style-type: none"> <li>Insufficient staff at DIC/JDI office</li> <li>Procedural delay</li> </ul>	<ul style="list-style-type: none"> <li>Processing the claims by fast track method.</li> <li>Allocation of special budget to settle the Small &amp; Medium so that the lead time is less.</li> <li>Minimize the paper work or effective implementation online submission &amp; settlement of claims</li> </ul>
Delayed Payments	<ul style="list-style-type: none"> <li>To make representation at various levels in individual cases/common memorandum submission</li> </ul>	<ul style="list-style-type: none"> <li>‘सुकरता परिषद’ meetings are not being organized</li> <li>ZUM Meetings are not being organized regular basis. Past Experience is twice in a year.</li> <li>State Level Udyog Mitra Meeting not being held</li> </ul>	‘सुकरता परिषद’(Monthly), ZUM Meeting, State Level Udyog Mitra Meetings to be organized on regular basis to address and resolve the issues of MSMEs.

Parameter	Present Status	Challenges	Recommendations
Technology Upgradation Support	Industrial Study (Tours Domestic and Abroad), Lean Manufacturing Clusters establishment	Funds challenge to MSMEs.	Support from Govt for subdized loan/sponsorships for such programmes  Banks to announce some schemes for this purpose.
Other Handholding Activities <ul style="list-style-type: none"> <li>Patent</li> <li>Incubation Support</li> <li>Accelerator Support</li> <li>Marketing and Branding</li> <li>DPR Preparation</li> </ul>	<ul style="list-style-type: none"> <li>Various Seminars, Technical sessions, Workshops</li> <li>Handholding/support to connect to the competent agencies/authorities</li> </ul>		Govt support to MSMEs is requested
Any other important and relevant issue/s to be highlighted	<ul style="list-style-type: none"> <li>Mega projects like BAJAJ, SKODA are the need of the hour to develop new ECO-SYSTEM/ to further strengthen the existing Eco-system.(AURIC State of the ART Industrial Area)</li> <li>Land availability to the new MSME industries</li> <li>Grampanchyat Tax issue</li> <li>Tenant Industries issues</li> <li>Gut No. Industries issues</li> </ul>	<p>Gut No. Industries are not getting Govt scheme benefit because of not having their industry in MIDC area.</p> <ul style="list-style-type: none"> <li>MIDC to generate the Bills for G.P.Tax</li> </ul>	MASSIA to be involved in the meetings with the upcoming industries/visiting delegation



Parameter	Present Status	Challenges	Recommendations
	<ul style="list-style-type: none"> <li>• Basic Infrastructure (Roads, Electricity, Water)</li> <li>• Quality power availability 24X7 in industrial areas</li> <li>• Reserving Water from Jayakwadi Dam for Industries</li> <li>• Regarding the protection of industries and assistance to entrepreneurs from malicious acts of unfairly harassing entrepreneurs by making false complaints to the Maharashtra Industrial Development Corporation</li> </ul> <p>Attack on Industrial Officials by miscreants/threatening them for undue reason.</p>		

### 1.4.3 SME CHAMBER OF INDIA & MAHARASHTRA INDUSTRY DEVELOPMENT ASSOCIATION

Parameter	Details
Department Name / Association Name	SME CHAMBER OF INDIA & MAHARASHTRA INDUSTRY DEVELOPMENT ASSOCIATION
Office Address	301, 3rd Floor, Samruddhi Venture Park, Adjoining Hotel Tunga Paradise, SEEPZ - MIDC Central Road, Next to Akruti Centre, Andheri (E) Mumbai - 400 093.
Name of the Representative	Mr. Chandrakant Salunkhe
Designation	Founder and President
Email Address	<a href="mailto:president@smechamber.com">president@smechamber.com</a>
Phone Number	9820088377

#### B. Present Status, Gaps and Opportunities for MSMEs

Parameter	Present Status	Challenges	Recommendations
Access to Finance (Loans / Working Capital / Equipment Purchase / Credit Note, etc.)	Banks are reluctant to consider the proposals from the MSME sectors and they are harping on the collaterals.	MSMEs are not preparing viable proposals by acquiring proper guidance and consultancy from the professionals and due to this, their proposals are rejected – ratio: 70:30	Banks should be insisted to give more serious attention to provide guidance, consider proposals on a priority basis, provide collateral free loans, create awareness about various business loans and facilities, give importance and attention for revival and restructuring of the struggling and sick units. The Additional Chief Secretary, Industries and DC, Industries should organise meeting with the Regional Director of RBI, jointly with the Executive Directors and GM of Nationalized, private and foreign banks to take review of credit flow towards MSMEs, restructuring and rehabilitation of sick units, provide quality and timely banking services to MSME sector, promotion of collateral free loans, trade

Parameter	Present Status	Challenges	Recommendations
			finance, working capital, finance for buying capital goods, machineries and industrial premises as well as banking finance for growth and expansion.
Market Linkages / Market Support (Exhibitions / Trade fairs / empanelment with OEMs / Connect to Anchor Buyers)	MSMEs are participating or visiting various trade fairs organised by the private sectors in India and abroad. They try to explore supply and business co-operation with the appropriate business partners – ratio: 80:20	MSMEs are mostly struggling to connect with the appropriate business partners for identifying for supply & procurement. They majorly fail due to lack of information about the markets, products, technology, competition and awareness.	MSSIDC and DC, Industries should create desks or departments ..... sector wise to provide helping hand and guidance to the appropriate industries to explore business contacts, business opportunities for supply and procurement with the large corporates and connectivity with the foreign buyers. The Government should allocate exclusive incentives for market development & access for MSMEs.
Initiative for Women and Marginalized Sections	Women entrepreneurs are involved in service sectors, consulting, trading, retail, manufacturing and exports. But most of the time they are struggling to get business leads or any other business opportunities in the local markets.	Lack of knowledge about the markets, challenges, trends & opportunities, lack of funds, support from the family members, unaffordable industrial premises, industrial land, costly rental, costly manpower, competition and many other hurdles	The Government should set up women entrepreneurs division to provide support to Channelise finance, identify emerging markets, 50% discount to buy the industrial lands for women entrepreneurs driven companies, export promotion, setting up group of women entrepreneurs, provide special incentives, benefits and schemes, arrange delegations to visit various exhibitions, B2B meetings, connectivity with the corporates and PSUs for supply chain.
Green Initiatives (Certifications / Plant and Machinery)	Usually, MSMEs are using their working and old machineries and they are not	The main challenges of the MSME sector are high cost of machines, equipment and	MSSIDC and DC, Industries should create an eco-system to integrate capital goods manufacturers and

Parameter	Present Status	Challenges	Recommendations
	<p>ready to discard the old machineries for many reasons:</p> <ol style="list-style-type: none"> <li>1.High cost of the advanced machines.</li> <li>2.Lack of information.</li> <li>3.Lack of fund.</li> <li>4.Lack of interest to convert manufacturing units into advanced automation, especially in engineering, mechanical and fabrication industries. But some MSMEs are transferring their manufacturing units with advanced technology by using patented technology, advanced machines and equipment for qualitative and quantitative productivity to save the high cost and sell in the national and international markets.</li> </ol>	<p>hand tools. Most of the banks are not considering term loans for buying capital goods and therefore, MSMEs have to approach NBFCs with high cost of rate of interest. Due to advanced machineries, most of the MSMEs are failed to meet the quality and competitiveness of their products and services.</p>	<p>provide them platform to connect with potential MSMEs to transform their manufacturing units to improve quality, quantity and competitiveness to brand their products at the national and international levels.</p>

Parameter	Present Status	Challenges	Recommendations
Capacity Building Trainings <ul style="list-style-type: none"> <li>• Senior Management</li> <li>• Mid Management</li> <li>• Workers</li> </ul>	A very few tiny & micro or small units are focusing to provide training and education to their staff, especially related to quality improvement, efficiency, productivity, marketing & business management, utilization of smart business solutions, shop floor management, technical improvement guidance, knowledge about Industry 4.0, industrial automation, artificial intelligence, augmented reality, virtual reality, machine learning, people management, marketing management & environment protection.	MSMEs face challenges for not allocating funds, due to lack of funds, banks are reluctant to approve these kinds of proposals, MSME owners are not giving opportunities to their staff because after education or training most of the staff members run away to other companies.	MSSIDC and DC, Industries should provide incentives and advantages to the MSMEs to provide this kind of training and education as well as integrate or make a group of institutions to provide appropriate training and education.
Scheme Implementation (both Central and State Govt.)	Most of the MSMEs are not aware about the various schemes, incentives and benefits of the various State and Central Governments, even though they are lying on the Public domain. They are also not aware of schemes and incentives which are useful for their products and services or their future and current activities.	MSMEs are struggling to get benefits of the schemes and incentives due to lack of positive approach of the Government of India Officials for not providing guidance for any services on time, delay in providing information & delay in considering the proposals.	MSSIDC and DC, Industries should set up mechanism to provide all kinds of information of schemes, incentives, benefits and advantages made available by the Government of Maharashtra and the Union Government to encourage MSMEs to avail these opportunities and services, the Nodal Officers to be appointed to connect with the different Ministries, appoint an officer to provide necessary and proper information as well as guidance to approach the appropriate authority, the concerned officer should

Parameter	Present Status	Challenges	Recommendations
			connect with the officials to get benefitted.
Delayed Payments	Most of the MSMEs are facing problems to get trade receivables from the various enterprises, including the Government Departments even though the Government has defined 45 days' time line period for payment. Rather SME Chamber of India has put efforts and advocated to set up TReDS platform for RBI to reduce difficulties of the MSME sector and avoid NPAs from SME units.	Most of the large corporates are reluctant to pay on time as per the terms and conditions of the orders defined with the suppliers/MSMEs or as per the Government notifications. They are not keen to deal through the TReDS platform to avoid repercussions arising from the repayment to investors/bankers. Cause of delayed payments – many SMEs have become sick and they are in deep trouble and therefore, many people have lost their jobs.	MSSIDC and DC, Industries should set up mechanism to examine the issues created by the large corporates, PSUs and Government agencies for not paying on time and also issue notifications to all the companies registered and operating in Maharashtra to pay receivables to MSMEs on time. Both the agencies should organise monthly follow up meetings with SME organisations and enterprises those who are facing delay payment problems to understand the loopholes for providing rectified solutions. Those corporates and MNCs are not providing receivables for many reasons, they should be banned for conducting their businesses till the matter is sorted out or to be penalized as per the seriousness of each case.
Technology Upgradation Support	Every SMEs in India are looking for technology upgradation to enhance the productivity and improvement of the quality. They are looking for advanced and affordable technologies and efficient skilled man power to operate advanced machineries.	Upgraded technologies are costlier, lack of information and connectivity of capital goods manufacturers, high import duty on advanced technologies, high quality products and competitive costs of imports, lack of support from the large corporates for improvement of	Government Departments should come out with more incentives and schemes to buy advanced and patented technologies. Integration of the information of advanced technology providers, focus on reviewing of industrial growth and manufacturing activities on a regular basis.

Parameter	Present Status	Challenges	Recommendations
Other Handholding Activities		technology and quality productivity,	
<ul style="list-style-type: none"> <li>Patent</li> <li>Incubation Support</li> <li>Accelerator Support</li> <li>Marketing and Branding</li> <li>DPR Preparation</li> </ul>	<ul style="list-style-type: none"> <li>Very good awareness about the patent to secure their interest, product, design, invention and Innovation.</li> <li>Lack of incubation support in the specific sectors.</li> <li>Accelerator support is not satisfied by the Government agencies.</li> <li>Lack of marketing, branding awareness amongst MSMEs</li> <li>Most of the MSMEs are not aware about the importance of DPR</li> </ul>	<ul style="list-style-type: none"> <li>Insufficient Incentives amount for patent filing. Delay in getting certifications, lack of information about patent applications and its importance.</li> <li>Due non-availability of incubation center, many SMEs are not incubating new products, unique ideas and other inventions.</li> <li>High cost for branding and marketing through TV channels, newspapers, exhibitions, advertisements and digital platforms.</li> <li>Due to lack of information and preparation, most of the companies are failing to get advantages or orders for not preparing detailed project reports or not presenting viable detailed project reports while applying for finance or investment.</li> </ul>	<ul style="list-style-type: none"> <li>Incentives amount to be enhanced for filing of patent.</li> <li>Training for filing of patent.</li> <li>In each district and each MIDC industrial zones, the Government should set up incubation centres and accelerator support centres for improvement of quality, productivity and competitiveness as well as capacity building of industries to enhance job opportunities and economic growth.</li> <li>Set up mechanism to prepare various DPRs with involvement of subject matter experts to prepare viable and feasible reports.</li> </ul>

Parameter	Present Status	Challenges	Recommendations
Any other important and relevant issue/s to be highlighted	MSMEs are backbone of the Indian economy and the Government agencies should strengthen them to enhance quality productivity, job opportunity and export promotion.	Lack of interest and sufficient time to hear the issues and grievances of the MSME sector, not providing level playing field for competing in the local and global markets. Not having mechanism to provide value addition services or support & guidance to avail various schemes, incentives and advantages.	Empower and strengthen MSMEs to make India as a manufacturing hub by providing more attention to give relaxation for ease of doing business, make available skilled man power, affordable power tariff, low interest rate for banking finance, affordable and availability of industrial land as well as ready-made industrial premises on lease basis to enhance manufacturing activities, industrialization in the rural areas, setting up training and skill development units in each Talukas, set up warehousing & cold storage facilities in various Talukas and industrial zones, resolve issues and harassments by labour unions, especially Mathadi unions, local goons, political interference, political pressure for collecting donations from the industries, land acquisition on a priority basis to set up MIDC zones, special incentives & schemes for private industrial parks and building bridge between the Government of Maharashtra and various Government agencies to avail various support and advantages for the business growth and expansion of the MSME sector. Arrange Government aid programs for interaction between the officials and MSMEs, lead delegations to explore the global markets, insist foreign & corporate companies, those who are operating in Maharashtra to



Parameter	Present Status	Challenges	Recommendations
			<p>buy raw material, finished goods and other services from local MSMEs.</p> <p>To provide timely guidance and support to accomplish the dream line project of Hon'ble Prime Minister of India to achieve 5 trillion dollars economy and NUMERO UNO ranking of Maharashtra State in manufacturing industries &amp; in ease of doing business.</p>

#### 1.4.4 Thane Small Scale Industries Association

##### A. Details of Participants Information

S.No.	Parameter	Details
1.	Department Name / Association Name	Thane Small Scale Industries Association
2.	Office Address	P 26, Wagle Industrial Area, Thane – 400604
3.	Name of the Representative	Sujata Soparkar
4.	Designation	President
5.	Email Address	<a href="mailto:president@tssia.org">president@tssia.org</a>
6.	Phone Number	9892276922
7.	Sectors of MSMEs being served or facilitated in Maharashtra	All sectors of MSME in MMR region of Maharashtra

##### B. Present Status, Gaps and Opportunities for MSMEs

S.No.	Parameter	Present Status	Challenges	Recommendations
1.	Access to Finance (Loans / Working Capital / Equipment Purchase / Credit Note, etc.)	Limited access to finance which takes a long time to materialize.	Lack of information of schemes and no guidance from the concerned officers	Needs handholding and proper guidance which can be given if Govt. officers along with association office bearers help the entrepreneur.
2.	Market Linkages / Market Support (Exhibitions / Trade fairs / empanelment with OEMs / Connect to Anchor Buyers)	Holding an industrial exhibition in June along with COSIA.	Difficult to get to the PSU orders due to lack of knowledge on how to participate in tenders.	Multiplicity of portals should be avoided and a one window portal for MSMEs to contact the Government and PSU tenders should be in place.
3.	Initiative for Women and Marginalized Sections	Skill development activity being undertaken	Not many women come forward to participate	Information on schemes should reach the concerned persons easily.

S.No.	Parameter	Present Status	Challenges	Recommendations
4.	Green Initiatives (Certifications / Plant and Machinery)	Have done seminars on energy efficiency in association with GIZ and TERI and BEE	More education on the benefits of undertaking modernization needed	Addition in capital expenditure for green initiatives should be rewarded.
5.	Capacity Building Trainings <ul style="list-style-type: none"> <li>• Senior Management</li> <li>• Mid Management</li> <li>• Workers</li> </ul>	We do educational and informative seminars on various subjects which benefit all segments of workforce.		Training modules be available for dissemination to the associations for their members.
6.	Scheme Implementation (both Central and State Govt.)	Schemes are implemented in a half hearted manner.	Advantages of schemes is being taken mostly by people who are near to people in power.	Associations should be involved for giving out Information of schemes and implementation.
7.	Delayed Payments	Big companies still put a clause in the purchase order for 90 days payments	PSUs do not pay their dues in time and find ways to circumvent the law of 45 days payment	Getting justice in the facilitation committee should become easy and the orders should be followed by the big companies.
8.	Technology Upgradation Support	We hold seminars on the relevant subjects and have interactions with academia	Financial support for upgradation not easily available	More information should be available on Government websites
9.	Other Handholding Activities <ul style="list-style-type: none"> <li>• Patent</li> <li>• Incubation Support</li> <li>• Accelerator Support</li> <li>• Marketing and Branding</li> <li>• DPR Preparation</li> </ul>	Seminars with experts are held for the benefit of members		
10.	Any other important and relevant issue/s to be highlighted			Rules should be made easy for Micro and Small industries as they are mostly one person show

S.No.	Parameter	Present Status	Challenges	Recommendations
				and agents take undue advantage of their situation.

#### 1.4.5 TReDS – InvoiceMart

##### A. Details of Participants Information

Parameter	Details
Department Name / Association Name	A. TREDS LTD
Office Address	A3, Ashar IT Park, 11 <sup>th</sup> Floor, Thane – 400604
Name of the Representative	Lakshmi Ravindran Riddhi Gupta
Designation	Chief Operating Officer Head of Strategy and New Alliances
Email Address	<a href="mailto:lakshmi.ravindran@invoicemart.com">lakshmi.ravindran@invoicemart.com</a> <a href="mailto:Riddhi.gupta@invoicemart.com">Riddhi.gupta@invoicemart.com</a>
Phone Number	9820823566 96190 51324
Sectors of MSMEs being served or facilitated in Maharashtra	All MSME legal entities (Sole Prop, Partnership, Pvt Ltd etc) can utilize our platform. They can be from any industry and segment

### B. Present Status, Gaps and Opportunities for MSMEs

Parameter	Present Status	Challenges	Recommendations
Delayed Payments	<p>TReDS as a marketplace to make MSME payments has been adopted by several Buyers in State of Maharashtra.</p> <p>However, there are still many of them who have registered for compliance of Govt Notification dated 2018 and are now getting activated.</p> <p>While TReDS was started as tackling the Delayed Payments issue many Buyers have realized that it is a tool that can help them make EARLY PAYMENTS to help their MSMEs access credit at extremely competitive rates.</p>	<p>Lack of access to list of MSMEs in Maharashtra and their contact details. Udyam Regn portal statistics mentions 28.5lakh MSMEs in Maharashtra</p> <p>Awareness among MSMEs especially the Micro and Small enterprises beyond the Tier 1 locations</p> <p>While notification to register on TReDS was issued in 2018 there has been no reporting or regular follow up to ensure compliance</p>	<p>Time bound onboarding and activation by Buyers would encourage Buyers to start making TReDS as the default way to make payments to their MSMEs</p> <p>A specific team to plan for awareness building events where Corporates can be called to understand about TReDS</p> <p>Event for MSME associations to understand about TReDS and enable access to their MSME members</p>

#### 1.4.6 RBI

##### A. Details of Participants Information

S.No.	Parameter	Details
8.	Department Name / Association Name	Reserve Bank of India
9.	Office Address	Mumbai Regional Office, Shahid Bhagat Singh Road, Mumbai - 400001
10.	Name of the Representative	Ajay Michyari
11.	Designation	Regional Director
12.	Email Address	fiddmro@rbi.org.in
13.	Phone Number	022-22683053
14.	Sectors of MSMEs being served or facilitated in Maharashtra	Whole Maharashtra

##### B. Present Status, Gaps and Opportunities for MSMEs

S.No.	Parameter	Present Status	Challenges	Recommendations
11.	Access to Finance (Loans / Working Capital / Equipment Purchase / Credit Note, etc.)	<p>Timely access to finance is important for sustenance and growth of micro, small, and medium enterprises (MSMEs). Further, it also plays a major role in the entrepreneurship development.</p> <p>To ensure adequate finance to MSME Sector, RBI has issued Priority Sector guidelines as per which banks are required finance up to 7.5% of their advances to Micro enterprises. We have also issued many enabling guidelines such as collateral free loans up to Rs. 10 lakhs, implementation of Trade Receivables Discounting System (TReDS), etc.</p> <p>As on December 31, 2022, Rs. 2.67 lakh crore was disbursed to MSMEs in Maharashtra and 94% of the target as</p>	<p>Though there are enabling guidelines and various Govt. schemes available, lack of adequate knowledge about these is causing hindrance in MSME financing. Further, implementation at bank branch level is poor. In addition to this, credit indiscipline by MSMEs is also blocking finance from banks to them.</p>	<p>Govt. of India / Financial Institutions to ensure that all the benefits of MSME schemes reaches to the MSMEs especially micro segments.</p> <p>More awareness camps for MSMEs may be organized to make them aware of various Govt. schemes / subsidies etc. available.</p>

S.No.	Parameter	Present Status	Challenges	Recommendations
		per Annual Credit Plan 2022 was achieved.		
12.	Market Linkages / Market Support (Exhibitions / Trade fairs / empanelment with OEMs / Connect to Anchor Buyers)	Reserve Bank encourages banks to provide necessary handholding to MSMEs, including providing available information regarding backward and forward linkages. Further, RBI has issued instruction on cluster financing which is expected boost coordination among units dealing with same or similar product and allow them to support each other and benefit from each other's experience.	During the conduction of FL camps by RBI, it was observed that, a large portion of entrepreneurs were unaware about the potential markets to sell their product. Many of the products even have export opportunities. However, due to absence of required handholding, they are unable to capitalize these opportunities.	Necessary handholding may be provided through MSME associations, financial institutions etc.  Onboarding on to GeM (Govt. e-market portal)
13.	Initiative for Women and Marginalized Sections	The country is witnessing a phenomenal growth in women entrepreneurship over the recent years due to various initiatives by Govt. such as Udyam Sakhi (knowledge dissemination and capacity building for women entrepreneurs), Annapurna Scheme (subsidized loans to women entrepreneurs for starting or expanding food-based businesses, including restaurants and catering services), etc.  In addition to these schemes, there is a specific scheme called Stand-Up India scheme under which financial institutions are suppose to sanction at least two loans per branch to women and SC/ST entrepreneurs.	Here also execution of schemes and programmes at ground level is poor. Further, there is lack of adequate training and support to these groups. Also, societal biases towards them may also be a reason for reaching the benefits.	Resolving the issues pertaining to Rural Self Employment Training Institutions (RSETIs) and enabling them to provide adequate training programmes for women and marginalised sectors.  More awareness camps to disseminate information regarding Govt. schemes for women entrepreneurs and SC/ST etc.
14.	Green Initiatives (Certifications / Plant and Machinery)	RBI has categorized finance to Renewal energy up to certain limits as Priority Sector lending. Further, very recently	Lack of clear guidelines towards the green financing at banks/ FIs' end.	Conduction of awareness camps.



S.No.	Parameter	Present Status	Challenges	Recommendations
		<p>RBI has issued framework for green deposits by banks and financial institutions. These initiatives are expected to enhance the funding towards green initiatives taken by Government as well as private players.</p> <p>However, currently the funding to this green initiative is sub-optimal.</p>	Not being a well-tested area, banks are very cautious in financing.	<p>Expediting required approvals/ certifications from Government's end to units venturing into this area.</p> <p>Govt. may consider incentivizing the banks/ FIs by way of various means such as interest subvention for enhancing the funding.</p>
15.	<p>Capacity Building Trainings</p> <ul style="list-style-type: none"> <li>• Senior Management</li> <li>• Mid Management</li> <li>• Workers</li> </ul>	<p>Reserve Bank has dedicated programme viz., National Mission for Capacity Building for Bankers dealing with MSMEs (NAMBCABs) for training the bankers on various aspects of MSME financing. Also, Reserve Bank conducts Town hall meetings on quarterly basis with MSME units basically to resolve their issues and to provide information on latest developments.</p> <p>In addition, RSETIs sponsored by banks conduct various training programmes on skill develop to budding entrepreneurs.</p>	<p>Absence of proper infrastructures/ innovative training programmes at the training centres.</p> <p>Training programmes are not backed up by adequate financing by the banks.</p> <p>Frequent transfers, lack of robust succession plan and difficulty in implementing learning also impacts the capacity of concerned staff at banks' end.</p>	<p>Constant innovation in training programmes makes them relevant and useful.</p> <p>Suitable systems and procedures at banks' end can sustain the existing capacity and going forward, may improve upon it.</p>
16.	Scheme Implementation (both Central and State Govt.)	Implementation of various schemes by banks has been frequently reviewed by RBI in multiple forums. For example, it is ascertained from Directorate of Industries, Maharashtra that as on December 2022, around 22000 CMEGP applications were pending with all the banks in the state. Similarly, in case of PMSVANidhi, only 55% proposals were	<p>Lack of good quality credit proposals.</p> <p>Delay in assessing the proposals received at banks' end.</p> <p>Lack of knowledge at implementation level.</p>	It was observed that banks were not getting good PMEGP / CMEGP proposal due to which those applications were often rejected or keep pending with the banks. Therefore, District Industries Centre (DIC) of each district may

S.No.	Parameter	Present Status	Challenges	Recommendations
		disbursed out of the total applications received till December 22 quarter.		<p>be advised to make proper scrutiny of the proposal before forwarding the same to financial institutions.</p> <p>Banks may conduct a meeting with all the applicant having documentation issues and make them aware of proper documentation process to reduce pendency.</p> <p>Frequent training programmes to the concerned staff may bridge the knowledge gap.</p>
17.	Delayed Payments	It is a common problem faced by MSMEs which has a severe impact on the cash flow of the companies to run their business. Though there is a timeline of 45 days for making payment to MSMEs, it is not being promptly adhered to by many large corporates. To address this issue, RBI had issued guidelines on TReDS (Trade Receivables Discounting System) which is an electronic platform for facilitating the financing / discounting of trade receivables of Micro, Small and Medium Enterprises (MSMEs) through multiple financiers. Although States such as Goa, Kerala, etc. have onboarded	<p>Lack of proper response from the State Govt. regarding their onboarding on the platform.</p> <p>Difficult in enforcing prescribed timeline by all the entities dealing with MSME.</p> <p>Lack of enforcing provisions for corporates with annual turnover of more than 500 crore to make all the MSME payments on TReDS platform.</p>	<p>Govt. of Maharashtra to spread more awareness of the benefits of TReDS among their departments dealing with MSME payments and ensure their onboarding on TReDS platform.</p> <p>Enabling enforcing mechanism to ensure that payment to MSMEs happens within prescribed time limit.</p>

S.No.	Parameter	Present Status	Challenges	Recommendations
		themselves on the platform, Govt. of Maharashtra is yet to be on boarded.		
18.	Technology Upgradation Support	Technology is getting updated at faster pace and there is a dire need for MSMEs to cope with these changes to sustain their business. For this reason, support to MSMEs for technology upgradation has acquired due importance. There are certain schemes for this purpose. For example, Technology Upgradation Fund Scheme for Textile industries (TUFS) is currently being implemented by Ministry of Textiles, Gol.	MSMEs are lack awareness about evolving technologies in their functional area. Further, they are also not awareness about the funds / specific schemes available for technology upgradation.	Publicizing new technologies and creating a conducive mechanism for constant flow of information to the targeted group.  Additionally, conducting frequent programmes involving various stakeholders to discuss and disseminate required information among the MSMEs.  Providing schemes on lines to TUFS for various segment of industries.
19.	Other Handholding Activities <ul style="list-style-type: none"> <li>• Patent</li> <li>• Incubation Support</li> <li>• Accelerator Support</li> <li>• Marketing and Branding</li> <li>• DPR Preparation</li> </ul>	Banks can play vital role in not only meeting the financial requirements of MSMEs but also providing them requisite information. Some of the banks are planning incubation centres. For example, SBI is planning to start one such centre in Hyderabad.	Cumbersome procedure for registering patent  No dedicated support/ guidance systems for providing handholding.	State Govt. may start their own incubation centre at prime locations to provide one-stop solution to all teething problems of MSMEs. Telangana Govt. has started an incubation centre in Hyderabad which is reportedly performing well.
20.	Any other important and relevant issue/s to be highlighted	Udyam registration – A large segment of MSME units especially micro units are yet to obtain Udyam Registration Certificates due to which they are unable to get the benefits of MSME sector.	To make the customers aware of the benefits and convince them to get registered.	Udyam Registration Certificates (URCs) have been mandated for recognizing as MSME units for availing bank finance

S.No.	Parameter	Present Status	Challenges	Recommendations
				<p>under priority sector. In this regard, banks have been advised to educate their MSME units to obtain URC.</p> <p>State Government machinery such as District Industries Centre (DIC) can complement the efforts of banks in obtention of URCs from all the MSME units.</p>

#### 1.4.7 Flipkart

##### A. Details of Participants Information

S.No.	Parameter	Details
1.	Department Name / Association Name	Flipkart Internet Private Limited
2.	Office Address	
3.	Name of the Representative	Dippy Vankani / Vaibhav Pawar
4.	Designation	Director / Associate Director
5.	Email Address	<a href="mailto:Dippy.vankani@flipkart.com">Dippy.vankani@flipkart.com</a> / <a href="mailto:Vaibhav.cp@flipkart.com">Vaibhav.cp@flipkart.com</a>
6.	Phone Number	- / 9892685500
7.	Sectors of MSMEs being served or facilitated in Maharashtra	MSMEs / Artisans catering under B2C segment

##### B. Present Status, Gaps and Opportunities for MSMEs

S.No.	Parameter	Present Status	Challenges	Recommendations
1.	Access to Finance (Loans / Working Capital / Equipment Purchase / Credit Note, etc.)	Dependence still of private lending with high interest rate	Lack of awareness of MSME financing schemes.	Better outreach of financing schemes
2.	Market Linkages / Market Support (Exhibitions / Trade fairs / empanelment with OEMs / Connect to Anchor Buyers)			

3.	Initiative for Women and Marginalized Sections	GST major constraint to ecommerce market access	Low annual turnover  Reluctance due to additional cost and requirement of monthly returns to be filed	Relaxation for under served strata of the society
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S.No.	Parameter	Present Status	Challenges	Recommendations
4.	Green Initiatives (Certifications / Plant and Machinery)			
5.	Capacity Building Trainings <ul style="list-style-type: none"> <li>• Senior Management</li> <li>• Mid Management</li> <li>• Workers</li> </ul>	Online training provided for capacity building	Reaching out to right MSME players who can benefit from the initiatives	
6.	Scheme Implementation (both Central and State Govt.)			
7.	Delayed Payments			
8.	Technology Upgradation Support			

S.No.	Parameter	Present Status	Challenges	Recommendations
9.	Other Handholding Activities <ul style="list-style-type: none"> <li>• Patent</li> <li>• Incubation Support</li> <li>• Accelerator Support</li> <li>• Marketing and Branding</li> <li>• DPR Preparation</li> </ul>			
10.	Any other important and relevant issue/s to be highlighted			

#### 1.4.8 NiMSME

S.No.	Parameter	Details
1.	Department Name / Association Name	NATIONAL INSTITUTE FOR MSME (ni-msme)
2.	Office Address	Yousufguda, Hyderabad – 500 045
3.	Name of the Representative	MR. K. SURYAPRAKASH GOUD
4.	Designation	Faculty Member
5.	Email Address	<a href="mailto:kspg@nimsme.org">kspg@nimsme.org</a>
6.	Phone Number	9908724315
7.	Sectors of MSMEs being served or facilitated in Maharashtra	Engineering, Textile, Coir, Agro & Food Processing

### A. Present Status, Gaps and Opportunities for MSMEs

S.No.	Parameter	Present Status	Challenges	Recommendations
1.	Access to Finance (Loans / Working Capital / Equipment Purchase / Credit Note, etc.)		<ul style="list-style-type: none"> <li>Working Capital</li> <li>Technology up-gradation</li> </ul>	<ul style="list-style-type: none"> <li>Need to create awareness on Govt. initiatives</li> <li>Providing professional inputs and designing new financial instruments</li> <li>Single window or similar to MSEFC, suitable mechanism to give solutions of MSME</li> </ul>

S.No.	Parameter	Present Status	Challenges	Recommendations
				problems related to Taxation, legal and banking issues
2.	Market Linkages / Market Support (Exhibitions /Trade fairs / empanelment with OEMs / Connect to Anchor Buyers)		<ul style="list-style-type: none"> <li>Poor Market Linkages</li> <li>Delayed Payments</li> <li>Lack of knowledge on handling business legal issues</li> </ul>	<ul style="list-style-type: none"> <li>Network development among MSMEs</li> <li>Mentoring &amp; handholding services to handle issues related to trade, legal and money recovery</li> <li>Seminars/Workshops inviting MSMEs and buyers on various aspects for market development</li> </ul>



S.No.	Parameter	Present Status	Challenges	Recommendations
3.	Initiative for Women and Marginalized Sections		<ul style="list-style-type: none"> <li>Lack of information on business opportunities</li> <li>Lack of technical/managerial skills to grab available job/ business opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Organizing Awareness programmes on opportunities in Industry 4.0 and climate change, circular economy</li> <li>Organizing Skill Development Programmes in consultation with MSME clusters (Engineering/ Textiles/ Food Processing)</li> </ul>
4.	Green Initiatives (Certifications / Plant and Machinery)		<ul style="list-style-type: none"> <li>Lack of information on business opportunities</li> <li>Lack of technical/managerial skills</li> </ul>	<ul style="list-style-type: none"> <li>Organizing Awareness programmes on Green Technologies</li> <li>Organizing Skill Development Programmes in consultation with MSME clusters</li> </ul>

S.No.	Parameter	Present Status	Challenges	Recommendations
5.	Capacity Building Trainings <ul style="list-style-type: none"> <li>Senior Management</li> <li>Mid Management</li> <li>Workers</li> </ul>		<ul style="list-style-type: none"> <li>Scarcity of manpower</li> <li>Lack of knowledge to provide required information for MSMEs</li> </ul>	<ul style="list-style-type: none"> <li>Refresher Training Programmes on Improving Competitiveness of MSMEs (Junior/ Middle/ Senior Level officers) with focus on SDGs, circular economy, ZED, Lean and MSME schemes</li> </ul>

S.No.	Parameter	Present Status	Challenges	Recommendations
6.	Scheme Implementation (both Central and State Govt.)		<ul style="list-style-type: none"> <li>Lack of knowledge on MSME schemes of Union Government being implemented by several Ministries</li> <li>Poor basic infrastructure viz., water, electricity</li> <li>Lack of suitable land/ space for manufacturing MSMEs</li> </ul>	<ul style="list-style-type: none"> <li>Workshops on scope for convergence</li> <li>Workshops on Implementation and Monitoring of Evaluation of schemes</li> <li>Workshops on Sustainability and Replication of Successful Interventions/ Programs</li> <li>Renovation of existing infrastructure in industrial estates/ establishment of new estates</li> </ul>
7.	Delayed Payments		<ul style="list-style-type: none"> <li>Lack of It infrastructure</li> <li>Limited manpower</li> <li>Limited</li> </ul>	<ul style="list-style-type: none"> <li>IT infrastructure development</li> <li>Creation of more MSEFCs</li> <li>Capacity building council</li> </ul>

S.No.	Parameter	Present Status	Challenges	Recommendations
			knowledge on legal issues	members on regular basis
8.	Technology Upgradation Support		<ul style="list-style-type: none"> <li>• Lack of fund/ investment for Technology up-gradation</li> <li>• Lack of information on sourcing of suitable technology</li> <li>• Limited R&amp;D and Incubation facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness on Schemes related to Technology Up-gradation</li> <li>• Handholding in identification and sourcing of technology</li> <li>• Strengthening linkages with suppliers</li> <li>• Awareness and handholding for implementation of energy efficient technologies</li> <li>• Promotion of BDSPs for providing techno-commercial services</li> </ul>
9.	Other Handholding Activities <ul style="list-style-type: none"> <li>• Patent</li> <li>• Incubation Support</li> <li>• Accelerator Support</li> <li>• Marketing and Branding</li> <li>• DPR Preparation</li> </ul>		<ul style="list-style-type: none"> <li>• Lack of full-fledged support for Start-ups</li> <li>• Limited handholding and mentoring support</li> </ul>	<ul style="list-style-type: none"> <li>• Promotion of Service Providers and linking with incubation centers</li> <li>• Establishment of new Incubation centers in rural / semi-urban areas</li> <li>• Revamping innovation policy</li> </ul>

S.No.	Parameter	Present Status	Challenges	Recommendations
10.	Any other important and relevant issue/s to be highlighted			<ul style="list-style-type: none"> <li>Designing New Strategy with focus on global value chain development, SDGs, Climate Change involving all stakeholders</li> <li>Identifying short/longterm interventions for select sectors like engineering, textiles, food processing</li> <li>Adoption of Industry 4.0, Green Technologies by MSMEs by providing end to end support services</li> </ul>

**RAMP SIP Facilitation information (To be forwarded to MD MSSIDA GoM)**

**A. Details of Participants Information**

<b>Sr No.</b>	<b>MSRLM Parameter</b>	<b>Details</b>
1	Department Name / Association Name	Umed - MSRLM
2	Office Address	State Mission Management Unit CIDCO Bhavan, 5th floor, (South Wing), CBD Belapur, Navi Mumbai Pincode: 400 614
3	Name of the Representative	
4	Designation	
5	Email Address	
6	Phone Number	
7	Sectors of MSMEs being served or facilitated in Maharashtra	Micro Units

**B. Present Status, Gaps and Opportunities for MSMEs**

<b>Sr No.</b>	<b>Parameter</b>	<b>Present Status</b>	<b>Challenges</b>	<b>Recommendations</b>
1	Access to Finance (Loans/ Working Capital/ Equipment Purchase/ Credit Note, etc.)	<ul style="list-style-type: none"> <li>Under the Maharashtra State Rural Livelihood Mission, Self Help Groups are provided with bank loans from various banks. So far 4.55 lakh SHGs have been disbursed bank loans of 19062 crores.</li> <li>3.84 lakh SHGs to Rs. 572 crores has been invested in working capital.</li> </ul>	Self Help Groups members need to get adequate credit from banks for individual enterprise	
2	Market Linkages/ Market Support (Exhibitions/ Trade fairs/ empanelment with OEMs/ Connect to Anchor Buyers)	MSRLM organizes various trade fairs called as SARAS at State, Division & District Level for getting exposure and market to the SHGs products. MSRLM also participates in the exhibitions of other states and other govt./semi govt. organization.	1. Due to funds and space constraint we cannot accommodate all SHGs in these exhibitions. 2. Tendency of SHGs to rely on our exhibitions for selling their products.	Market base for these SHGs products needs to be widened by giving more emphasis on online trading platform and by opening permanent sales outlets at district and taluka level.
3	Initiative for Women and Marginalized Sections	NRLM objective is to have universal mobilization of vulnerable, poor & ultra-poor i.e (SCs, STs, minorities, OBC community & special focus would be single and women headed households, Persons With disabilities (PWDs), the landless and the migrant labour).	The MSRLM has to cover 351 blocks in phase manner in 34 districts. The saturation is mapped against SECC Data as per NRLM norms. 1. The uncovered households are	1. Difficult areas have to adopt separate strategies. 2. PWDs, elderly livelihoods required special interventions. 3. Migration population required more concentrate livelihoods. 4. Effective Convergence with line department is essential



		<p>1.As per SECC+13% in Maharashtra rural HHs expected to be covered 7109774 Target HHs against that approx. 59 lac HH (84%) coverage till March 2023. Remaining HHs covered by other NGOs will be in NRLM fold by Aug 2022-23.</p> <p>2. Apx. 5.97lac SHGs mobilized, 30,000 VOs &amp; 1800 CLFs have been formed.</p> <p>3. In sensitive and most vulnerable villages, special efforts for making special groups (PWDs), elderly, adolescent and widow SHGs &amp; their livelihoods and entitlement plans. Mission has formed 4167 Elderly ,9838 PWDs,1173 PVTGs &amp; 1091 Widow SHGs are functional &amp; member of primary /secondary organizations.</p>	<p>unreachable (Naxalite affected and Narmada dam near villages unreachable.</p> <p>2.In Maharashtra NGOs has more presence also need to be considered while mapping HHs.</p> <p>3. The GPs have converted in Nagar Narishad hence those HHs had been excluded.</p> <p>4. Migration &amp; other challenges unable to complete expected outcomes.</p> <p>5.Poor are not aware of their right &amp; entitlements.</p> <p>6. Convergence from top to bottom machinery worked towards common goal which is missing.</p> <p>7. Bankers need to provide more credit to poorer.</p>	
4	Green Initiatives (Certifications/ Plant and Machinery)	MSRSLM is promoting environment friendly techniques / methods in the production of SHG products. Such as organic farming, non use of plastics in packaging etc.	Alternate packaging materials is not readily available and economically viable.	
5	Capacity Building Trainings <ul style="list-style-type: none"> <li>• Senior Management</li> <li>• Mid Management</li> <li>• Community Institutions</li> </ul>	<p>Not Applicable</p> <p>Not Applicable</p> <p>MSRSLM is promoting community led intervention through SHGs, VOs (Village Organization), &amp; CLFs( Community Level Federations) at village and</p>		Our these community institutions need to provide entrepreneurship based trainings in various fields such as marketing, branding, packaging, pricing & etc.

		cluster level. MSRLM has adopted community centered CB approach in which around 6,71,131 SHGs, 32,231 VO's & 1,776 CLFs are provided training with the help of community professional trainers on 27 different modules.		
6	Scheme Implementation (Both Central and State Govt.)	As per details attached here with.		
7	Delayed Payments	Not Applicable	Not Applicable	Not Applicable
8	Technology Up gradation Support			
9	Other Handholding Activities <ul style="list-style-type: none"> <li>Patent</li> <li>Incubation Support</li> <li>Accelerator Support</li> <li>Marketing and Branding</li> <li>DPR Preparation</li> </ul>	<p>Not enough market is generated for SHGs products. We are also lagging behind in branding SHGs products.</p> <p>Help of various State /National Resource Persons is being taken in preparing DPR as required.</p>	<p>These SHGs are scattered at various places there by making it difficult in organizing sustainable supply.</p> <p>-----</p>	-----
10	Any other important and relevant issue/s to be highlighted			

1. What are the different types of schemes that the department has rolled out to support Self Help Groups (SHGs)?

Ans: As per the details attached here with.

2. Can you provide data on the number of SHGs that have benefited from these schemes?

Ans: Approximate 5.98 Lakhs SHGs.

3. What is the total amount of funds disbursed under these schemes to support SHGs?

Ans: 637.45 Cr through various interventions.

4. How has the department ensured the participation of women and marginalized sections in these SHGs?

Ans: As per the details attached here with.

5. What are the major challenges faced by SHGs in the state, according to the department's assessment?

Ans: Availability of timely credit facilities, lack of adequate marketing support, lack of proper branding & packaging of their (SHGs) products, production being at very tiny level and scattered one, supply chain is affected.

6. How does the department plan to address the challenges faced by SHGS in the state?

Ans: The MSRLM is contemplating to open permanent sales outlets for SHGs products at district and divisional level by providing them infrastructure facilities alike malls.

7. Can you provide data on the number of SHGS that have successfully availed credit facilities under these schemes?

Ans: 10 Lakhs SHGs with multiple doses.

8. What is the average loan amount disbursed to SHGS under these schemes?

Ans: 1.74 Lakhs.

9. How does the department ensure the timely disbursement of funds to the SHGs?

Ans: MSRLM releases funds to the SHGs online through "Fund Disbursement Module". Also bank releases loans to the SHGs online by using [daynrlmbl.aajiveeka.gov.in](http://daynrlmbl.aajiveeka.gov.in) portal.

10. Can you provide data on the number of SHGS that have graduated to micro-enterprises under the schemes implemented by the department?

Ans: Apprx. 47,000.

*PW*  
*12/4*



## Central Schemes

### A) Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

An integrated rural development program was implemented to eradicate poverty in the rural areas of the state. Emphasis was given on individual beneficiaries under the said programme. In the year 1999, Swarna Jayati Gram Swarojgar Yojana was started and it focused on the organization of women at the village level and the formation of self help groups and empowerment of women.

An independent organization, the Maharashtra State Rural Livelihood Mission under the Rural Development Department, has been established under the Chairmanship of the Hon. Chief Minister of Maharashtra to implement this mission in the state. Which is registered under Registration Act, 1860. The mission is being implemented intensively in 34 districts and 351 blocks of the state.

To enable the poor and risk-prone families of rural Maharashtra to live a prosperous, self-respecting and secure life, by creating automated community institutions based on inclusive, democratic principles, to create a conducive environment for their rights and entitlements, various financial services, as well as opportunities for sustainable livelihood. It is being done through rural development mission.

Through community organization, self-help groups of women from poor, needy and disadvantaged families in the village are being formed and village-wise village groups are being formed. To implement various pilot projects through the Gram Sangh, to get the benefit of the government schemes, to increase the participation of women in the local self-government bodies, to build their capacity by selecting community resource persons, to provide opportunities for women to be included in the mainstream of village development, The focuss is also given on market linkage for various products prepared by women groups in different ways and also providing necessary guidance to upgrade the quality of the product is being done through the mission.

S. No	Indicators	Cumulative Progress since inception Final
<b>A</b>	<b>OUTREACH</b>	
1	Number of Districts Covered	34
2	Number Of Blocks Covered	351
3	Number of GPs covered	26635
4	Number Of Villages Covered	37032
<b>B</b>	<b>HOUSEHOLDS MOBILIZED AND CBOS PROMOTED</b>	
1	Total Number Of SHGs Under NRLM Fold	588779
2	Total Households Mobilized into All SHGs	5891134
3	Number Of VOs Formed	30091
4	Number Of CLFs Formed	1736
<b>C</b>	<b>COMMUNITY FUNDS TO SHGs</b>	
1	Number Of Total SHGs Provide RF	332889
2	Amount Of RF Provided To All SHGs (In Lakh)	49416
3	Number Of All SHGs Provided CIF	86990
4	Amount Of CIF Provided To SHGs (In Lakh)	48917
5	Number Of All VOs Provided VRF	8210
6	Amount Of VRF Provided To Vos (In Lakh)	6441
<b>Total Community Fund Given( in Lakh)</b>		<b>1,04,774</b>
<b>D</b>	<b>Households Covered under Livelihoods</b>	
1	Livelihoods Coverage	3937816
<b>E</b>	<b>Bank Linkage</b>	
1	Number Of SHGs Accessing Credit Through Bank Linkage	434293
2	Amount Of Credit Accessed Through Bank (In Cr)	17371

### **1. Mahila Kisan Sakshtikaran Pariyojana (MKSP)**

Mahila Kisan Sakshtikaran Pariyojana (MKSP)" is a sub-component of Deendayal Antyodaya Yojana – National Rural Empowerment Mission (DAY-NRLM). The main objective of the MKSP scheme is to 'increase the participation of rural women in the agricultural sector and create various livelihood opportunities for them'.

The Mahila Kisan Sakshtikaran Pariyojana (MKSP) is a sub scheme of Umed-Maharashtra State Rural Development Mission is being implemented in the state of Maharashtra from June 2016. The scheme is being implemented in 139 talukas of 20 districts. Under this scheme, goat rearing, poultry rearing, home garden, farm implement bank, fish farming and management, nursery and management - vegetable, fruit trees etc., livestock rearing and management, promoting micro and small scale industries based on agriculture and animal rearing, creation of producer groups (Informal), Formation of Farmer Producer Company etc. Activities are being implemented.

#### **• Progress till March 2022:**

Mahila Kisan Sakshtikaran Pariyojana (MKSP) from June 2016 to March 2022

Through 60,574 women self-help groups in 7004 villages, 4,34,357 families have been given the benefit of sustainable agriculture and agriculture-based activities. Livestock development activities have been included. A total of 648 Producer Groups (Informal) have been established. Through this scheme, 02 women farmer producer companies have been established.

#### **• Current Project Status:**

Since April 2022, 25,350 families have participated in sustainable farming activities under Mahila Kisan Sakshtikaran Pariyojana (MKSP). Also 9893 families engaged in goat rearing, poultry rearing, fish farming etc. Livestock development activities have been included. A total of 04 Producer Groups (Informal) have been established.

### **2. Rural Entrepreneurship Development Program (SVEP)**

SVEP aims to promote economic development by providing assistance to start up rural micro-enterprises. Through that, poverty and unemployment in rural areas is to be reduced. To provide money loan for financial assistance to rural entrepreneurs. To arrange mentoring by an advisory expert panel to entrepreneurs for six months after starting self-employment and Developing local resources by training village level community cadres (CRP-EP).

The implementation of the SVEP project funded by the central government started in the year 2016 in two Blocks Barshi and Mohol in Solapur district. The agency **Swayam Shikshan Prayog** was selected by the central government to implement this project. By the end of March 2022, 4658 small scale industries were established in two talukas of Barshi and Mohol, out of which 1929 small scale industries were given 601 lakh CEF (Community Enterprise Fund) through Umaid, 337 small scale enterprises were given 227.81 lakh Mudra loan and 568.17 lakh bank loans were made available to 861 small industries. Also, 2970 small industries were given enterprise support.

Currently, 6 new talukas in 4 districts Shahapur (Thane), Palghar (Palghar), Jalna and Bhokardan (Jalna), Kalambh and Kelapur (Yavatmal) have received approval from the Central Government to implement the SVEP project. To implement the said project in Jalna district **Swayam Shikshan Prayog** and in other districts. **Entrepreneurship Development Institute of India (EDII)** has been selected by the central government it is proposed to establish 10200 small scale industries in these districts in next 4 years.

### **3. National Rural Economic Transformation Project (NRETP)**

Under the Maharashtra State Rural Development Mission, livelihood enhancement activities are being implemented through Self Help Groups/Village Unions/Cluster level federations to start new livelihoods of rural families at the village level and to strengthen the existing livelihoods. Up to this is being done. In this, efforts are being made to increase the scope of agriculture and agriculture

related industries and increase the income by increasing the participation of women in the value addition chain.

The scope of the project is 15 districts and 55 talukas and the project is funded by the World Bank. The duration of the project is three years (2019-2023). The scheme is sponsored by the 60% central share and 40% state share.

- **Progress made under NRETP-**

Till March 22, 3,783 producer groups have been formed, with 70,905 women members. Also, in the development activities, 1401 local groups have been formed in 177 organic clusters and 19 women farmers' producer companies have been established. 365 producer groups have been formed in this financial year, of 5990 women SHG members, 21 local groups have been formed. Also 1 producer enterprise company, special project based on agricultural value chain has been approved by the central government and this project includes Wardha and Yavatmal districts. The said project is worth 21.94 crores. A total of 18069 women farmers in this district will be benefited by direct sale of agricultural products through the production process.

In the financial year 22-23, the central government has approved 100% funded Integrated Farming Cluster Development Project. In this, 53 clusters will be developed in 16 talukas of 8 districts of Maharashtra. 15900 women will be benefited through the project. The main objective is to create an IFC unit with 300 families from nearby 2-3 villages involved in 2-3 livelihood activities and improve, expand and develop value chains in diversified livelihood activities.

#### **4. Formation and Promotion of 10,000 Farmer Producer Organization(10 k FPOs)**

Ministry of Agriculture & Farmers Welfare as per the central government directive, it is aimed to create 10,000 new FPOs across the country from 2020-21. For the sustainable development of agriculture and overall social, economic development and welfare of the agricultural communities

- Under this project, a total of 25 women farmer producer companies have been targeted by the central government for the mission. A total of 25 women farmer producer companies have been registered under the campaign. An agreement has been signed with the implementing agency FDRVC for the implementation of the said project in August 2021-22. Under this MSRLM is working as a Cluster Based Business Organization.
- The aim of the project is to increase productivity through efficient, cost-effective and sustainable use of resources, FPO management, inputs, production, processing, value addition chain development, market linkage, credit linkage and effective capacity building among women farmers to use modern technology. Of 25 Women Farmer Producer Companies
- Handholding support will be provided to the new FPO for the next 5 years from the year of formation of the FPO in all these matters.
- Under this project, Rs. 18 lakhs per FPO is permissible for 25 women farmer producer companies as FPO Management Cost Fund per FPO per year from the year of establishment of FPO for next 3 years. Under the mission, a total of 19 FPO Management Cost fund demand proposals have been submitted to the implementing agency FDRVC.
- According to the needs and growth of the FPO under the project, assistance is being provided to avail the Matching Equity Grant. For the matching equity grant fund, the same amount as the share capital deposited by the farmers will be given by the government to the farmer producer company, the fund is permissible up to a maximum of 15 lakhs. Proposals of 5 FPOs have been received under the campaign for the said fund.

#### **5. Integrated Farming Cluster (IFC) Project**

**Project proposed under NRETP project**

- 8 Districts, 16 Talukas, 53 IFC clusters are sanctioned
- Financial Provision- Rs.16.96 Crore sanctioned (100% Central share)

- **Project Objective-** To create an IFC cluster with 300 families from nearby 2-3 villages involved in 2-3 livelihood activities and improve, expand and develop value chain of diversified livelihood activities.

- Establishment of Livelihoods Service Center at cluster level

LSC will assist farmers as a facility center (one stop solution) to avail latest technology, training, inputs, agricultural machinery, veterinary services, processing units, storage etc.

- **Project Status-**

- Guidelines for project implementation and selection of community resource persons proposed under the project from the state level were provided to the districts.
- Baseline survey of 300 women households each IFC ward wise.
- Completed the selection process of proposed community resource persons under the project and imparted project training.
- IFC ward wise micro planning framework was prepared.
- 1 activity service enhancement and resource center and 1 collection center each were established at 53 clusters.

## **6. Creation of organic farming clusters and their certification under “Participation Guarantee Scheme, Government of India” (PGS India).**

- **Deendayal Antyodaya Yojana** – under National Rural Livelihood Mission (DAY-NRLM) and National Rural Economic Transformation Program (NRETP), the project “Organic Farming” is being implemented in 26 districts of Maharashtra State through Umed-Maharashtra State Rural Livelihood Development Mission from 2018-2019. The main objective of this project is to produce chemical-free/toxic-free agricultural produce. In this project local groups of women are formed and organic clusters of those groups are formed. The women involved in these organic units follows farming practices as per PGSIndia standards. Such women and their agricultural businesses are registered on the PGSIndia portal and thereby get organic certification. This work is done with the help of Technical Assistance Agency (TSA) and Regional Council (RC).

### **Progress till March 2022:**

The organic farming project has included women farmers from 143 talukas of 26 districts till March 2022. Under this project, 133 organic wards and 1559 local groups have been established which includes 15590 women and their total 6650 acres of land has been brought under organic farming. Taking crops organically. Out of 1559 local groups, 314 groups are registered on the PGS India portal. Out of 15590 women, 4710 women are registered on the PGSIndia portal.

### **Current Progress:**

2,700 women in Yavatmal and Wardha districts have received PGS Green Certificate. A total of 265 new local groups have been established. 1410 women from these groups have been given basic training on organic farming and PGS India.

## **7. Rural Self Employment Training Institute (RSETI)**

Under this scheme, 10 to 45 days agricultural, processing industry, production and general entrepreneurship related residential training to youths and young women aged 18 to 45 from poor families in rural areas provided free of cost for self-employment. There are total 34 RSETIs and one RUDSETI in the state of Maharashtra. The said RSETI scheme is implemented through 7 nationalized banks.

- A total of 18972 beneficiaries are targeted for training for the year 2021-22. Out of which 19606 beneficiaries have been trained and a total of 15232 self employment opportunities



have been provided. Self employment is considered in 3 ways. Self-Finance, Bank Finance and Wage Employment

- For the year 2022-23, a total of 27242 beneficiaries have been trained and by the end of Dec 2022, a total of 18672 beneficiaries have been trained and 7862 beneficiaries have been given self-employment opportunities.

### **B. Sansad Adarsh Gram Yojana (SAGY)**

- Scheme has been started from 11 October 2014. The important objective of this scheme is to strengthen the roots of democracy and create a good governance system by increasing the participation of competent and transparent panchayats and village organizations in local affairs. The first phase of MP Adarsh Gram Yojana for the year 2014-19 has ended on 31 March 2019. After this, the second phase starts in the year 2019-24. It is necessary to select 5 villages like 1 every year from 2019 to 2024 by Member of Parliament.
- Funds are to be made available through the convergence of various schemes sanctioned by the Central and State Governments. MP Fund and CSR Funds etc. are also to be made available.
- Till March 2022, total 89 villages were selected. A total of 109 villages have been selected till Dec. 2022.

### **C. Pradhan Mantri Micro Food Processing Industries Scheme (PM-FME)**

- The Central Government has launched the Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) scheme under the Atmanirbhar Bharat Package for a period of five years from 2020 to 2025. Agriculture Commissionerate, Pune is the state nodal agency for the scheme. (SNA). Under the PMFME scheme, micro food processing industries in individual and cooperative form are being assisted and food processing industries are being subsidized up to 35% of the eligible project cost linked to bank loans for capital up to a maximum of Rs.10 lakh per project.
- A provision has been made to provide seed capital for the growth of food processing industry through members of self help groups established under Umed Abhiyaan. Under the scheme, preference is given to businesses operating in the selected product under the One District One Product (ODOP) policy. Through PMFME Scheme Rs.40,000/- per Self Help Group Member for the Self Help Groups engaged in Food Processing Industry is given.
- An amount of Rs.2682 lakh seed capital has been disbursed to 7578 self help group members in 3556 food processing industries under the seed capital component. Out of these 350 food processing industries are ODOP based out of which a total of 968 group members have received Rs. 338.66 lakhs have been assisted under seed capital component and 468 project proposals have been submitted under 35% credit link subsidy and bank loans have been sanctioned to 96 food processing industries.
- Under the seed capital component, In annual action plan for the financial year 2022-23 the financial target of Rs. 3600 lakh and physical target of 12000 Self Help Group members in the food processing industry has been fixed. By the end of Dec 2022 out of 5278 member's 2424 food processing businesses has been recommended for seed capital of Rs. 1884 lakh to the Agriculture Department through the scheme. And 890 proposals have been submitted under 35% credit link subsidy of which 164 project proposals have been approved. It is planned to set up ODOP based Common Infrastructure Facility in Solapur and Sindhudurg districts in the financial year 2022-23 and accordingly the project proposal is being prepared.

## State Schemes

### **1. Hon. Balasaheb Thackeray Agribusiness and Rural Transformation Project (SMART)**

1. The World Bank funded smart project is being implemented in the state since 2019 and the Maharashtra State Rural Development Mission is an independent project implementation mechanism.
2. The main objective of the project is to develop an all inclusive and competitive value chain of agricultural commodities with small and marginal farmers as well as new entrants .
3. Pilot sub-projects of three women farmer producer companies and one cluster association established under MSRLM under this project have been approved in 2020 with a total cost of Rs. 404.66 lakhs.
4. 60% subsidy is given to sub-projects approved under SMART according to the stages of project implementation.
5. For the said 4 approved pilot sub-projects till now Rs. 101. 61 lakh subsidy has been distributed.

### **Call For Proposal(PP/MAP)**

- Emphasis is being given on CLF in Umed under Smart Project. This includes processing industries, warehouses, sorting machines, cold storage etc. The maximum grant limit for agricultural processing industry is Rs.2 crore and for horticulture industry the grant limit is Rs.3 crore with 60% from the project and 40% from CBO. Under this component, 29 new proposals have received preliminary approval and 4 proposals have received financial approval.

### **Bridge Technical Support –**

Under this component, the work of setting up 400 women farmer producer companies of rural women's cluster level federations established under MSRLM in the state as well as people-run tool banks established under MAVIM is underway and will be completed in the next 2 years. For this, work has been started in the state through 2 service provider organizations.

### **Providing services through project for business development:**

Under this component, technical assistance will be provided through the project to create a total of 2000 enterprises of women in the rural areas of the state and a TOR in this regard has been prepared and submitted to the World Bank.

### **2. Sumtibai Suklikar Udyogini Women Empowerment Scheme**

To provide loans at an effective 0% interest rate to eligible women self-help groups who are making regular loan repayments under the Maharashtra State Rural Livelihood Mission and have received interest subsidy from the Central Government. Sumtibai Suklikar Udyogini Women Empowerment Scheme is being implemented from 14 October 2016.

### **Procedure for Disbursement of Interest Subsidy:-**

#### **a) Category 1**

Women Self Help Groups in Gondia, Gadchiroli, Nandurbar, Yavatmal, Osmanabad, Jalna, Solapur, Ratnagiri, Beed, Sindhudurg, Chandrapur and Wardha districts of the state are charged an interest rate of 7% through banks. Self Help Groups making regular repayments get 3% interest subsidy from Central Government. 4% interest subsidy is given to such SHGs by the State Government under Sumtibai Suklikar scheme.

#### **b) Category 2**

Women SHGs are generally charged 12.5% interest rate through banks for the rest of the districts except those in category 1. 5.5% interest subsidy is provided by NRLM Abhiyan to

Women Self Help Groups who make regular loan repayments. Interest subsidy of up to 7% to such SHGs is provided by the State Government under Sumtibai Suklikar Scheme.

Till November 2022 interest subsidy amounting to 35.91 crores has been disbursed to 1,99,759 SHGs.

The Bank is in the process of disbursing interest subsidy amounting to 10.64 crores to 74,096 SHGs for the year 2022-23.

## 1.5 Annexures 4 – Stakeholder Meetings

### 1.5.1 17<sup>th</sup> April Combined Stakeholder's Meeting

**Minutes of the meeting for Workshop held for the stakeholder consultation for preparation of Strategic Investment Plan – RAMP Maharashtra**

**Date:** 17<sup>th</sup> April 2023

**Venue:** MAITRI, Conference Hall, Mumbai

**Attended By:** As per Annexure Attached

**Minutes of the Meeting:**

Primary agenda of the meeting was to carry out focused group discussion with the MSME stakeholder that attended the meeting for SIP preparation.

Following action points were discussed and agreed upon in the meeting:

The meeting started with a round of introduction from all the stakeholders present in the hall. Following were the key highlights of the discussion.

- ▶ **Shri Rajendra Nimbalkar, IAS (Managing Director, MSSIDC)** set up the context of RAMP program and engagement of EY team for preparation of Strategic Investment Plan (SIP) to be submitted to Ministry of MSME.
- ▶ Mr Jayant Prakash (Director, EY) took over and added to the RAMP program details and the progress made on SIP preparation so far. The stakeholders were apprised of the LOU for RAMP signed by Maharashtra state government with Ministry of MSME and appointment of RAMP state committee. It was also mentioned that MSSIDC has been appointed as the nodal agency for the RAMP program which subsequently has assigned EY as a consulting agency to prepare SIP for submission by 30<sup>th</sup> April 2023.
- ▶ Mr. Jayant Prakash updated the progress of work (execution planning, scoping, sampling & survey, consultations, and report preparation) and outlined the focus areas to be covered for the day's session.
- ▶ Mrs. Smita Pazare (Senior Consultant, EY) added to the progress made by letting the stakeholders know about the stakeholder's consultations done so far especially with Clusters and Industry Associations. She indicated some of the challenges captured from those consultations as 'voice of MSMEs'.
- ▶ Mr Jayant Prakash opened the floor for the stakeholders to share their inputs across three facets- current status, challenges, and recommendations inline to-
  - Access to finance
  - Access to market
  - Skill and institutional capacity building
  - Ease of doing business
- ▶ As per the RAMP manual, CGTMSE being a critical element under access to finance, the stakeholders were requested to share their inputs/feedbacks of an interventions that state government can uptake to enhance the efficiency and efficacy of the scheme across Maharashtra.
- ▶ It was collectively discussed, and all of the stakeholders arrived at a consensus that since around 96% of the units in Maharashtra fall under micro category the challenges would be discussed with more focus to such units.
- ▶ Some of the major challenges that were highlighted in the discussion:
  - Lack of synergies between banks and scheme implementing agencies or operating models.
  - There is a tendency to prefer collateral based loans rather than premium based when it comes to lending for micro enterprises.



- Lack of awareness and limited institutional capacities on capital charges

#### Access to Finance

- ▶ Smt Kalpana More RBI (General Manager) pointed out that there is a need to discuss challenges of micro & small enterprises separately and for medium enterprises separately.
- ▶ Mr. Kiran P. Jagtap, President, MASSIA mentioned following challenges with availing benefits from CGTMSE –
  1. Most of the micro and small enterprises are not aware of the CGTMSE scheme
  2. Banks are not eager to support enterprises for availing loan under CGTMSE scheme.
  3. Even if the banks do provide loans under CGTMSE, the interest charged is quite high compared to loans with collateral.
- ▶ Smt Kalpana More **RBI (General Manager)** pointed out that MSMEs are inclined towards loan with collateral instead of paying the premium against the CGTMSE loan.
- ▶ Dhiraj Kumar, Dy. General Manager, **CGTMSE** pointed out some facts like,
  1. premium on CGTMSE loans till 10Lakhs has been reduced from 1.22% to 0.37%.
  2. for loans 10Lakhs to 50 Lakhs, the premium is 0.55%.
  3. for loans 50Lakhs to 1 Crore, the premium is of 0.62%
  4. for loans 1Crore to 2 Crore, the premium is of 1.22%
  5. Regarding awareness, CGTMSE mentioned that training programmes are being organized for the banks for sensitizing regarding the scheme
  6. He also mentioned that there has been progress, and in FY 22-23, the total guarantee provided under CGTMSE scheme has surpassed 1 Lakh crores.
- ▶ **Mr. Vishal Kumar (Head – Operations, m1xchange -TReDS)** mentioned that to counter these issues, there needs to be a positive synergizing between the CGTMSE, Banks and MSME units so that the Micro and Small enterprises are able to avail the benefits. Loan premium amounts need to be subsidised like Gujrat model.
- ▶ Smt. Sujata Soparkar, President **TISSA** mentioned that micro units are more inclined towards the co-operative banks for availing loans and before this these banks were not under the ambit of CGTMSE, but now co-operative banks have been provided the facility of providing loans under the CGTMSE scheme.
- ▶ Mr. Vinod Kumar (**President, SME India forum**) highlighted few points: 1) National Average of CGTMSE loan is INR 8 Lac per Micro or Small Enterprise with the maximum limit being 2 Crores prior to 2023 budget. The maximum amount that can be covered in CGTMSE scheme is INR 5 crores. Maharashtra State is 3rd in CGTMSE loans behind Uttar Pradesh and Rajasthan. Uttar Pradesh disbursed 56 thousand loans covered under the CGTMSE Scheme amounting to INR 4660 Crores, Rajasthan disbursed 32 thousand loans amounting to INR 2140 crores but in Maharashtra 28 thousand loans disbursed amounting to INR 5180 crores with an average loan size of INR 18.5 lac, this shows that even after having the highest disbursement among the states the scheme benefits were utilised by only 28 thousand Micro and Small enterprises which is half of Uttar Pradesh
- ▶ It was proposed by India SME forum that state can launch a portal in coordination with SLBC and lead bank. The portal proposed will be similar to psbloansin59minutes.com, cutting down the lengthy process of involving multiple institutions. This one portal integrated with financial institutions may serve as a one stop solution for all units to apply for CGTMSE scheme.
- ▶ **DC Sir** also appreciated this point of having one common portal, stating that a similar kind of portal is set to launch for CMEGP scheme.



- ▶ **Regarding Access to Finance, MASSIA** pointed out the timeline for loan disbursement is quite high and needs to be brought down and along with that nationalized bank should also be mandated to provide loans on the old machinery too as a collateral.
- ▶ **India SME Forum** also mentioned that Startups and New enterprises must be offered a defector waiver for 3 years from compliance and exemption from GST.
- ▶ MASSIA also suggested of sharing of CGTMSE premium charge between the MSME units and the state government. Once the CGTMSE loan is sanctioned, the government can provide a part of premium. The same is being provided in Gujarat by the Gujarat Government too.

#### TReDS

- ▶ **Mr. Kailash (CFO, RXIL - TReDS)** set up the context about the TReDS exchange platforms and how it has resolved the issue of cash in hand/working capital for MSMEs.
- ▶ He also highlighted the challenges about the minimal registrations of MSMEs and medium corporates over the platform. He pointed out that still about 73% msme are not registered on Tred platform. Insurance coverage will promote more registrations. State Govt to make registration compulsory for companies with more than 500 Crores turnover.
- ▶ He not only proposed that government should intervene for onboarding of medium and large corporates on the portal but also asked various government departments for procurement from MSMEs over the portal, which can help in nurturing the platform and solve the working capital issue for MSMEs in the state.
- ▶ **Mr. Vishal Kumar (Head – Operations, m1xchange -TReDS)** further added to the discussion that TReDS is one platform that does not only solves delayed payment issues however, given with more buyers and MSME suppliers registered over the portal it will serve as an enabler to access to finance by addressing the issue of working capital for cycles of production and sales. However the TReDS finance is unsecured.
- ▶ **Ms. Lakshmi Ramdran (COO, Invoice Mart – TReDS)** brought into discussion that the government may also consider incentivising the medium corporates to get registered on the exchange platforms and promote the procurement from MSMEs. This would pace up the invoice payment system and MSMEs can further enhance their productivity and efficiency.
- ▶ **Vinod Kumar, President of India SME Forum** highlighted those Micro enterprises cater to small enterprises, Small and Medium Enterprises cater to Large Enterprises. The bread and butter of an enterprise lower in the hierarchy depends on the enterprise higher in the hierarchy. This dependence results in arm twisting of the micro and small enterprises at the hand of the medium and large enterprises to the extent that micro and small enterprises are forced to deregister themselves from the Udyam Portal so that they are not considered as an MSME and the punitive provisions of the MSMED Act can't be enforced against the large enterprises. Thereby defeating the law as well as delayed payment solution providers like TReDS which only extend their remedies when you have a Udyam Registration.
- ▶ From the discussion over the platform, the stakeholders arrived at a mutual consensus that yes, government can intervene to get more buyers and suppliers over the TReDS exchange however, there needs to be some policy regulation for deregistering as well to be placed within the system.



- ▶ **RBI** mentioned this issue, that at ground level, the anchor units or MSMEs or Tier 1 Units are many a time forcing the micro and small units to forego their UDYAM registration if they want to do business with them. The reasoning provided against the same is of that there is an added liability of SAMADHAN portal if the dues are not cleared on time.

#### **Access to Market**

- ▶ **Handicrafts Department** mentioned that for creating more opportunities for the MSME units regarding the market, we need to assess it cluster wise and sector wise.
- ▶ There needs to be increased focus on skill development and the MSME units should be trained in accordance with the international guidelines.
- ▶ Trade related awareness programmes, regarding the incentives provided by the government needs to be provided to the MSME units for them to start exporting.
- ▶ Particularly for artisans in the state, product diversification is the need of the hour and the MSME units or the artisans needs to be trained regarding the requirement in the market, the export orientation process and provide incentives accordingly.
- ▶ TISSA mentioned that they are regularly arranging these import-export marts and many units have availed the benefits but also requested the support of Export Promotion Councils for disseminating information regarding the international guidelines and requirements in each country which can be percolated to the MSMEs.
- ▶ Another issue mentioned was of severe lack of testing facilities for the MSME units. Sector wise testing units in each district was proposed along with subsidized pricing for the MSME units to certify the products and sell in international markets.
- ▶ **DC Sir** mentioned that under District Export Promotion Initiative, testing and certification facilities have been proposed in each district according to the sector.

#### **GeM Portal**

- ▶ Mrs. Sujata Soparkar (President, Thane Small Scale Industries Association) mentioned that there are several issues with GeM portal.
  1. The products list is not exhaustive and hence MSMEs find it difficult to register on the platform
  2. The GeM portal is not user friendly and hence MSME don't find it easy to use.
- ▶ **Ms. Sushma Morthania, Director General India SME Forum** mentioned that the major issue with GeM platform is that the product coding is on the UNSPSC Code instead of GST Code or HSN Code because of which the units find it hassle some to register on the platform. They suggested that coding should be under either GST or HSN Code.
- ▶ There is a provision of 25% procurement from MSMEs, 4% from SC/ST and 3% from women is still not being fulfilled, reason being the entrepreneurs from these sections are not boarded on the platform.
- ▶ Capacity building needed for the MSME units to avail the benefits of the GeM portal.
- ▶ They also mentioned that MSMEs need a platform like Industry Promotion Council in West Bengal, so that they can showcase their products physically or via online platforms.
- ▶ They also pointed out the fact that there is little to no knowledge regarding the IPRs which in a large way hinder the MSME units to enter the export market. Under CHAMPIONS scheme there should be a capacity building of the MSMEs to make them aware of different intellectual property rights and how to avail them.

- ▶ Need of 3 to 4 accelerators in the state of Maharashtra in each cluster. Pilot can be started in Pune and can be replicated throughout the state. These are growth accelerators. DC Sir said in response that he wants to look at the same model as of West Bengal, which India SME Forum is carrying out.
- ▶ Quality testing centres must be set up in each cluster which will commensurate to that sectoral activities in that particular cluster. These centres should be of subsidized cost for the MSMEs to facilitate and encourage the business to take up quality certifications.
- ▶ DC Sir acknowledged the same and mentioned that state of Maharashtra is looking at setting up such quality testing centres in each clusters.

#### **WOMAN and SC/ST specific initiatives –**

- ▶ The foremost point discussed was that Maharashtra had a specific policy for women started in 2017 which ended in 2022 with very low success rate.
- ▶ It was discussed that though the banks were ready to provide loans to the women under the scheme, but non-awareness amongst the women themselves was a major hinderance for this scheme to be successful.
- ▶ A full-fledged capacity building programme for women and SC/ST was proposed for making them aware regarding the various incentives being provided by the government and how they can avail them.
- ▶ There was another aspect of women alone are sometimes sceptical about taking loan alone on their name and many a times starts enterprises with some or other male partnership. Hence, the women-oriented initiatives should be given a little leeway for part ownership of other gender.
- ▶ DEASRA mentioned that the training and capacity building programmes that are currently undertaken has very low coverage and needs to be increased.
- ▶ India MSME Forum also suggested a dedicated Industrial Park for women as done by states like Karnataka and Gujarat.
- ▶ They also suggested that there needs to be a continuous effort for the women units, majorly which are operating out of their own houses, needs to be formalized and effort needs to be made by the government to make them a sustainable enterprise.
- ▶ The best way to reach women entrepreneurs and provide capacity building would be via mobile. The consultations and capacity building workshops should be provided via online for them to avail the benefits and grow.

#### **Capacity Building**

- ▶ India MSME Forum pointed out the fact that there needs to be capacity building of the DICs also as they are the ones who undertake the implementation of the schemes at the ground level.
- ▶ MSSIDC MD Sir, in response said that under RAMP programme, two different capacity building approaches are being proposed.
  1. for the Government Bodies
  2. For MSME Units

In these two verticals too different type of capacity building is being proposed for people at various levels.

1. Under Government Bodies -
  - 1.1 For Top Management
  - 1.2 For Middle Management



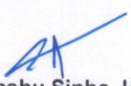
- 1.3 Field Level Staff
2. For MSME Units
  - 2.1 For MSME Owners, Management etc
  - 2.2 For Supervisors, middle management
  - 2.3 For on floor workers/labours

- ▶ **Mr. Vinodkumar President and Smt. Sushma Morthania Director General, India SME Forum** also mentioned that there is need for capacity building of MSME and banks too. MSME needs to be trained on how to make project reports, which scheme to avail etc.
- ▶ MSSIDC MD Sir also talked about conducting TNA (Training Needs Analysis) for meaningful capacity building programmes sector wise and participants wise. Also need of creating a pool of trainers under RAMP programme and requested all the stakeholders to provide a list of trainers who can be groomed, who later can be availed to provide trainings to the MSMEs and other stakeholders.
- ▶ MD, MSSIDC also pointed out that there is a need to create a literature on MSME training too which will act as a repository for at least 5-6 Years which can be updated periodically.
- ▶ MD, MSSIDC mentioned about private participation in capacity building is the need of the hour.

#### Other important issues

- ▶ **Mr. Kiran P. Jagtap (President, Marathwada Association of Small-Scale Industries & Agriculture)**
  - EoDB – It was mentioned that there is a lot of discrepancy when it comes to EoDB and the state needs to take appropriate measures for solving the issues.
  - MIDC – It was also mentioned that there are issues of infrastructure availability from MIDC and there needs to a mechanism to solve the issues arising for MSMEs.
  - MSEB- It was raised that the cost of electricity for MSMEs in the state is higher which has created a push for movement of industry units to the neighbouring states. It was proposed that to avoid such circumstances there must exist some sort of relief in utilities services from the state government side.
- ▶ **Mr. Vinodkumar India SME Forum** mentioned about setting up of a business accelerator for existence entrepreneurs on the lines of WB model

The meeting concluded with a vote of thanks to all the stakeholders for their inputs towards drafting the Strategic Investment Plan for RAMP, Maharashtra Program.

  
**Anshu Sinha, IAS**  
 Chief Executive Officer,  
 Maharashtra State  
 Khadi and Village  
 Industries Board

  
**Rajendra Nimbalkar, IAS**  
 Managing Director  
 Maharashtra Small Scale  
 Industries Development  
 Corporation.

Approved By-  
  
**Deependra S. Kushwaha, IAS**  
 Devel. Commissioner (Industries)  
 Directorate of Industries  
 Govt. of Maharashtra

**Annexure I – Attendees of the Workshop at MAITRI Conference Hall regarding World Bank funded RAMP Program**

Sno	Name of Department / Association	Name	Designation
1	Maharashtra State Khadi and Village Industries Board	Smt. Anshu Sinha, IAS	CEO
2	Directorate of Industries	Shri Dipendra S Kushwaha, IAS	Development Commissioner (Industries)
3	MSSIDC	Shri Rajendra Nimbalkar, IAS	Managing Director
4	RBI	Smt Kalpana More	GM
5	RBI	Subham Basha	AGM
6	RBI	Biswajit Das	Manager
7	CGTMSE	Dhiraj Kumar	Dy. General Manager
8	Small Industries Development Bank of India (SIDBI)	R B Rahate	Dy. General Manager
9	Lead Bank - Bank of Maharashtra	R D Deshmukh	DGM & Member Secretary SLBC, Maharashtra
10	MSME DFO, Mumbai	A R Gokhale	Director
11	EY	Jayant Prakash	Director
12	EY	Smita Pazare	Senior Consultant
13	EY	Rushikesh Buddala	Senior Consultant
14	EY	Chhitiz Kumar	Senior Consultant
15	EY	Arpan Kapoor	Senior Consultant
16	InvoiceMart	Lakshmi Ramdran	COO
17	InvoiceMart	Riddhi Gupta	Head - Strategy & Finance
18	RXIL	Kailashkumar Varodia	CFO
19	M1Xchange	Abhay Singh Rathore	Head - SME Business



20	M1Xchange	Vishal Kumar	Head - Operations
21	National Association of Software and Services Companies (NASSCOM)	Avanti Deshpande	Manager
22	SME Chamber of India	Mahesh Salunkhe	Director
23	Thane Small Scale industries Association (TSSIA)	Sujata Soparkar	President
24	Thane Small Scale industries Association (TSSIA)	Bhavesh Maru	Vice President
25	MASSIA (Marathwada Association of Small Scale Industries & Agriculture)	Kiran P. Jagtap	President
26	MASSIA (Marathwada Association of Small Scale Industries & Agriculture)	Rahul Mogale	Secretary
27	MASSIA (Marathwada Association of Small Scale Industries & Agriculture)	Anil Patil	Vice President
28	MASSIA (Marathwada Association of Small Scale Industries & Agriculture)	A S Shaikh	PRO
29	Federation of Indian Chambers & Commerce (FICCI)	Deepak Mukhi	Director
30	India SME Forum	Vinod Kumar	President
31	India SME Forum	Sushma Morthania	Director General
32	MITCON	CS Bhosale	Sr. Vice President
33	MITCON	Abhay Kulkarni	Vice President
34	MCED	Vivek Tondre	HOD Co-ordinaton
35	Flipkart	Vaibhav Pawar	Associate Director
36	PRESOLV 360	Pranav Sachdeva	Executive
37	MCED, Aurangabad	Thaware DU	RO, MCED, Aurangabad
38	EPCH	S Krishna Chandar	Export Promotion Officer
39	SICOM Ltd	Swapnil Aphale	RM, Maitri
40	Ni-MSME	K Surya Prakash Gond	Faculty Member
41	India SME Forum	Pranav Zungarrao	Executive Director

42	IWFCI	Celina Joy	Director Admin
43	IWFCI	Yvette Lee	Director
44	KPMG	Nikhil Choudhari	Consultant
45	Gokhale Institute Of Politics & Economics	Omkar Sathe	Assistant Director




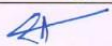



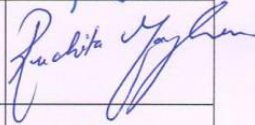

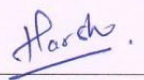

### 1.5.2 28<sup>th</sup> April 2023 World Bank Meeting

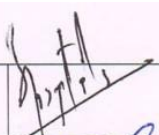

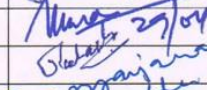
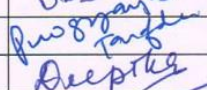
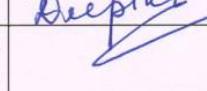



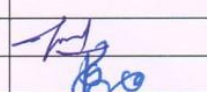
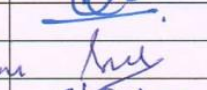
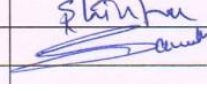


**Attendance sheet of the Meeting with the Ministry of MSME,  
Government of India and World Bank team for RAMP Programme**

Date : 28.04.2023

Time : 11.00 am

Venue : **MAITRI Conference hall, Krupanidhi Building, Walchand  
Hirachand Marg, Mumbai.**

Sr. No.	Name	Designation	Organization	Signature
1	Mr. Harshadeep Kamble , IAS	Principle Secretary (Industries & Mining), Govt. of Maharashtra		
2	Mrs. Anshu Sinha, IAS	CEO, MSKVIB		
3	Shri Ateesh Kumar Singh, JS(AFI),	Ministry of MSME, Government of India		
4	Mr. Deependra Singh Kushwah ,IAS	DC (I)		
5	Mr. Rajendra Nimabkar ,IAS	MD MSSIDC		
6	Smt.Farogh Mukadam	Jt.MD, MSSIDC		
7	Ms. Ruchita Manghnani, Senior Economist	World Bank		
8	Mr. Adarsh Kumar, Senior Agribusiness Specialist	World Bank		
9	Mr. Harsh Jhanjaria, Senior Private Sector Specialist	World Bank		
10	Mr Laurant Lead Financial Sector Specialist	World Bank		
11	Shri A.R.Gokhe	MSME DI, MUMBAI		

12	Shri Abhay Daftardar	MSME DIMUMBI		
13	Shri Vijay Shirsat	MSME DI, NAGPUR		
14	Mr. Vinodkumar		India SME Forum	
15	Mr. Palash Srivastava		NPMU	
16	Ms. Progyanjana		NPMU	
17	Ms. Deepika Arora		NPMU	
18	Mr. Dhiraj Kumar		Credit Guarantee Fund Trust for Micro & Small Enterprises	
19	Dr. Milind Kamble		Dalit Indian Chamber of Commerce & Industry	
20	Shri Chandrakant Salunkhe	President	Maharashtra Inds. Devp. Assn. & SME Chamber of India	
21	Manik Gursal		Advt. Development Comm Ind	
22	<u>Sunil Khajisare</u> ADL	<u>M Sankar D I</u> Mumbai		
23	<u>Sushma Morhania</u>	<u>DG</u>	<u>India SME Forum</u>	
24	<u>Shital Shrivastava</u>	<u>SIDBI (PMU)</u>	<u>SIDBI</u>	
25	<u>Santosh Kamble</u>	<u>DICI president</u>	<u>DICI</u>	

### 1.5.3 08<sup>th</sup> May 2023 MSME Associations Meeting

#### Attendance Sheet for Stakeholder Consultation Meeting

Date 08.05.2023

Time 12 Noon

Venue 2nd Floor MSSDC Office, Krupanidhi Building, Mumbai

Sno	Name of Department / Association	Name	Designation	Signature
1	MSSDC	Shri Rajendra Nimbalkar, IAS	Managing Director	
2	MSSDC	Smt Farogh Mukadam	Joint Managing Director	
3	DICCI	Shri Milind Kamble	President	
4	DICCI	Shri Santosh Kamble	Co-ordinator, West India	
5	India SME Forum	Shri Vinod Kumar	President	
6	India SME Forum	Smt Sushma Morthania	Director General	
7	India SME Chamber	Shri Chandrakant Salunkhe	President	
8	M1Xchange	Shri Abhay Kumar Rathore	Head Operations	
9	M1Xchange	Shri Vishal Kumar	Head SME Business	
10	EY	Jayant Prakash	Director	

#### Attendance Sheet for Stakeholder Consultation Meeting

Date 08.05.2023

Time 12 Noon

Venue 2nd Floor MSSDC Office, Krupanidhi Building, Mumbai

Sno	Name of Department / Association	Name	Designation	Signature
11	IIM, Jamnagar	Naren Karvankar	Consultant, Small Business Dept	
12	KPMG	Ankita Sharma	MANAGER	
13	EY	Smriti Pagar	Senior Consultant	
14	EY	Rishi Buddala	Consultant	
15	EY	Chaitiz Kumar	Consultant	
16	EY	ARPAN KATOK	Senior Consultant	
17				




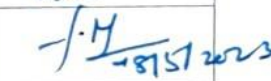
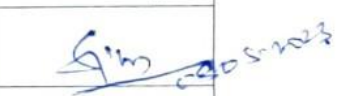


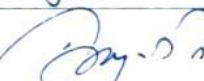



### 1.5.4 08<sup>th</sup> May 2023 Financial Institutions Meeting

#### Attendance Sheet for Stakeholder Consultation Meeting

Date 08.05.2023

Time ~~10:00 AM~~ 3:00 PM

Venue 2nd Floor MSSIDC Office, Krupanidhi Building, Mumbai

Sno	Name of Department / Association	Name	Designation	Phone Number	Signature
1	MSSIDC	Shri Rajendra Nimbalkar, IAS	Managing Director	9823073627	
2	MSSIDC	Smt Farogh Mukadam	Joint Managing Director	9833590710	
	CGTM SE	M SRK. MURTHY	ASST. Gen. Mgr.	7694017272	
	SIDBI - PMU	Abhay Ravetkar	Manager	9860261267	
	TATA CAPITAL	JYOTIRMOY BANERJEE	Product Head	8527596136	
	RBI, Mumbai	Biswajit Das	MR	8420192703	
	- do -	Subhan Bashe	Agm	9867416856	
	Jayant Prakash				
	BRNSTER YOUNG LLP	Jayant-Prakash.	Director	9713080302	
	- do -	ARPAN KAPOOR	Sr. Consultant	7275559999	

Attendance Sheet for Stakeholder Consultation Meeting

Date 08.05.2023

Time 12 Noon

Venue 2nd Floor MSSDC Office, Krupanidhi Building, Mumbai

Sno	Name of Department / Association	Name	Designation	Phone Number	Signature
	Rishi Buddala	EY	Consultant	8851023267	D.M
	Chetig Kumar	EY	Consultant	9886968469	Chetig
	KPMG.	Ankita Sharma	MANAGER	7045853686	Ankita
	GMMSSDC	V. D. Kapate	G.M.		Kapate
	Smila Pagare	EY LLP	Consultant	9427334295	Smila
	Dr. Mangesh P. Kolwadkar	M. S. Coop. Bank	Joint manager	9422114362	Kolwadkar

### 1.5.5 06<sup>th</sup> July 2023 RAMP Programme Committee SIP Approval Meeting

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Minutes of 4<sup>th</sup> State Ramp Programme Committee meeting held on 06.07.2023 at 4.00 pm for implementation of Raising & Accelerating MSME Performance (RAMP)

The Raising & Accelerating MSME Performance (RAMP) program with the support of the World Bank will be implemented in the state through Micro, Small & Medium Enterprises, Government of India, New Delhi. The fourth meeting of the State Ramp Programme committee under the chairmanship of the Principal Secretary (Industries & Mining) was held in his office on 06.07.2023 at 4.00 pm.

Following officers and persons were present in the said meeting :-

- 1) Dr. Harshdeep Kamble, IAS, Principal Secretary (Industries & Mining) and Chairman State Ramp Programme Committee.
- 2) Shri. Rajendra Nimbalkar, IAS, Managing Director, M.S.S.I.D.C.Ltd. and Member Secretary, State Ramp Programme Committee.
- 3) Smt.Pushpa Sable, Jt.Secretary (Finance Dept.) GOM & Member, State Ramp Programme Committee
- 4) Smt.Farogh Mukadam, Jt.Managing Director, M.S.S.I.D.C.Ltd.
- 5) Shri. V.D.Kapate, General Manager, M.S.S.I.D.C.Ltd.
- 6) Shri. Anjani Kumar Srivastava, General Manager, Pune Regional Office, Small Industries Development Bank of India
- 7) Shri. Shobit Mathur, Partner, M/s.Ernst & Young LLP.
- 8) Shri. Jayant Prakash, M/s.Ernst & Young LLP.
- 9) Smt.Smita Pazare, Consultant, M/s.Ernst & Young LLP.
- 10) Shri. Rushikesh Budhala, M/s.Ernst & Young LLP.
- 11) Shri. Rokde, Superintending Industries Officer, Directorate of Industries.

The Managing Director, MSSIDC & Nodal Officer, State Ramp Programme Committee welcomed the Members of the Committee for the 4<sup>th</sup> meeting of the committee. The Managing Director informed the Committee that the consultant for preparation of RAMP SIP, M/s. Ernst & Young LLP has prepared the draft of the SIP for implementing the RAMP (Raising and Accelerating MSME Performance) programme in the state of Maharashtra. The state of Maharashtra has taken a significant step with the formulation of a comprehensive growth plan for promotion and growth of our MSMEs under the RAMP program which is based upon diagnostic exercises carried on in consultations with various stakeholders.

The MD, MSSIDC briefed the Committee that the EY agency has prepared five years plan with an estimated plan of Rs.667.74 Crores for implementing the proposed interventions including five PPP projects interventions in the SIP under the RAMP programme in the State. In order to achieve sustainable growth of MSMEs of our state it is also proposed to provide matching grants equivalent to the funds sanctioned by Gol under this programme.

After the initial introductory remarks of the MD, MSSIDC, the Consultant, M/s. Ernst & Young LLP has given a detailed presentation before the Committee on the proposed intervention, head-wise budget for these interventions, and five innovative projects worth about Rs.267 Crores proposed in the SIP prepared by them.



The Hon'ble Chairman has suggested the following changes in the draft SIP:-

- 1) To increase the target from 10,000 nos to 25,000 nos. of MSMEs under the CGTMSE scheme considering the total no. of MSMEs targeted under the PMEGP & CMEGP scheme implemented by the Government of Maharashtra.
- 2) To study the district-level schemes implemented by the State for the MSMEs while fixing the above-mentioned target.
- 3) To issue the letter to all PSUs of the Government of Maharashtra who have not onboarded on Treds Platform.
- 4) To provide a detail monitoring mechanism for monitoring the targets and key result areas under the RAMP programme.

After a detailed discussion on the presentation the Committee approved as follows:-

- 1) The Strategic Investment Plan with an estimated budget of Rs.667.74 Crores presented before the Committee by M/s. Ernst & Young LLP for implementation of interventions proposed in the SIP in the State of Maharashtra under the RAMP Programme.
- 2) In principal to provide matching grant from GoM of Rs.667.74 Crores or as per the grant approved by the Government of India after approval to the SIP submitted to them.
- 3) To utilize the matching grants for other hard and soft interventions which are not covered under the RAMP scheme. Accordingly MSSIDC shall submit a detailed proposal of a matching grant for approval of the Finance Dept., GOM.
- 4) The state shall implement the RAMP programme in the state for next 10 years to promote MSMEs of the state more extensively, though the RAMP programme period is for next five years.
- 5) After rectification suggested by the Hon'ble Chairman to submit the SIP with necessary changes in the budget outlay to the MoMSME, Government of India.
- 6) In order to facilitate timely actions under RAMP programme, the Managing Director, MSSIDC & Nodal officer, RAMP shall be authorized to take all further necessary actions like inviting RFPs, executing MOUs & Agreements with the various Government as well as private agencies for implementing various interventions as proposed in the SIP.
- 7) Approval awarded to following 5 innovative projects proposed in the SIP presented before the Committee and implement the same after approval by the Ministry of MSME, Govt. of India :
  - I. Flatted Factory Concept with Plug and Play Facility.
  - II. Market Linkages through Institutional Strengthening to provide market access to MSMEs.
  - III. Capacity Building MSMEs and Government Officials through like Yashwantrao Chavan Academy of Development Administration (YASHADA), Entrepreneurship Development Institute of India (EDII) Ahmedabad, Maharashtra State Skill Development Society (MSSDS), Maharashtra State Innovation Society (MSIDS), Directorate of Vocational Education and Training (DEVT), IIMs, IITs and others.
  - IV. Establishment of Business Facilitation Centres (BFCs).
  - V. Empanelment of Mentors with MSSIDC.

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The Committee also discussed the other two agenda put up before the Committee and approved as follows:-

- 1) To make the additional amount of Rs.24,57,581/- to consultant agency for their additional manpower work for the period 18<sup>th</sup> April 2023 to 15<sup>th</sup> May 2023 and to authorize MD, MSSIDC for extending the time limit for submission of SIP by the Consultant on the lines of the timeline given by MoMSME, Govt. of India and to make the further proportionate payment for the extended timeline as per the rates approved by the Committee.
- 2) To post facto approve the the RFP with estimate of Rs.22 Crores and the process initiated for the selection of an agency for the State Programme Implementing Unit (SPIU) to implement and monitor the RAMP programme in the State of Maharashtra. After scrutiny of the received proposals, proposal of final agency shortlisted for SPIU shall be submitted to the Committee for its final approval.

The meeting ended with a vote of thanks to the Chairs.

Rajendra Nimbalkar (I.A.S.)  
Managing Director, M.S.S.I.D.C.Ltd. &  
Nodal Officer, State RAMP Programme Committee

Dr. Harshdeep Kamble (I.A.S.)  
Principal Secretary (Industries & Mining) &  
Chairman, State RAMP Programme Committee



## 1.6 Annexures 5 – DLI Wise Budget

S.No	DLI	Disbursement Linked Indicators (DLIs)	In Lakhs	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27	FY 2027-28
1	DLI 1	Implementing the Central Government MSME Institutional Reform Agenda	Not Applicable					
2	DLI 2	Accelerating MSME Sector Centre-State collaboration						
3		Total DLI 2 (Budgeted for Maharashtra)	22,145	664.36	1,550.17	3,321.80	7,750.86	8,858.13
4	DLI 3	Enhancing the effectiveness of Firm Capabilities Scheme			-	-	-	-
5		Total DLI 3 (Budgeted for Maharashtra)	6,183	185.48	432.80	927.42	2,163.98	2,473.12
6	DLI 4	Strengthening the receivable financing market for MSMEs			-	-	-	-
7		Total DLI 4 (Budgeted for Maharashtra)	5,000	150.00	350.00	750.00	1,750.00	2,000.00
8	DLI 5	Enhancing Effectiveness of CGTMSE and "GG" delivery			-	-	-	-
9		Total DLI 5 (Budgeted for Maharashtra)	9,610	288.30	672.70	1,441.50	3,363.50	3,844.00
10	DLI 6	Reducing the incidence of delayed payments			-	-	-	-
11		Total DLI 6 (Budgeted for Maharashtra)	8,050	241.50	563.50	1,207.50	2,817.50	3,220.00
12	IP	Innovative Solution / Projects			-	-	-	-
13		Total Innovative solution	26,100	1,560.00	4,585.00	6,125.00	6,785.00	7,045.00
14	M&E	Monitoring & Evaluation			-	-	-	-
15		Total M&E	133.00	-	13.26	19.89	46.41	53.04
16	DIC	DIC Strengthening			-	-	-	-

S.No	DLI	Disbursement Linked Indicators (DLIs)	In Lakhs	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27	FY 2027-28
17		Total DIC Strengthening	2,105	-	210.49	315.74	736.72	841.97
18	MSSIDC	MSSIDC Strengthening			-	-	-	-
19		Total MSSIDC Strengthening	99	-	9.87	14.81	34.55	39.48
20	MSEFC	MSEFC Strengthening			-	-	-	-
21		Total MSEFC Strengthening	199	-	19.92	29.88	69.72	79.68
22		Total (A)	79,624	3,089.64	8,407.71	14,153.53	25,518.24	28,454.42
23		Duplicated Capacity Building Cost (B)	16,700	1,500.00	3,600.00	3,600.00	4,000.00	4,000.00
24		Actual Total C = (A-B)	62,924	1,589.64	4,807.71	10,553.53	21,518.24	24,454.42
25		Admin cost@6% (D= C*10%)	6,292	158.96	480.77	1,055.35	2,151.82	2,445.44
26		Grand Total (C+D)	69,216	1,748.61	5,288.48	11,608.88	23,670.06	26,899.86

## 1.7 Annexures 6 – Budget Snapshot

Sr. No	Heads	Total (Crs.)	%age	DLI
1	Capacity Building	138.82	20.06%	2,3,4,5,6
2	Innovative Projects	94.00	13.58%	2,3,4,5,6
3	SAMADHAN	80.50	11.63%	6
4	Formalization	64.00	9.25%	2,3,4,5,6
5	Green Technology	50.00	7.22%	2,5
6	Skill Development	34.50	4.98%	3
7	Marketing	22.97	3.32%	2,3
8	Awareness Program	22.00	3.18%	4
9	Access to Credit	44.00	6.36%	4,5
10	DIC Strengthening	21.05	3.04%	2,3,4,5,6
11	SPIU	20.00	2.89%	2
12	Cluster Development	14.00	2.02%	2,3
13	Access to Market	12.20	1.76%	2,3
14	IT	3.50	0.51%	2,3,4,5,6
15	TReDS	3.00	0.43%	4
16	MSEFC Strengthening	1.99	0.29%	6
17	Monitoring & Evaluation	1.33	0.19%	2,3,4,5,6
18	MSSIDC Strengthening	0.99	0.14%	2,3,4,5,6
19	Collaboration with Private/Public players	0.35	0.05%	2
20	Technology	0.04	0.01%	2,5
	<b>Total</b>	<b>629.24</b>		
	<b>Admin Cost (10%)</b>	<b>62.92</b>		
	<b>Grand Total</b>	<b>692.16</b>		

### 1.8 Annexures 7 – PART I - DLR Wise Budget Summary

S. No	DLI	Disbursement Linked Indicators (DLIs)	No. Of Units	Unit	In Lakhs	FY23-24	FY 24-25	FY 25-26	FY 26-27	FY 27-28
1.	DLI 1	<b>Implementing the Central Government MSME Institutional Reform Agenda</b>	<b><u>GoM has not budgeted anything under these DLI and Sub DLIS</u></b>							
2.	DLR 1.1	Institutional changes enacted:								
3.	DLR 1.2	Integrated National MSME Digital Portal (INMDP) three-phased implementation completed including operationalization of dashboards and data analytics function								
4.	DLR 1.3	Annual State of the MSME Sector report approved/published by Council and published on-line								
5.	DLR 1.4	Evidence-based policymaking operationalized								
6.	DLI 2	<b>Accelerating MSME Sector Centre-State collaboration</b>								
7.	DLR 2.1	MSME Strategic Investment Plans (SIP) from participating states with attention to cross-cutting GGTP themes approved								
8.	<b>DLR 2.2</b>	Completion of targeted SIP Implementation Plan actions								
9.	DLR 2.2	<b>Subtotal DLI 2.2</b>	<b>1000</b>	<b>MSMEs</b>	<b>2,685</b>	<b>80.55</b>	<b>187.95</b>	<b>402.75</b>	<b>939.75</b>	<b>1,074.00</b>
10.	DLR 2.3	Increase in number of MSMEs (i) in entry level MSME Champions Scheme completing bronze level ZED; (ii) registered on TReDS; (iii) initiated a case on Samadhaan for ODR; (iv) guarantees for women owned MSEs; (v) green guarantees								

S. No	DLI	Disbursement Linked Indicators (DLIs)	No. Of Units	Unit	In Lakhs	FY23-24	FY 24-25	FY 25-26	FY 26-27	FY 27-28
11.	DLR 2.3	<b>Sub Total 2.3</b>	<b>429000</b>	<b>MSMEs</b>	<b>19,460</b>	<b>583.81</b>	<b>1,362.22</b>	<b>2,919.05</b>	<b>6,811.11</b>	<b>7,784.13</b>
12.		<b>Total DLI 2 (Budgeted for Maharashtra)</b>	<b>430000</b>	<b>MSMEs</b>	<b>22,145</b>	<b>664.36</b>	<b>1,550.17</b>	<b>3,321.80</b>	<b>7,750.86</b>	<b>8,858.13</b>
13.	DLI 3	<b>Enhancing the effectiveness of Firm Capabilities Scheme</b>								
14.	DLR 3.1	MSME Champions schemes improvement and scale-up implementation plan approved including establishment of an integrated Programme management system			-	-	-	-	-	-
15.		<b>Subtotal DLI 3.1</b>	<b>28750</b>	<b>MSMEs</b>	<b>4,736</b>	<b>142.08</b>	<b>331.52</b>	<b>710.40</b>	<b>1,657.60</b>	<b>1,894.40</b>
16.	DLR 3.2	Measurable Improvements in MSME Champions Scheme performance and results indicators AS PART OF 3.1			-	-	-	-	-	-
17.	DLR 3.2	<b>Sub Total DLI 3.2</b>	<b>20600</b>	<b>MSMEs</b>	<b>1,447</b>	<b>43.40</b>	<b>101.28</b>	<b>217.02</b>	<b>506.38</b>	<b>578.72</b>
18.		<b>Total DLI 3 (Budgeted for Maharashtra)</b>	<b>49350</b>	<b>MSMEs</b>	<b>6,183</b>	<b>185.48</b>	<b>432.80</b>	<b>927.42</b>	<b>2,163.98</b>	<b>2,473.12</b>
19.	DLI 4	<b>Strengthening the receivable financing market for MSMEs</b>								
20.	DLR 4.1	Regulation(s) issued to facilitate: (i) NBFCs participation as factors; (ii) TReDS to register transaction with CERSAI; (iii) priority against third parties on a first-to-file basis								
21.	DLR 4.1	<b>Sub Total DLI 4.1</b>	<b>11000</b>	<b>MSMEs</b>	<b>1,000</b>	<b>30.00</b>	<b>70.00</b>	<b>150.00</b>	<b>350.00</b>	<b>400.00</b>
22.	DLR 4.2	Mechanism operationalized to allow buyer submission of invoices to GSTN for input tax credit to be treated as buyer confirmation on TReDS.								

S. No	DLI	Disbursement Linked Indicators (DLIs)	No. Of Units	Unit	In Lakhs	FY23-24	FY 24-25	FY 25-26	FY 26-27	FY 27-28
23.	DLR 4.2	<b>Sub Total DLI 4.2</b>	<b>3000</b>	<b>MSMEs</b>	<b>1,700</b>	<b>51.00</b>	<b>119.00</b>	<b>255.00</b>	<b>595.00</b>	<b>680.00</b>
24.	DLR 4.3	Increase in number of new NBFCs on TReDS								
25.	DLR 4.3	<b>Sub Total DLI 4.3</b>	<b>14000</b>	<b>MSMEs</b>	<b>1,800</b>	<b>54.00</b>	<b>126.00</b>	<b>270.00</b>	<b>630.00</b>	<b>720.00</b>
26.	DLR 4.4	Increase in volume of invoices discounted on TReDS					-	-	-	-
27.		<b>Sub Total DLI 4.4</b>	<b>11000</b>	<b>MSMEs</b>	<b>500</b>	<b>15.00</b>	<b>35.00</b>	<b>75.00</b>	<b>175.00</b>	<b>200.00</b>
28.		<b>Total DLI 4 (Budgeted for Maharashtra)</b>	<b>39000</b>	<b>MSMEs</b>	<b>5,000</b>	<b>150.00</b>	<b>350.00</b>	<b>750.00</b>	<b>1,750.00</b>	<b>2,000.00</b>
29.	DLI 5	<b>Enhancing Effectiveness of CGTMSE and “GG” delivery</b>					-	-	-	-
30.	DLR 5.1	CGTMSE operationalizes GG guarantees innovations by following actions: (i) defining tag to track greening investments; (ii) issues revised guarantee guidelines for: (a) women headed MSEs and (b) green investments					-	-	-	-
31.		<b>Sub Total DLR 5.1</b>	<b>125000</b>	<b>MSMEs</b>	<b>4,800</b>	<b>144.00</b>	<b>336.00</b>	<b>720.00</b>	<b>1,680.00</b>	<b>1,920.00</b>
32.	DLR 5.2	Increase in the value of guarantees to women-headed businesses			-		-	-	-	-
33.		<b>Sub Total 5.2</b>	<b>20000</b>	<b>MSMEs</b>	<b>806</b>	<b>24.18</b>	<b>56.42</b>	<b>120.90</b>	<b>282.10</b>	<b>322.40</b>
34.	DLR 5.3	Increase in the value of guarantees for green investments			-		-	-	-	-
35.		<b>Sub Total 5.3</b>	<b>20100</b>	<b>MSMEs</b>	<b>4,004</b>	<b>120.12</b>	<b>280.28</b>	<b>600.60</b>	<b>1,401.40</b>	<b>1,601.60</b>
36.		<b>Total DLI 5 (Budgeted for Maharashtra)</b>	<b>165100</b>	<b>MSMEs</b>	<b>9.610</b>	<b>221.70</b>	<b>288.30</b>	<b>672.70</b>	<b>1,441.50</b>	<b>3,363.50</b>

S. No	DLI	Disbursement Linked Indicators (DLIs)	No. Of Units	Unit	In Lakhs	FY23-24	FY 24-25	FY 25-26	FY 26-27	FY 27-28
37.	<b>DLI 6</b>	<b>Reducing the incidence of delayed payments</b>								
38.	DLR 6.1	Samadhaan portal adapted to play the role of platform to link ODR private service providers to MSMEs					-	-	-	-
39.		<b>Subtotal 6.1</b>	<b>100000</b>		<b>4,000</b>	<b>120.00</b>	<b>280.00</b>	<b>600.00</b>	<b>1,400.00</b>	<b>1,600.00</b>
40.	DLR 6.2	Increase in cases resolved by ODR filed through the Samadhaan portal			-		-	-	-	-
41.		<b>Sub Total 6.2</b>	<b>100000</b>	<b>MSMEs</b>	<b>4,050</b>	<b>121.50</b>	<b>283.50</b>	<b>607.50</b>	<b>1,417.50</b>	<b>1,620.00</b>
42.		<b>Total DLI 6 (Budgeted for Maharashtra)</b>	<b>200000</b>	<b>MSMEs</b>	<b>8,050</b>	<b>241.50</b>	<b>563.50</b>	<b>1,207.50</b>	<b>2,817.50</b>	<b>3,220.00</b>
43.	IP	<b>Innovative Solution / Projects</b>					-	-	-	-
44.		<b>Total Innovative solution</b>	<b>100000</b>		<b>26,100</b>	<b>1,560</b>	<b>4,585.00</b>	<b>6,125.00</b>	<b>6,785.00</b>	<b>7,045.00</b>
45.	<b>M&amp;E</b>	<b>Monitoring &amp; Evaluation</b>					-	-	-	-
46.		<b>Total M&amp;E</b>			<b>133</b>	<b>-</b>	<b>13.26</b>	<b>19.89</b>	<b>46.41</b>	<b>53.04</b>
47.		<b>DIC Strengthening</b>					-	-	-	-
48.		<b>Total DIC Strengthening</b>			<b>2,105</b>	<b>-</b>	<b>210.49</b>	<b>315.74</b>	<b>736.72</b>	<b>841.97</b>
49.		<b>MSSIDC Strengthening</b>					-	-	-	-
50.		<b>Total MSSIDC Strengthening</b>			<b>99</b>	<b>-</b>	<b>9.87</b>	<b>14.81</b>	<b>34.55</b>	<b>39.48</b>
51.		<b>MSEFC Strengthening</b>					-	-	-	-

S. No	DLI	Disbursement Linked Indicators (DLIs)	No. Of Units	Unit	In Lakhs	FY23-24	FY 24-25	FY 25-26	FY 26-27	FY 27-28
52.		Total MSEFC Strengthening			199	-	19.92	29.88	69.72	79.68
53.		Total (A)	983450	MSMEs	79,624	3,089.64	8,407.71	14,153.53	25,518.24	28,454.42
54.		Duplicated Capacity Building Cost (B)	100000	MSMEs	16,700	1,500.00	3,600.00	3,600.00	4,000.00	4,000.00
55.		Actual Total C = (A-B)	883450	MSMEs	62,924	1,589.64	4,807.71	10,553.53	21,518.24	24,454.42
56.		Admin cost@6% (D= C*10%)		Admin Cost	6,292	158.96	480.77	1,055.35	2,151.82	2,445.44
57.		Grand Total (C+D)	883450	MSMEs	69,216	1,748.61	5,288.48	11,608.88	23,670.06	26,899.86



## 1.9 Annexures 8 – PART II - Head Wise Budget Summary

### 1.9.1 Capacity Building

Out of the total 20 main intervention proposed in SIP, Capacity building carries the maximum weightage for budget allocation. There are total 28 sub intervention in capacity building which are briefly explained below. The capacity building details out trainings needed to MSMEs in TReDS, Champion schemes, GeM, E Commerce etc. It also covers training programme for govt officers. Special emphasis is also given to cover training for women and SC/ST entrepreneur.

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.2	Anchor vendor development program		1000	MSMEs	250	Identify the major sectors of the state and associated anchor companies, and also their suppliers. Understand the supply chain analysis. Also identify the potential suppliers which can be part of the supply chain. Supplier development is the process of working with suppliers whose scores are low, on a one-to-one basis, with the goal of improving their performance. Supplier development is an essential part of supplier management. Only by working together will be able to improve communication, quality of products, delivery time, and overall supplier relationships. Teaching, incentivizing, and rewarding are the major methods of SDP. Linkages of suppliers and anchor units through TReDS platform.
2	DLR 2.3	Training to MSMEs on getting ZED certifications (500 MSMEs per district with 30% women led/promoted MSMEs)		18000	MSMEs	720	Increasing the performance of CHAMPIONS Scheme. These heads will aim at selecting the MSMEs and training them to achieve the first level of ZED, LEAN Certifications.  For Innovative scheme, MSMEs will be identified along with supporting the, for availing the Design certifications, IPRs and incubation support wherever needed.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
3	DLR 2.3	Training to MSMEs on getting LEAN certifications (includes 540 Women MSMEs) (1 Workshop for atleast 50 MSMEs from each district)	1800	MSMEs	72	Under these trainings, LEAN Consultants would be on-boarded for trainings. The modules and trainings will be prepared sector wise and trainings will be provided for MSMEs to understand the type of interventions they could do in their current operations to achieve LEAN efficiency.
4	DLR 2.3	Training to MSMEs on getting Innovate Scheme: Design certifications with support institutions (includes 300 Women MSMEs) (unit cost is more because of the consultation charge of institutions)	1800	MSMEs	450	Under these trainings, Design Thinking modules will be made wherein the MSMEs will be coerced to think a innovate and design new products. They will also be provided training regarding how to avail the benefits of the Design scheme under RAMP.
5	DLR 2.3	Training to MSMEs on Innovate Scheme: IPR(includes 2400 Women MSMEs) (2000 MSMEs per Year)	8000	MSMEs	320	Under these trainings, MSMEs will be trained regarding different types of IPRs available and which type of IPR to be used in what circumstance. They would also be trained regarding how they can avail the benefits of the IPR scheme under CHAMPIONS.
6	DLR 2.3	Training to MSMEs on Innovate Scheme: Incubation support (includes 720 Women MSMEs) (600 MSMEs per Year)	2400	MSMEs	96	MSMEs will be identified according to the need of Incubation and will be trained on how they can avail the opportunity and what all needs to be done to get incubated under Incubation scheme of CHAMPIONS.
7	DLR 2.3	Training to MSMEs on GeM (includes 3300 Women MSMEs) (2500 MSMEs every year)	10000	MSMEs	400	Under these trainings, MSMEs will be provided trainings regarding on-boarding on GeM platform, how to use it and also will be trained on bidding processes and how to calculate the bids.
8	DLR 2.3	Training to state department (high priority) to onboard on GeM (50 State officials every year)	200	Govt	12	On the Other hand, State PSUs will be trained for usage of GeM platform and coerced to get onboarded on the platform.
9	DLR 2.3	Training to MSMEs on E-Commerce (includes 600 Women MSMEs)	2000	MSMEs	80	Under these trainings, MSMEs will be trained regarding the opportunities that ONDC as a platform presents, how different group of MSMEs can access different aspects of ONDC and also budding entrepreneurs will be trained

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
						regarding how they can create a new enterprise using ONDC platform.
10	DLR 2.3	Aggressive awareness campaigns to encourage MSME onboarding to TReDS platform. (Includes 7500 Women MSMEs)	25000	MSMEs	1,000	Increasing registration of MSMEs on TReDS platform.
11	DLR 2.3	Awareness generation and sensitization of 10,000 MSMEs to adopt new and green technology	10000	MSMEs	1,000	Green Investments guarantees will start with providing awareness at district level and then onboarding the MSMEs. Next step would be providing capacity building for these MSMEs to adopt new and green technology and making them avail the special one-time package.
12	DLR 2.3	Capacity building of 10,000 MSMEs to adopt new and green technology	10000	MSMEs	1,000	These modules will be in two parts 1. General Modules - Wherein general green technology concepts would be introduced to the MSMEs like Solar energy, waste management, etc. 2. Sector Specific Modules - These modules will be sector specific. Each sector would be thoroughly researched and booklets for the latest technology and those green technology can be used by the MSMEs will be mentioned.
13	DLR 2.3	Sensitization and capacity building of DICs & MSEFC on Samadhan (Once in a year)	172	DIC	10	For getting MSMEs using the SAMADHAN platform, DICs needs to be strengthened and trained. Though the GM would be knowing about the portal but the down the line team wouldn't be. Hence, these capacity building workshops will aim at sensitizing the DICs regarding SAMADHAN portal and any upgradations and changes on the portal once in a year.
14	DLR 2.3	Awareness Generation Programme for MSMEs on SAMADHAN portal (3000 Women)	10000	MSMEs	300	Onboarding of MSMEs on SAMADHAN Portal

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
15	DLR 3.1	Training Need Assessment of MSSIDC, DIC officials (36 districts visit for total four times in two year)	144	Govt	36	For improving synergies across CLCS-TU schemes, Industry Department needs to be trained accordingly. This would include performing a TNA and then accordingly designing capacity building workshops.
16	DLR 3.1	Capacity building of MSSIDC officials across domain, functional and behavioral competencies (2 times)	50	Govt	3	MSSIDC being the nodal agency and implementing agency for RAMP needs to be strengthened across the domains. The MSSIDC officials will undergo trainings regarding the implementation, MSMEs, the value chain of MSMEs, exports to enable them to support the implementation of RAMP programme.
17	DLR 3.1	Capacity building of officials from DICs, Dols and State corporations of Maharashtra (36 DIC+ 14 other department, two trainings per year for four years)	400	Govt	24	These trainings are aimed at increasing the capacity of the whole Department of Industries under Govt of Maharashtra.
18	DLR 3.1	Refresher sessions for MSSIDC, DoI, DICs and State corporation officials (2 times)	50	Govt	3	Along with the above trainings, refresher session for the Department of Industries officials will be organized for keeping the ideas and implementation on track according to RAMP mandate.
19	DLR 3.2	Training to MSMEs on certification for export promotion on "how to export"	10000	MSMEs	400	MSMEs will undergo training sessions on certification for export promotion, specifically focusing on "how to export." These interactive training programs will equip participants with the necessary knowledge and practical skills to navigate the export process, meet certification requirements, and capitalize on international trade opportunities for business expansion and global market reach.
20	DLR 4.1	100 Training Workshops to select MSMEs on CERSAI Transaction Process	100	Work shops	100	The plan involves conducting 100 training workshops to educate and select MSMEs on the CERSAI (Central Registry of Securitization Asset Reconstruction and Security Interest) transaction process. These workshops

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
							aim to provide guidance and assistance to MSMEs in understanding and navigating the transaction procedures, enabling them to effectively utilize the CERSAI platform for their financial transactions.
21	DLR 4.1	Workshops/ Seminars on Curtain raiser interventions for sick unit Declared Sick by state government (250 units per year)	1000	MSMEs	500		Workshops and seminars on curtain raiser interventions for sick units, declared sick by state governments, will be conducted at a rate of 250 units per year. These informative sessions will provide guidance, support, and strategic interventions to help revive and rehabilitate these units, empowering them with the knowledge and resources needed to overcome challenges and regain their operational strength.
22	DLR 4.2	3000 MSMEs will be targeted with workshops for Orientation on Input Tax Credit Process	3000	MSMEs	1,500		Comprehensive series of 3000 workshops will be conducted to provide orientation on the input tax credit process for MSMEs. These workshops will be designed to educate and guide participants on effectively utilizing input tax credit, enabling MSMEs to optimize their tax benefits, comply with regulations, and enhance their financial efficiency for sustainable growth and competitiveness.
23	DLR 5.1	Enhance Knowledge and Financial Training	20000	MSMEs	800		Efforts will be made to enhance knowledge and financial training by programs specifically designed for MSMEs. These programs will encompass a wide range of topics, including financial management, business planning, market analysis, and industry-specific skills, equipping MSMEs with the necessary knowledge and capabilities to thrive in a competitive business environment.
24	DLR 5.2	Prepare Gender & Inclusion Action plan for Maharashtra to boost competitiveness of women/SC/ST entrepreneurs (costing included for	100	Govt	6		A comprehensive Gender & Inclusion Action plan will be developed for Maharashtra, aimed at boosting the competitiveness of women, SC (Scheduled Caste), and ST (Scheduled Tribe) entrepreneurs. This plan will include costing for workshops to be conducted in each

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
		workshops at each district with GMs and Line department)				district, engaging General Managers (GMs), and line departments. The workshops will provide training, support, and resources to foster entrepreneurship, address gender and social disparities, and create an inclusive ecosystem that empowers marginalized entrepreneurs to thrive and contribute to the state's economic growth.
25	DLR 5.2	Capacity building for women/SC/ST entrepreneurs in collaboration with DICCI	20000	MSMEs	800	In the future, capacity building programs will be established in collaboration with DICCI (Dalit Indian Chamber of Commerce and Industry) to specifically support women, SC, and ST entrepreneurs. These programs will focus on providing targeted training, mentorship, access to resources, and networking opportunities to enhance the skills, knowledge, and business acumen of these entrepreneurs. By leveraging the expertise and network of DICCI, the capacity building initiatives will empower women, SC, and ST entrepreneurs to overcome challenges, drive economic growth, and foster greater inclusivity in the business ecosystem.
26	DLR 5.3	Capacity Building to MSMEs units to digitally submit their documents loan applications	100000	MSMEs	3,000	A comprehensive capacity building program will be initiated to empower MSME units with the skills and knowledge needed to digitally submit their loan applications and relevant documents. This program will provide training, workshops, and technical assistance to MSMEs, equipping them with the necessary digital literacy and understanding of online platforms to confidently navigate the loan application process. By embracing digital submission methods, MSMEs will streamline their loan application procedures, enhance efficiency, and improve their access to financial support for business growth and expansion.



S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
27	DLR 5.3	Workshops and campaigns in collaboration of Associations, Clusters & thinktanks to educate 10,000 MSMEs about ESG & RECP Practices		10000	MSMEs	500	Collaborative workshops and campaigns will be organized in partnership with Associations, Clusters, and think tanks to educate 1,00,000 MSMEs about ESG (Environmental, Social, and Governance) and RECP (Resource Efficiency and Cleaner Production) practices. These initiatives will provide valuable knowledge, training, and resources to MSMEs, promoting sustainable business practices, reducing environmental impact, improving social responsibility, and enhancing resource efficiency within their operations. Through these educational efforts, MSMEs will be empowered to align their business strategies with ESG principles and implement RECP measures, contributing to a more sustainable and responsible business ecosystem.
28	DLR 5.3	Assistance to 10,000 MSMEs to avail technical support for self-assessment & audit to identify pain areas for optimization		10000	MSMEs	500	Technical support will be provided to 30,000 MSMEs to assist them in availing self-assessment and audit services. These services will enable MSMEs to identify pain areas within their operations and optimize their processes for improved efficiency and productivity. The support will include expert guidance, specialized tools, and resources to help MSMEs conduct comprehensive assessments, identify areas of improvement, and implement targeted optimization strategies, fostering their growth and competitiveness in the market.
Total						13882	

### 1.9.2 Innovative Projects

One of the Key highlights of the SIP project is the innovative projects which are part of the proposal. Total 5 innovative solutions are proposed one of which provides initial help with readymade space to MSMEs for production (Plug and Play concept), Second project helps in marketing there brands at common platform (Market linkages). MSMEs will also be connected with various mentors empaneled with MSSIDC for various handloading to MSME and also through BFC. These innovative solutions are one stop solutions for all MSME at various stage of there growth.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	IP1	Flatted Factory Concept with Plug and Play Facility	60000	Sq. Mtrs	4,750	
2	IP2	Market Linkages through Institutional Strengthening	5000	Sq. Mtrs	2,300	
3	IP3	Capacity Building MSMEs and Government Officials through YASHADA, Industry Associations and Private Players (PPP model)	100000	MSMEs	16,700	This head has already been taken in individual heads in different DLIs. Hence, final total won't be having this particular head.
4	IP4	Establishment of Business Facilitation Centers (BFCs)	12	BFCs	1,700	
5	IP5	Empanelment of mentors with MSSIDC (Mentor shall be leveraged on need basis)	36	Mentors	650	
Total					26100	

### 1.9.3 SAMADHAN

There will be a focused effort on sensitization and capacity building of MSMEs to effectively use Samadhan. This initiative will involve targeted awareness campaigns, training programs, and workshops to educate MSMEs about the benefits and usage of Samadhan, a digital platform for grievance redressal.

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 6.1	Sensitization and capacity building of MSMEs to use Samadhan		100000	MSMEs	4,000	There will be a focused effort on sensitization and capacity building of MSMEs to effectively use Samadhan. This initiative will involve targeted awareness campaigns, training programs, and workshops to educate MSMEs about the benefits and usage of Samadhan, a digital platform for grievance redressal. Through these capacity building initiatives, MSMEs will gain the necessary knowledge and skills to utilize Samadhan as a tool for resolving their grievances, fostering a more conducive business environment and promoting the growth and sustainability of the MSME sector.
2	DLR 6.2	Sensitization and capacity building of MSMEs to use Samadhan through ODR		100000	MSMEs	4,000	This initiative will involve targeted awareness programs, training sessions, and workshops to educate MSMEs about the features, benefits, and usage of Samadhan. By enhancing their understanding and proficiency in using the platform, MSMEs will be empowered to leverage Samadhan for effective grievance redressal, leading to improved dispute resolution, reduced delays, and enhanced business environment for the growth and success of MSMEs.
3	DLR 6.2	Strengthening of samadhan portal and outreach to MSMEs		1	Lumpsum	50	This initiative will involve enhancements to the portal's functionality, user interface, and accessibility to ensure a seamless and user-friendly experience for MSMEs. Additionally, targeted outreach campaigns, awareness programs, and partnerships with MSME associations and organizations will be undertaken to increase awareness and encourage MSMEs to utilize the SAMADHAN portal for effective grievance redressal. Through these efforts,

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
							the portal will become a trusted platform for MSMEs to seek resolution for their grievances, promoting a more favourable business environment and fostering the growth and success of the MSME sector.
Total						8050	

#### 1.9.4 Formalization

For any MSMEs to avail the benefits, formalization is must. Efforts are made to get MSMEs in Udyam. Total 2 sub intervention are proposed which are briefly explained below. Every year 80,00 MSMEs will be targeted to come on Udyam portal with premium coverage of INR 1500 for first 3 years giving insurance upto 2 Lakhs.

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.3	Training to unregistered MSMEs and Nano enterprise (@80000 per year) for formalization and also insure enterprises with Rs 2 Lakhs insurance for year. Premium amount would be provided by GoM INR 1500.		320000	MSMEs	6,400	These trainings will aim at increasing the formalization of MSMEs and getting them on-boarded on UDYAM portal. These trainings will talk about the opportunities with UDYAM portal and will also address any issues by the MSMEs or any pre-conceived notions by the MSMEs.

### 1.9.5 Green Technology

One of the key components of SIP is to promote green initiatives as part of sustainable outcome. The govt will provide one time package to MSME who are adopting steps towards sustainability.

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.3	Introduce a special one-time package for 10,000 MSMEs to invest in new and green technology (3000 Women MSEs). 70% Subsidy provision for adoption of new and green technology		10000	MSMEs	5,000	A special onetime package of up to INR 50,000 per MSME or 70% of the green technology being adopted, whichever is lower, will be introduced for incentivizing MSMEs to adopt new and green technology.

### 1.9.6 Skill Development

Out of the total 20 main intervention proposed in SIP, Skill development is also an important part for enhancing the skill of class III and class IV officers in any organization. There are total 3 sub intervention in skill development which are briefly explained below.

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 3.1	Partner with educational/vocational institutions adopting a demand driven approach to skill building of MSME workforce- Recruit Train and Deploy (R-T-D) Model : Target training to selected 20000 MSMEs		15000	MSMEs	1,800	For improving the delivery capacity of MSMEs, the workforce needs to be trained in technical skill and hence partnership with pirated sector providers would be necessary.  Here we have noted down 3 different models of these trainings 1.RTDModel 2.VoucherModel 3. Partnership Model

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
2	DLR 3.1	Partner with educational/vocational institutions adopting a demand driven approach to skill building of MSME workforce- Skill voucher system	7000	MSMEs	840	MSSIDC will partner with Educational and Vocational Institutes and prepare a demand drive model for skill development.
3	DLR 3.1	Partner with educational/vocational institutions adopting a demand driven approach to skill building of MSME workforce- Upskilling and Reskilling focused approach	6750	MSMEs	810	MSSIDC will partner with Educational and Vocational Institutes and prepare a demand driven model for skill development. The Govt Institutions like MSIS, ITIs, Diploma Institutes will be partnered with and demand driven upskilling of the MSME workforce will be done under this head.
Total					3450	

### 1.9.7 Marketing

Marketing is one of the most crucial aspects in any business. Unless and until there is support to MSMEs, it is difficult to sustain in this competitive world. To strengthen and develop the MSMEs, it is very important to give a handholding in terms of training, upskilling, providing e commerce platform for marketing and client base. For market linkages,

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.2	Preparation of communication and outreach strategy to focus on GGTP agenda	1	Lumpsum	50	1. Identify the target audiences (First, choose which key audience your message will focus on. 2. Message development (Knowing your audience makes it possible to plan your communication logically/strategically. You will need different messages for different groups and different channels and methods to reach each of those groups).



S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/Unit	Unit	In Lakhs	Description
						3.Communication Channels (Web/Events/Email/ social media/Paid Media/PR), 4. Evaluation and feedback.
2	DLR 2.3	MSME Conclaves once in 2 Years	2	Conclaves	1,200	2 MSME Conclaves to be held in Maharashtra with MSMEs, ministries, buyers, international participations etc
3	DLR 3.2	Design & launch campaigns on public domains for Government schemes- CHAMPIONS (Newspaper ad, Outdoor advertisement, movie shoot, radio jingles)	1	Lumpsum	50	This is a comprehensive Marketing Plan for dissemination of information to the MSMEs. This will help in gathering the data and measuring the improvements under CHAMPIONS Scheme
4	DLR 3.2	Publish IEC materials- customized modules, capsules and packages to offtake Champion & Technology upgradation schemes @72 workshops	72	Workshops	11	Customized modules, capsules and packages will be developed aligning with the CHAMPIONS Scheme. 72 workshops will be undertaken for dissemination of this information and provided to MSMEs.
5	DLR 3.2	Uptake of GeM, ONDC, ODOP & Samadhan: Develop simplified manuals for MSMEs illustrating know-how of these portals.	20	Manuals	10	Simplified manuals for GeM, ONDC, ODOP and SAMADHAN will be developed which will be made available in both physical and soft form for the MSMEs to avail.
6	DLR 3.2	Branding & promotion: Launch an online branding toolkit for 5000 MSMEs with 1 templates & guidelines.	1	Lumpsum	1	The online branding toolkit, which will be equipped with templates and guidelines, will be launched to empower 5000 MSMEs in establishing their brand identity and enhancing their online presence for greater visibility and growth.
7	DLR 3.2	Branding assistance program including toolkits, workshops, training sessions, and consultations to support 10,000 MSMEs.	10000	MSMEs	400	A comprehensive branding assistance program will be implemented to support 45,000 MSMEs, offering a range of services such as toolkits, workshops, training sessions, and consultations. This program aims to equip MSMEs with the necessary resources and expertise to enhance their branding efforts, drive business growth, and maximize their market potential.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/Unit	Unit	In Lakhs	Description
8	DLR 3.2	Hire a digital marketing agency to prepare a comprehensive marketing strategy.	1	Lumpsum	25	A digital marketing agency will be hired to develop and execute a comprehensive marketing strategy. This strategic partnership will enable the business to leverage expert insights, cutting-edge techniques, and targeted campaigns to enhance schemes visibility, engage the MSMEs, and drive MSME performance.
9	DLR 3.2	Exposure visit of select MSMEs (National and International)	600	MSMEs	150	Select MSMEs will embark on exposure visits as part of a comprehensive program. These visits will provide valuable opportunities for participating businesses to observe industry best practices, learn from successful counterparts, and gain insights into innovative processes, fostering knowledge exchange and inspiring growth within the MSME sector.
10	DLR 3.2	Organize 4 trade fairs to uplift and promote outreach of products.	4	Fairs	400	Trade fairs will be organized at strategic export hubs, facilitating the upliftment and promotion of products. These trade fairs will serve as platforms for MSMEs to showcase their offerings, connect with potential buyers and partners, and expand their market reach, ultimately fostering economic growth and creating opportunities for business expansion.
					2297	

### 1.9.8 Awareness

A strong outreach programme need to be developed to avail any benefit of scheme through various awareness campaigns. Awareness to be given to MSMEs, NBFCs and PSEs on the various benefits to onboard on TReDS platform.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 4.3	State wide awareness generation through IEC on TReDS redressal upto 1 block level	1	Lumpsum	600	A state-wide awareness generation campaign will be conducted through Information, Education, and Communication (IEC) initiatives, focusing on TReDS redressal, extending its reach up to the block level. These campaigns will utilize various communication channels, including digital and traditional media, to educate and empower businesses at the grassroots level, ensuring they are aware of TReDS mechanisms and can effectively address their financial and trade-related challenges.
2	DLR 4.3	Aggressive awareness campaigns to encourage PSE/ NBFCs onboarding to TReDS platform.	1	Lumpsum	1,200	Aggressive awareness campaigns will be launched to actively encourage the onboarding of PSEs (Public Sector Enterprises) and NBFCs (Non-Banking Financial Companies) onto the TReDS platform. These campaigns will utilize targeted marketing strategies, personalized outreach, and industry collaborations to highlight the benefits, ease of use, and advantages of the TReDS platform, fostering increased participation and adoption among PSEs and NBFCs.
3	DLR 4.4	Awareness generation for MSMEs on TReDS	10000	MSMEs	400	A comprehensive awareness generation campaign will be launched to educate MSMEs about GST. This campaign will utilize various channels such as workshops, webinars, online resources, and outreach programs to provide MSMEs with the necessary knowledge and guidance on GST compliance, processes, and benefits, empowering them to navigate the GST framework effectively and contribute to their business growth.
Total					2200	

### 1.9.9 Access to Credit

Awareness and Training for on Boarding of MSMEs and Lenders on OCEN Platform, special package will be given for collateral free loans to women and SC/ST owned entrepreneur.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 4.1	Awareness and Training for on Boarding of MSMEs and Lenders on OCEN Platform	10000	MSMEs	400	The onboarding of MSMEs and lenders on the OCEN (Open Credit Enablement Network) platform aims to create an inclusive lending ecosystem by leveraging technology and data sharing, simplifying loan processing and enhancing access to credit for MSMEs.
2	DLR 5.1	Enable 5,000 MSME units to access Targeted financial products/ Innovative and alternate financial mechanism	5000	MSMEs	300	A focused effort will be made to enable 5,000 MSME units to access targeted financial products and innovative alternate financial mechanisms. Through partnerships with financial institutions and the development of specialized financial solutions, MSMEs will gain improved access to customized financial products and services, empowering them to meet their unique financing needs and drive business growth effectively.
3	DLR 5.1	CGTMSE First Time Premium subsidy for women and SC/ST MSMEs. (10000 MSMEs per Year, Women - 8000, SC/ST - 2000) For Loans upto INR 100000.	100000	MSMEs	3,700	For loans upto INR 100000 under CGTMSE for women and SC/ST will be subsidized under RAMP. The premium amount under CGTMSE will be subsidized under RAMP.
Total					4400	

### 1.9.10 DIC Strengthening

The lowest level at which various schemes are implementation happens is at DIC level. Currently the conditions of most of DICs are not in good condition. DIC offices need revamp not only in terms of soft intervention but also requires physical infrastructure. The physical infrastructure needs will be taken care by state government budget while the soft intervention will be provided by SIP budget. Dedicated team for promotion of Champion Scheme, export related handholding's are proposed at all 36 DIC offices. Increase in number of staff, with various furniture laptops, printer scanners etc. is also part of proposed SIP.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DIC 1	Human Resource Management (1 additional staff on contract basis at DIC to anchor RAMP implementation - A36 dedicated cell 'Vijete Udyojak Vibhag' for CHAMPIONS Scheme	36	HR	691	2 additional staff will be posted in each DIC on contractual basis for anchoring the RAMP implementation for next 4 years.
2	DIC 1	Human Resource Management (2 additional staff on contract basis at DIC to anchor RAMP implementation) - Collaborate with DPIIT and create an expert centre at all 36 DICs	72	HR	1,382	2 additional staff will be posted in each DIC on contractual basis for anchoring the RAMP implementation for next 4 years.
3	DIC 2	Laptops	36	DIC	13	Laptops will be provided to these staff for anchoring RAMP implementation.
4	DIC 3	Handheld device	36	DIC	5	Handheld Devices will be provided to these staff for anchoring RAMP implementation.
5	DIC 4	Printer with Scanner	36	DIC	4	Printer and Scanners will be provided to these staff for anchoring RAMP implementation.
6	DIC 5	Furniture and fixtures	36	DIC	9	Furniture and Fixtures will be provided to these staff for anchoring RAMP implementation.
					2105	

### 1.9.11 SPIU

For implementation of SIP in Maharashtra, under RAMP budget a tentative cost of INR 20 Cr has been proposed. The SIPU team will include Engagement manager, Enterprise Development Manager, Financial and Banking Manager, MIS Specialist, Monitoring and Evaluation Manager, Capacity Building Manager, Procurement manager along with other consultants.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.2	Cost of SPIU	NA	SPIU	2000	This cost of SPIU has been taken as a lumpsum and will be according to the final bid approval by MSSIDC.

### 1.9.12 Cluster Development

Maharashtra has significant number of central and state level cluster approved. Even after availing monetary benefits from the govt. still some clusters are not able to sustain in the market. To accelerate their growth, various support is required in terms of outreach programme, DPR preparation, Handholding etc, for existing as well as new clusters will be done.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.3	MSI-CDP (State cluster scheme): Existing Clusters	20	Clusters	200	In the existing clusters of MSI-CDP, there are many issues related to access to market, finance and other issues. This budget head aims at handholding of the MSMEs under the cluster to overcome these issues.
2	DLR 2.3	MSI-CDP (State cluster scheme): New Clusters	20	Clusters	200	For new clusters, currently the MSMEs themselves have to make a DPR, which because of non-availability of much funds is done by unrecognized players which dilute the effectiveness of the DPR. Hence, this budget head will aim at creating new DPR and supporting new cluster formation by the help of RAMP.



S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
3	DLR 2.3	MSE CDP: Support required for outreach, DPR preparation, Handholding support: Existing cluster	5	Clusters	250	In the existing clusters of MSE-CDP, there are many issues related to access to market, finance and other issues. This budget head aims at handholding of the MSMEs under the cluster to overcome these issues.
4	DLR 2.3	MSE CDP: Support required for outreach, DPR preparation, Handholding support: New cluster	5	Clusters	250	For new clusters, currently the MSMEs themselves have to make a DPR, which because of non-availability of much funds is done by unrecognized players which dilute the effectiveness of the DPR. Hence, this budget head will aim at creating new DPR and supporting new cluster formation by the help of RAMP.
5	DLR 2.3	SFURTI: Support required for outreach, DPR preparation, Handholding support: Existing clusters	20	Clusters	200	In the existing clusters of SFURTI, there are many issues related to access to market, finance and other issues. This budget head aims at handholding of the MSMEs under the cluster to overcome these issues.
6	DLR 2.3	SFURTI: Support required for outreach, DPR preparation, Handholding support: new clusters	20	Clusters	200	For new clusters, currently the MSMEs themselves have to make a DPR, which because of non-availability of many funds is done by unrecognized players which dilute the effectiveness of the DPR. Hence, this budget head will aim at creating new DPR and supporting new cluster formation by the help of RAMP.
7	DLR 2.3	Clusters supported under another ministry like MoT, MoFPI etc	10	Clusters	100	Other clusters under MoFPI, MoT will be provided handholding and technical support as needed.
Total					1400	

### 1.9.13 Access to Market

Access to market is also one of the main interventions in SIP RAMP. This section talks about the logistic solutions, latest packaging technologies. required for MSMEs. Another intervention is to identify 12 Cluster in Maharashtra for accelerating the growth for promotion of exports.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 3.1	Facilitating Introduction of Innovative Logistics solutions for MSMEs	10	Logistic prov	20	Innovative logistics solutions like GPS Tracking, route optimization, latest packaging technologies etc will be made available to the MSMEs by partnering with Innovative Logistics solutions providers.
2	DLR 3.1	Set up 12 Cluster level 'Growth Accelerators' to promote exports.	12	Clusters	1,200	12 Growth Accelerators will be set up across the state, to enable the MSMEs understand the requirement and all legal compliances associated with exports. These Growth Accelerators will act as handholding agencies for supporting the MSMEs to export.
Total					1220	

### 1.9.14 Information Technology

To monitor the progress of SIP RAMP, one of the key solutions is IT. Developing MSSIDC website, monitoring and maintenance of the site. Including DASHBOARD (one-stop integrated portal at district level). The process or outcome of each RAMP sub activity will be Monitored & evaluated. This website will be linked with other line dept. also.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.2	Develop a one-stop integrated portal (including district level)	1	Lumpsum	200	IT Solutions: Developing MSSIDC website, monitoring and maintenance of the site. Including DASHBOARD (one-stop integrated portal at district level). The process or outcome of each RAMP sub activity will be Monitored & evaluated.
2	DLR 2.2	Software integration with line departments	1	Lumpsum	50	Integrated IT Solutions: Software integration of MSSIDC Website with line departments like MoMSME, Samadhan

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
						Portal, MUDRA, PMEGP, CMEGP, KVIC, CGTMSE, DGCIS, DPIIT, DGFT, CERSAI etc. Integration Program Management System.
3	DLR 2.2	Backward Integration of portal with CHAMPIONS Scheme. (Integrated Programme Management System)	1	Lumpsum	100	Backward Integration of portal with CHAMPIONS Scheme. (Integrated Programme Management System)
Total					350	

#### 1.9.15 TReDS

An important issue of delayed payment will be taken care by TReDS platform. Various outreach program will be organized and the benefit gained by MSMEs for onboarding on TReDS platform will be showcase. Efforts will also be taken for onboarding of NBFCs and PSEs on the portal.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 4.2	Instituting a feedback collection mechanism for accessing the effectiveness of the trainings and capacity building programmes	1	Lumpsum	200	A feedback collection mechanism will be instituted to systematically identify ground challenges faced by businesses in relation to taxes and GST. This mechanism will involve regular surveys, consultations, and feedback channels to gather valuable insights from businesses, enabling policymakers to address specific challenges, streamline processes, and create a more supportive and conducive tax environment for businesses.
2	DLR 4.4	Facilitation for onboarding of OEMs, PSUs, Medium Enterprises on TReDS.	1000	MSMEs	100	
Total					300	

### 1.9.16 MSEFC Strengthening

The Regional level various state level schemes and Delayed Payment issues are resolved. Currently the conditions of MSFECs are also not in good condition. MSEFCs offices need revamp not only in terms of soft intervention but also requires physical infrastructure. The physical infrastructure needs will be taken care by state government budget while the soft intervention will be provided by SIP budget. Increase in number of staff, legal expert etc. are proposed at all 7 regional offices. Also, furniture laptops, printer scanners etc. are proposed as part of SIP.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	MSEFC 1	Human Resource Management (1 Legal Professional on contract basis at MSEFC to anchor SAMADHAN related Issues) 10 Major MSEFCs only being provided with high volume of Cases	10	MSEFC	192	1 Legal Professional will be posted in each 7 MSEFCs on contractual basis for anchoring the RAMP implementation for next 4 years.
2	MSEFC 2	Laptops	10	MSEFC	4	Laptops will be provided to these staff for anchoring RAMP implementation.
3	MSEFC 3	Printer with Scanner	10	MSEFC	1	Handheld Devices will be provided to these staff for anchoring RAMP implementation.
4	MSEFC 4	Furniture and fixtures	10	MSEFC	3	Printer and Scanners will be provided to these staff for anchoring RAMP implementation.
Total					199	

### 1.9.17 Monitoring and Evaluation

SIP RAMP projects need evaluation at various stages to see the efficiency of the schemes. Each component described in SIP need regular monitoring and evaluation quarterly/ annually etc. KPIs will be formed and will be evaluated to understand the progress of the SIP RAMP.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	M&E 1	Monitoring visit to each district (one in each year)	144	District	14	A regular monitoring visit will be conducted to each district, with one visit scheduled per year. These visits will involve comprehensive assessments, interactions with stakeholders, and evaluations of various developmental initiatives and projects implemented at the district level.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
						The purpose of these visits will be to ensure effective monitoring, identify challenges, provide support, and gather feedback, thereby fostering better governance, addressing local needs, and promoting inclusive growth across all districts.
2	M&E 2	Quarterly state level reviews (virtual plus physical)	12	Monthly	1	Quarterly state-level reviews will be conducted, combining both virtual and physical formats. These reviews will serve as a platform for key stakeholders to come together and assess the progress of various initiatives, discuss challenges, and make necessary strategic decisions. The reviews will involve a combination of virtual meetings for efficient communication and physical meetings for more in-depth discussions and engagement. This approach will enable effective monitoring, coordination, and timely action, ensuring that the state's developmental goals are being met and promoting transparency and accountability in the decision-making process.
3	M&E 3	Conferences and workshops (Quarterly) (virtual plus physical)	16	Quarterly	16	Quarterly conferences and workshops will be organized, combining both virtual and physical formats. These events will provide opportunities for knowledge sharing, networking, and collaboration among stakeholders. The conferences and workshops will cover relevant topics, trends, and best practices to support the growth and development of various sectors. The combination of virtual and physical formats will enable wider participation and accessibility, allowing stakeholders to join remotely or attend in person, fostering meaningful interactions, and facilitating the exchange of ideas and experiences for mutual benefit and progress.
4	M&E 4	Development and Implementation of Environment and social safeguard	1	Lumpsum	1	There will be a dedicated effort to develop and implement an Environment and Social Safeguard Framework for the implementation of RAMP in Maharashtra. This framework

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
		Framework for RAMP Implementation in Maharashtra				will ensure that the project adheres to environmental and social standards, mitigates potential negative impacts, and promotes sustainable development practices. It will include guidelines, policies, and monitoring mechanisms to address environmental concerns, safeguard social well-being, and promote inclusive and equitable development throughout the project's lifecycle. The framework's implementation will ensure that the RAMP project in Maharashtra is carried out in an environmentally and socially responsible manner, benefiting the local communities and contributing to sustainable infrastructure development.
5	M&E 5	Impact Assessment study	1	Lumpsum	100	impact assessment studies will be conducted to evaluate the outcomes and effects of various interventions and initiatives. These studies will involve systematic data collection, analysis, and evaluation to assess the social, economic, and environmental impacts of the interventions. The findings from these studies will provide valuable insights into the effectiveness, efficiency, and sustainability of the initiatives, helping policymakers make informed decisions, identify areas for improvement, and optimize resource allocation. The impact assessment studies will contribute to evidence-based policymaking and ensure that developmental efforts are aligned with the desired outcomes, benefiting the society at large.
Total					133	



### 1.9.18 MSSIDC Strengthening

MSSIDC been the nodal agency in implementation of the SIP, needs support in terms of increase in number dedicated staff for implementation of SIP. Currently the department is understaff and needs additional furniture and fixtures for smooth running of the project.

S.No	DLI	Disbursement Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	MSSIDC 1	Human Resource Management (4 persons on contract basis at MSSIDC dedicated to RAMP) at head office	4	MSSIDC	96	Few responsibilities are 1. Call centre: Tele Calling Executives to Follow up and check on the candidates challenges the telephonic leads to be passed on to district coordinators.
2	MSSIDC 2	Laptops	4	MSSIDC	1	Laptops will be provided to these staff for anchoring RAMP implementation.
3	MSSIDC 3	Printer with Scanner	2	MSSIDC	0.3	Handheld Devices will be provided to these staff for anchoring RAMP implementation.
4	MSSIDC 4	Furniture and fixtures	4	MSSIDC	1	Printer and Scanners will be provided to these staff for anchoring RAMP implementation.
Total					99	

### 1.9.19 Public Private Partnerships

MSSIDC will collaborate with partnership firms for upliftment of MSMEs. MSSIDC is already in pipeline with various institution like YASHADA, EDII, MSIS etc. for capacity building and skill development for not only MSMEs but also with govt officials.

S.No	DLI	Disbursement Linked Indicators (DLIs)	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 2.2	FI-BDS Partnership	20	Banks/ FIs	30	Various Public & Private Banks partnership with BDS. Guidelines for FI partnerships agreement to be notified by MoMSME. Various BDS which can be partnership like major institutions EDII, YASHADA, MCED, etc., private Consulting firms like cognix.co.in.can also be partnership. Website like msmementor.in also provides BDS for enhancing financial services. MSSIDC can identify such partnership for signing the agreement. Major institution like IIMs, IITs have EDP can also be partnership.
2	DLR 2.2	Onboarding of technical support institutions (5 Nos.)	5	TA	5	Onboarding of at least 5 Technical support institutions which can be Pvt/ Public. The cost of onboarding of each institution (including signing of agreement) is taken into account. Institutions like YASHDA, EDI, MCED, MITCON, Maharashtra state innovation society etc.
					35	

### 1.9.20 Technology

Most of the common issue faced by MSMEs in availing the upgradation of technology is finance related. An incentivization program will be implemented to encourage and enhance the support provided by District Industries Centers (DICs) to 100 women-led MSME clusters in adopting technology.

S.No	DLI	Disbursement (DLIs)	Linked Indicators	Total MSMEs/ Unit	Unit	In Lakhs	Description
1	DLR 5.3	Incentivize DICs for enhanced support to 1000 women-led MSMEs on technology		1000	MSMEs	4	An incentivization program will be implemented to encourage and enhance the support provided by District Industries Centers (DICs) to 100 women-led MSME clusters in adopting technology. Through this program, DICs will be incentivized for their efforts in facilitating technology adoption, providing guidance, training, and resources to women-led MSME clusters. The incentives will serve as recognition and motivation for DICs to actively promote technological advancements, empowering women entrepreneurs to leverage technology for improved productivity, competitiveness, and sustainable growth within their clusters.