

# MSMEs Elevate Mizoram



Commerce & Industries Department  
Government of Mizoram

# MSMEs ELEVATE MIZORAM

## MEMiz Program

A **Strategic Investment Plan** for Mizoram State

under **Raising & Accelerating MSME Performance**

Prepared by

**Commerce and Industries Department  
Government of Mizoram**

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## ABBREVIATIONS

<b>ABBREVIATIONS</b>	<b>ACRONYMS</b>
BFSI	Banking, Financial Services and Insurance
C&I	Commerce & Industries
CDA	Cluster Development Agency
CEO	Chief Executive Officer
CFC	Common Facility Centre
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CHAMPIONS	Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength
COO	Chief Operating Officer
CSS	Central Sector Scheme
DC	District Commissioner
DCIO	District Commerce & Industries Officer
DIC	District Industrial Centres
DMC	District Monitoring Committee
DPIIT	Department for Promotion of Industry and Internal Trade
EMI	Equated Monthly Instalment
EODB	Ease of Doing Business
F & B	Food & Beverage
FC	Facilitation Centers
FPO	Farmers Producer Organization
FPC	Farmers Producer Company
GST	Goods and Services Tax
HTML	Hyper Text Markup Language
IC	International Cooperation
INMDP	Integrated National MSME Digital Portal
IPR	Intellectual Property Rights
JIT	Just In Time
LAD	Local Administration Department

Lean	Lean Manufacturing Competitiveness
LESDE	Labour, Employment, Skill Development & Entrepreneurship
LR&S	Land Revenue & Settlement
M&E	Monitoring and Evaluation
MCRRP	MSME Competitiveness Programme towards Covid Resilience and Recovery
MDMC	MEMiz District Monitoring Committee
MEMiz	MSME Elevate Mizoram
MEMiz DMC	MEMiz District Monitoring Committee
MEMiz FC	MEMiz Facilitation Center
MIS	Management Information System
MOVCD-NER	Mission Organic Value Chain Development for North Eastern Region
MSE-CDP	MSME - Cluster Development Programme
MSEFC	Micro and Small Enterprises Facilitation Council
MSME	Micro, Small and Medium Enterprise
NABARD	National Bank for Agriculture and Rural Development
NEIDS	North East Industrial Development Scheme
NIC	National Informatics Centre
NGOs	Non-Governmental Organisations
ODR	Online Dispute Resolution
OOH	Out-Of-Home
PDCA	Plan Do Check Act
PMEGP	Prime Minister Employment Generation Programme
POS	Point Of Sale
R & Dn	Research and Development
RAMP	Raising And Accelerating MSME Performance
RBI	Reserve Bank of India
SAMADHAAN	Software Application for Monitoring And Disposal, Handling of Industrial Disputes/Claims/General Complaints
SEM	Search Engine Marketing
SEO	Search Engine Optimisation
SFURTI	Scheme of Fund for Regeneration of Traditional Industries

SHG	Shelf Help Group
SIP	Strategic Investment Plan
SIS	State Incentive Subsidy
SLBC	State Level Bankers Committee
SME	Subject Matter Expert
SPIU	State Programme Implementation Unit
SPV	Special Purpose Vehicle
SRPC	State RAMP Programme Committee
TNT	Time In Transit
TReDs	Trade Receivables Discounting System
UDYAM	Udyog Aadhaar Memorandum
UI	User Interface
ZED	Zero Defect Zero Effect



# 1. EXECUTIVE SUMMARY

MSMEs Elevate Mizoram (MEMiz) Program is developed under State Strategic Investment Plan for Raising & Accelerating MSMEs Performance Scheme. MEMiz Program will be a technology upgradation plan for the existing structure by introducing '*work productivity system*' using Management Information System. MEMiz Program based on RAMP objectives will focus on five components to scale up the performance of MSMEs in Mizoram.

The first step for elevation of MSME performance in Mizoram is to combine technology and processes laid down to champion MSMEs by developing a web portal for MEMiz in the local language "Mizo", which will address language barriers and will enhance their knowledge, and help local entrepreneurs and businesses leverage the available resources and schemes effectively for their growth and development.

The second step is by forming MEMiz Index through a systematic ratification process using the technology platform for empowering MSMEs to avail various benefits under MSME Scheme and state level incentives. The ratings given to all verified MSMEs will be the benchmark rating used for first step validation of MSME performance by the MEMiz central team, investors, bankers and also as an eligibility for the State Incentive Scheme, boosting financial trust and public recognition.

The third step is to focus on the creation of MEMiz Champions under the program. MEMiz Champions is a State level champions program in which potential champions MSMEs in Mizoram will be provided handholding support and extra effort to be the role model MSMEs in Mizoram. The initiative also seeks to raise awareness about established platforms such as TReds and Samadhan, while aiding them in obtaining ZED and Lean certifications as part of their journey to become MEMiz Champions.

The fourth step to establish MEMiz Cluster, a Hub and Spoke Model in rural areas where there is no MSMEs support system. MEMiz Cluster supports potential Micro, Small, and Medium Enterprises (MSME) clusters in Mizoram. Although entities were initially formed as Farmers Organizations, their production model follows a decentralised approach, wherein the member farmers engage in value addition

activities before the FPO's final collection. As a result, these FPOs essentially function as collection;’ of micro enterprises, making them eligible for various benefits under MSME Schemes.

Finally, MEMiz aims at promoting innovation through the MSME Innovation Scheme by elevating startups that have potential to scale and create wealth. The existing incubation centres will be empowered to promote MEMiz Startup by providing them guidance, handholding support and access to funding support.

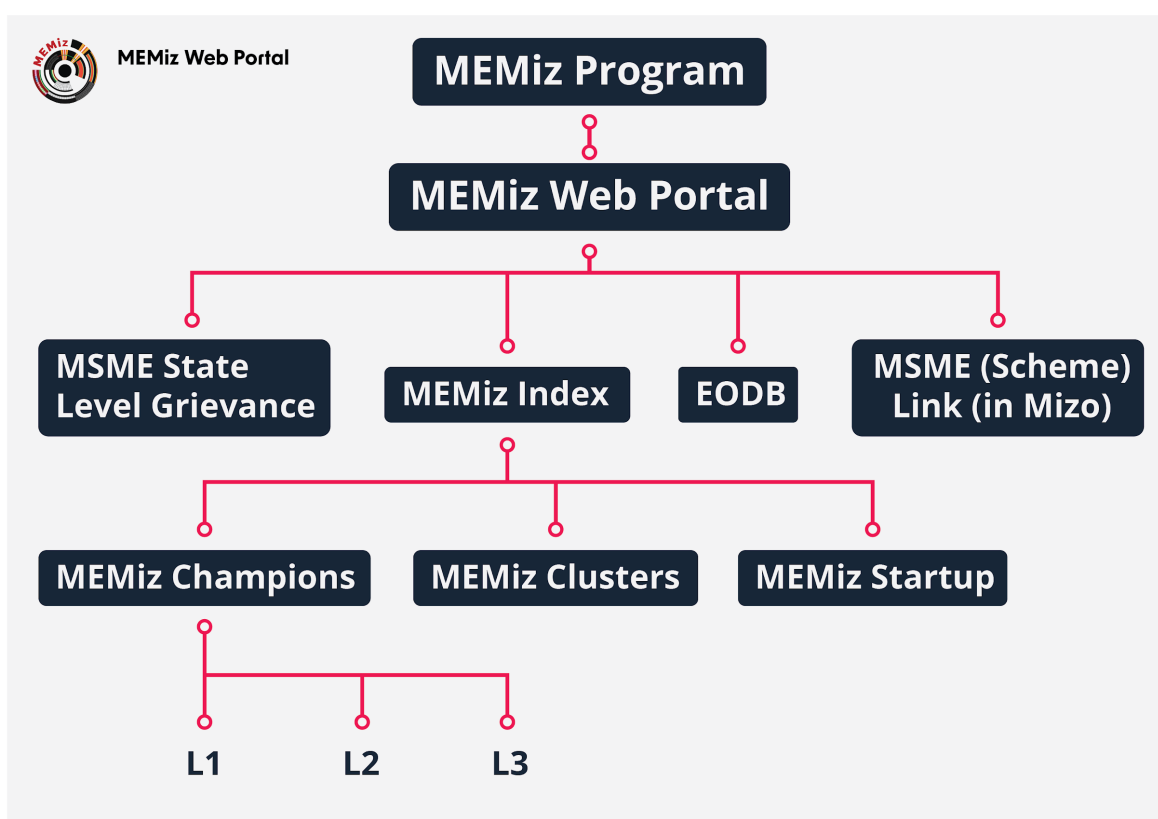


Image 1 : Structure of MEMiz Program

## 2. PREAMBLE

MSMEs Elevate Mizoram (MEMiz) Program is a program under Raising & Accelerating MSME Performance (RAMP) for Mizoram that will support Micro, Small, and Medium Enterprises (MSMEs) in various aspects related to their business, including discovering new market opportunities in India domestic market, hand-holding service for various MSMEs Scheme, smoothening Government processes, providing new and innovative solutions for bottlenecks in technology, finance and management.

MEMiz Program aims at developing MEMiz Champions - MSME Champions for Mizoram which aligns with the target of MSME Competitiveness Programme towards Covid Resilience and Recovery (MCRRP). This program will enhance firm competitiveness schemes including Technology upgradation and quality certification; marketing support schemes. For more detailed study on MSME Champion for Mizoram please refer to Annexure 5.3

MEMiz Program also aims at improving market access, access to credit, strengthening institutions and governance at the Centre and State, improving Centre-State linkages and partnerships, addressing issues of delayed payments, and greening of MSMEs.

### 2.1. Overview of MSME Sector in Mizoram

In the rapidly changing economic landscape, understanding the sectors that are flourishing is essential. From 2020 to 2023, Mizoram witnessed a substantial number of Udyam registrations, an initiative to formally recognize micro, small, and medium enterprises (MSMEs). This period is of great significance to the country's enterprise landscape, and an in-depth analysis reveals some intriguing trends.

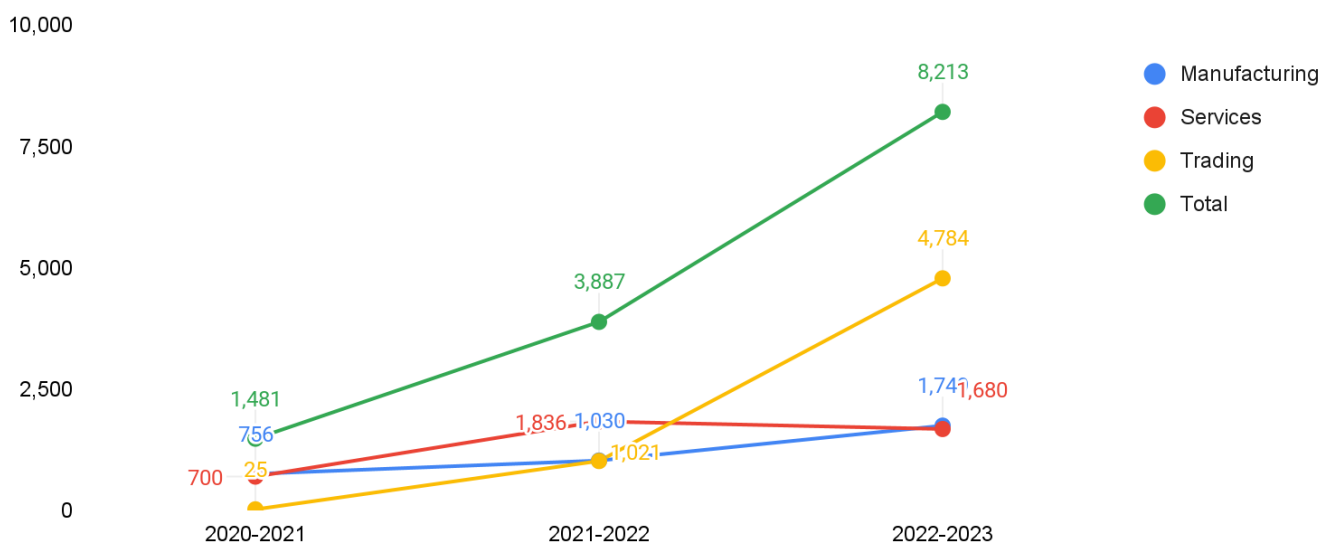
#### 2.1.1 Total Udyam Registrations

From 2020 to 2023, there were a total of 13,581 Udyam registrations in Mizoram. It's noteworthy to understand the sectoral breakdown of these registrations:

- **Retail and Trading:** This sector emerged as the major activity during this period, accounting for 43% of all registrations. This figure underscores the significance of the retail and trading sector in Mizoram's economy.
- **Services Sector:** The services sector followed with 31% of total registrations. This sector continues to show its indispensability and resilience in the business ecosystem.
- **Manufacturing:** Manufacturing stood at an underwhelming 26%, implying Mizoram's potential to grow in this sector given India's endeavours to enhance its manufacturing capabilities and promote the 'Make in India' initiative.

The year 2021-2022, in particular, marked a pivotal turning point. With the introduction of Retail trade under the MSME sector, there was an astonishing ~40x growth in Udyam registrations. This move provided a significant boost to the retail sector, integrating many more enterprises under the formal MSME umbrella. Refer to Annexure 1.7

### MSME Growth YoY



### 2.1.2 Gender Diversification in Enterprises

Women's participation in the entrepreneurial landscape has always been a topic of interest. Of the total registrations, 5,875 enterprises were owned by women, accounting for 43%. This marks a remarkable stride in promoting women

entrepreneurship in Mizoram. In terms of sectoral distribution for women-led businesses:

- **Trading:** Leading the way, trading has the highest number of women-owned enterprises, constituting a 42% share. This dominance emphasises the inclination and proficiency of women business owners in this sector.
- **Services and Manufacturing:** These sectors also saw considerable women-led enterprises but were behind trading. Details on their exact proportions can be found in Annexure 2

### 2.1.3 Classification of Enterprises

When classifying these enterprises based on their size:

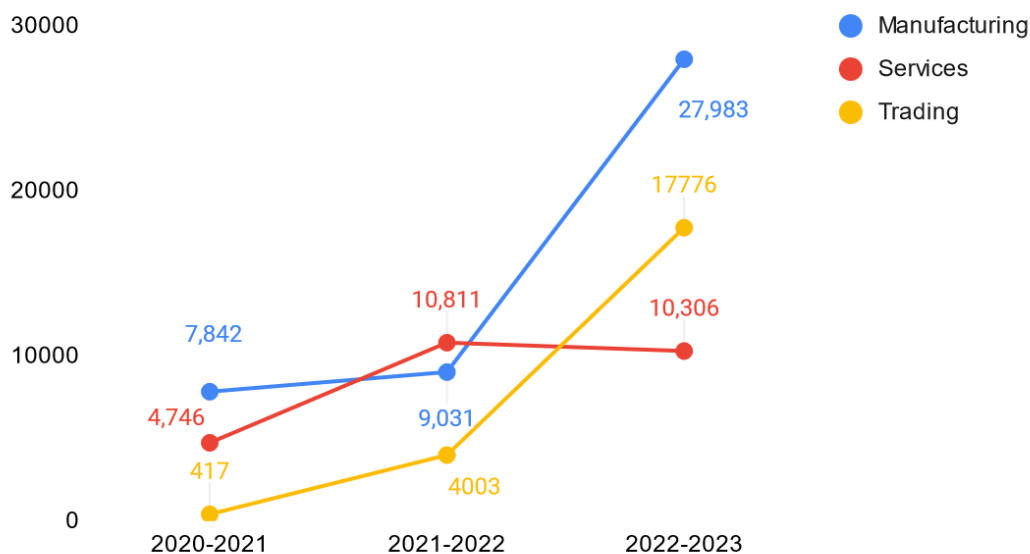
- **Micro Enterprises** comprises the majority, a staggering 99%, fall under this category. It underlines the prominence and potential of micro enterprises in Mizoram's industrial framework.
- **Small and Medium Enterprises:** These constitute 1% and 0.1% respectively, highlighting the pyramid structure of the enterprise ecosystem where the base is densely populated by micro enterprises. Refer to Annexure 1.8

### 2.1.4 Employment Trends

Employment generation is a prime indicator of an enterprise's contribution to the economy. Among the sectors:

- **Manufacturing** emerged as the leading employment generator, boasting an average of 13 employees per enterprise.
- **Services** sector saw an average employment of 6 individuals per enterprise.
- **Trading** Trading enterprises, on average, employed 4 individuals. Refer to Annexure 1.9

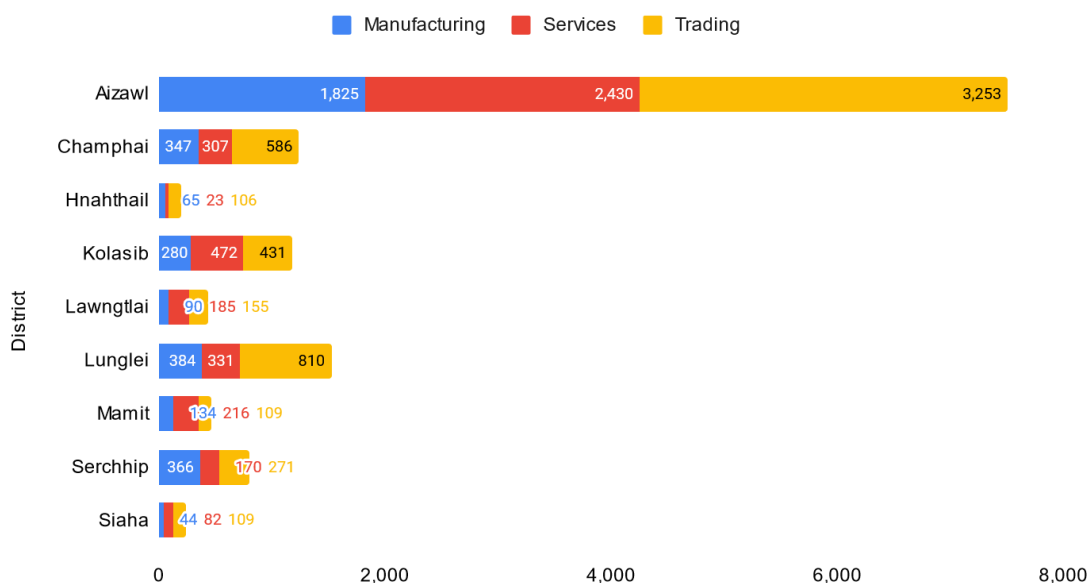
### Aggregate Number of Employee



### 2.1.5 Geographical Concentration

Aizawl, in particular, stood out in this analysis. It housed 55% of the total enterprises, indicating its central role in the enterprise ecosystem during this period. Delving deeper into Aizawl's sectoral distribution Trade Activities were predominant, followed closely by services and manufacturing. Notably, manufacturing constituted 24% of all MSMEs in Aizawl. Refer to Annexure 1.6

### Manufacturing, Services and Trading



In conclusion, the period from 2020 to 2023 marked a significant shift in the enterprise landscape, particularly with the inclusion of the Retail sector under MSMEs. Gender diversification, sectoral trends, enterprise classifications, and geographical concentrations provide a comprehensive view of Mizoram's enterprise dynamics during this period. For detailed figures and tables, refer to Annexure 2

## 2.2. Key Constraints to MSME Growth

Located in one of the most inaccessible parts of India, Mizoram has its unique set of challenges and opportunities when it comes to the growth of Micro, Small, and Medium Enterprises (MSMEs). Here are some of the constraints for MSME growth in the state:

1. **Geographical and Topographical Challenges:** Mizoram's hilly and rugged terrain can hinder the development of infrastructure. This can impact logistics, leading to increased transportation costs and difficulties in accessing markets outside the state.
2. **Geographic Concentration (An Unequal Spread) :** The pronounced concentration of 55% of enterprises in Aizawl suggests potential regional disparities. While Aizawl's economic activity is commendable, such a heavy skew might indicate neglect or underdevelopment in other regions. Moreover, while trade is dominant in Aizawl, manufacturing makes up only 24% of its MSMEs. Given the employment potential in manufacturing, this can be seen as an area needing attention.
3. **Services & Manufacturing Lag:** The services and manufacturing sectors account for 31% and 26% of registrations respectively. The relatively lower share, especially for manufacturing, points to unexploited potential, especially when the country aims to boost its manufacturing capacities.
4. **Limited Market Access:** Due to its location, Mizoram has limited direct access to major domestic markets, leading to a dependency on few transit routes which can be problematic.

5. **Infrastructure Deficits:** Inadequate infrastructure such as roads, power, and telecommunication can act as a constraint for MSMEs looking to scale or modernise.
6. **Limited Industrial Base:** The state has a predominantly agrarian economy with limited industrial activities. This restricts the raw material base for manufacturing industries.
7. **Financial Constraints:** Lack of sufficient banking and financial institutions, as well as limited exposure to various financing schemes, can be a barrier for potential entrepreneurs.
8. **Micro Enterprises Overwhelmingly Outnumber Others :** The vast majority, or 99%, of enterprises fall under the micro category. While micro enterprises are crucial, the minuscule representation of small (1%) and medium (0.1%) enterprises points towards a gap in scaling and growth opportunities.
9. **Skill Gaps:** There might be a mismatch between the skills the local workforce possesses and what's demanded by the MSMEs, leading to a potential skills gap.
10. **Socio-Cultural Factors:** Traditional community values might sometimes limit the entrepreneurial risk-taking ability, affecting the overall industrial growth.
11. **Skewed Sectoral Presence:** Trading is evidently the dominant sector for women, with 42% of enterprises. The lower representation of women in services and manufacturing suggests untapped potential and possibly existing barriers in these sectors for female entrepreneurs.
12. **Dependency on Traditional Sectors:** The economy is highly reliant on traditional sectors like agriculture and handicrafts, leading to lesser diversification in the MSME sector.
13. **Insufficient R&D and Technology Adoption:** Lack of exposure to modern technologies, limited research and development initiatives, and reluctance or inability to adopt new technological methods can impede growth.
14. **Climate-Related Vulnerabilities:** Being in a region that receives heavy rainfall and is prone to landslides, natural calamities can disrupt business operations and logistics.
15. **Limited Exposure to External Markets:** Given the unique products and handicrafts Mizoram offers, there's potential for external markets. However,



limited exposure and marketing hinder the growth potential in outside markets.

Addressing these constraints is essential for the holistic growth of MSMEs in Mizoram. By focusing on infrastructure development, skills training, simplifying regulatory procedures, and promoting the diverse products of the state to external markets, there's significant potential for growth in the region.

### 3. PROGRAM OBJECTIVES

1. To strengthen the Department of Commerce & Industries (C&I), Government of Mizoram on its MSME Scheme implementation structure
  - a. By structuring the MEMiz Program through the administrative setup of the Department (see Implementation Structure)
  - b. MEMiz Program will be implemented through MEMiz Facilitation Centres at District Industrial Centres (DICs) level or District C&I Offices
2. To create a unified platform in Mizoram that serves all stakeholders involved in the MSME Scheme within the State
  - a. By leveraging the platform through a single MEMiz web portal which will be integrated with central Integrated National MSME Digital Portal (INMDP)
  - b. By indexing all established MSMEs in Mizoram through a simple process of verification to form MEMiz Index. The index will be monitored half yearly for an on-going rating system.
3. To enhance awareness among indexed MSMEs in Mizoram about the available support, resources, and opportunities under RAMP through MEMiz.
  - a. By promoting awareness MEMiz web portal through various media drivers periodically
  - b. By conducting awareness campaign from District level through MEMiz District Offices
4. Training and capacity building programs will be provided based on four focus areas; MSMEs Champions Scheme, Cluster model, MSME Startup and EODB.
5. Facilitate access to financial resources, including MSMEs loans, Startup grants, and other funding schemes, to enable MSMEs in Mizoram to invest in business expansion. See Annexure 6

- a. By promoting TReDS among all stakeholders
  - b. By encouraging MSMEs to avail CGTMSE with affirmative actions
  - c. By convergence with other schemes like Startup India, Fund of Funds, etc
6. To promote the adoption and integration of modern technologies within MSMEs to improve their operational efficiency, product quality, and overall performance.
- a. By having a proportionate target (based on ST population) of creating champions MSMEs from MSME Competitiveness Programme towards Covid Resilience and Recovery (MCRRP)
  - b. MSMEs having Champions potential from MEMiz Index will be given handholding support through MEMiz Facilitation Centers
  - c. Facilitating Incubation centres Startup
7. To decrease instances of bad debt by uplifting debt redressal through Samadhan by setting up MSEFC and encouraging more MSMEs to leverage the portal through awareness programs and handholding.

## 4. PROGRAM IMPLEMENTATION STRUCTURE

MEMiz Program will be implemented as a project for 4 years and later on can be adopted as State Level MSMEs policy.

The SPIU will implement the MEMiz Program from the Directorate of Commerce & Industries Department. The management and operations of MEMiz Program will be headed by MEMiz Program Director.

### 4.1 Institutional Oversight Arrangement

The program will follow the institutional oversight arrangement of RAMP at State level, which is the State RAMP Programme Committee (SRPC) and will also include additional oversight arrangement at District level to involve the District Commissioner. The District level arrangement called MEMiz District Monitoring Committee (MDMC) will be solely responsible for monitoring and convergence.

#### 4.1.1 Role of State RAMP Programme Committee (SRPC)

1. Review performance of MEMiz Program periodically. Ensure inter-departmental coordination for SIP implementation
2. Monitoring the utilisation of the released fund under RAMP and audits
3. To oversee the functioning of the State Program Implementation Unit
4. Approval of action plan and budget, Annual Procurement Plans, and fund releases for SIP implementation

The composition of the SRPC for SIP implementation is as follows:

1	Secretary, C&I Department	Chairman
2	Director, C&I Department	Secretary
3	Director, LESDE Department	Asst. Secretary
4	<i>Representative from Labour, Employment, Skill Development and Entrepreneurship Department</i>	<i>Member</i>

5	<i>Representative from Cooperation Department</i>	<i>Member</i>
6	<i>Representative from Agriculture Department</i>	<i>Member</i>
7	<i>Representative from Horticulture Department</i>	<i>Member</i>
8	<i>Representative from RBI or SLBC</i>	<i>Member</i>
9	<i>Representative from SPIU</i> <i>(MEMiz Program State Lead Program Manager)</i>	<i>Member</i>

#### 4.1.2. Role of MEMiz District Monitoring Committee (MEMiz DMC)

1. Review performance of MEMiz Facilitation Centers (MEMiz FC) periodically.  
Ensure inter-departmental coordination at district level for SIP implementation
2. Monitoring and evaluation of SIP implementation at district level
3. To oversee the functioning of MEMiz FC

The composition of the SRPC for SIP implementation is as follows:

1	District Commissioner (DC)	Chairman
2	District C&I Officer (DCIO)	Secretary
3	<i>Representative from Labour, Employment, Skill Development and Entrepreneurship Department</i>	<i>Member</i>
4	<i>District Cooperatives Officer</i>	<i>Member</i>
5	<i>District Agriculture Officer</i>	<i>Member</i>
6	<i>District Horticulture Officer</i>	<i>Member</i>
7	<i>Representative from SLBC</i>	<i>Member</i>

8	<i>Representative from SPIU</i>  <i>District Coordinator, MEMiz FC</i>	<i>Member</i>
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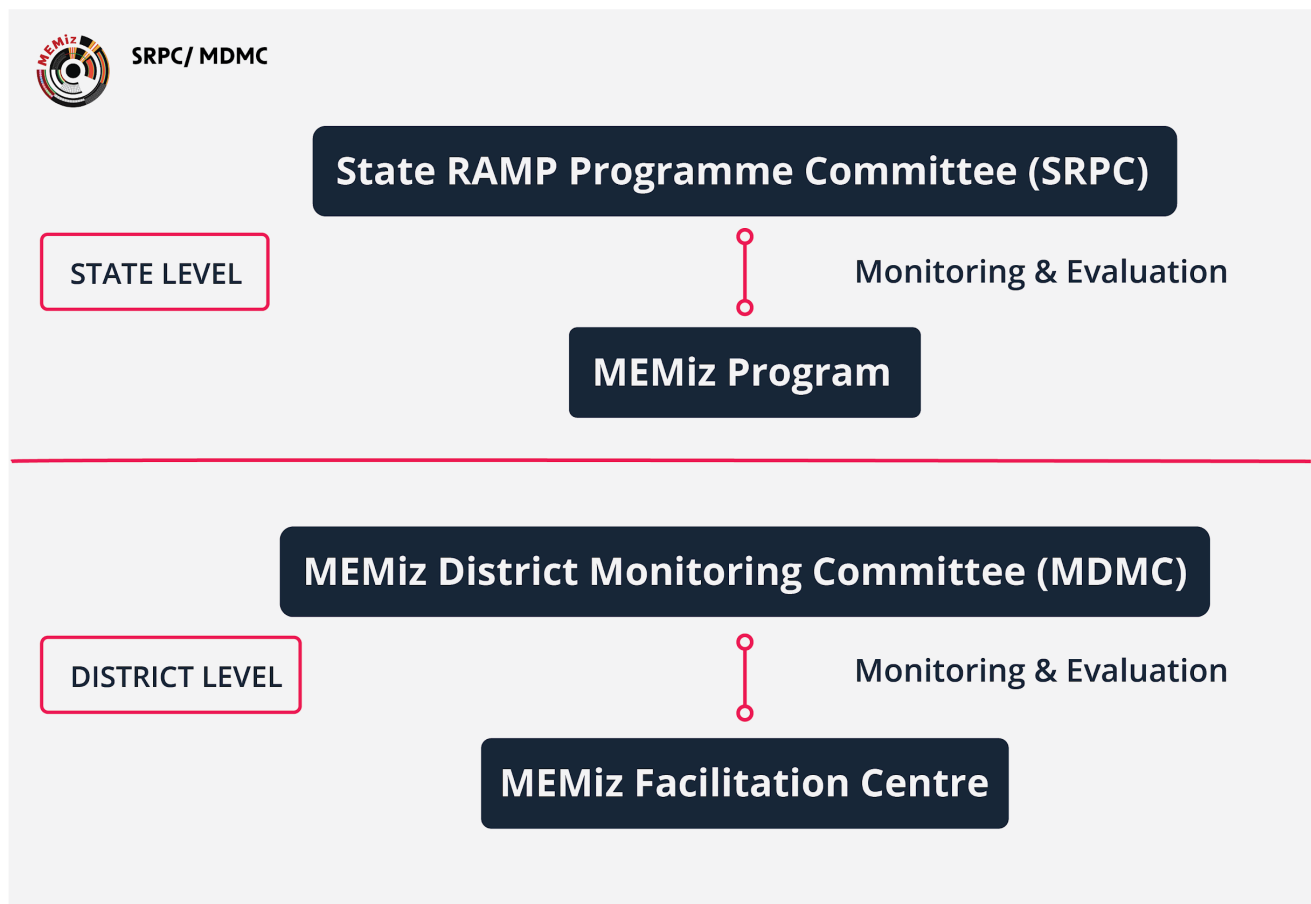
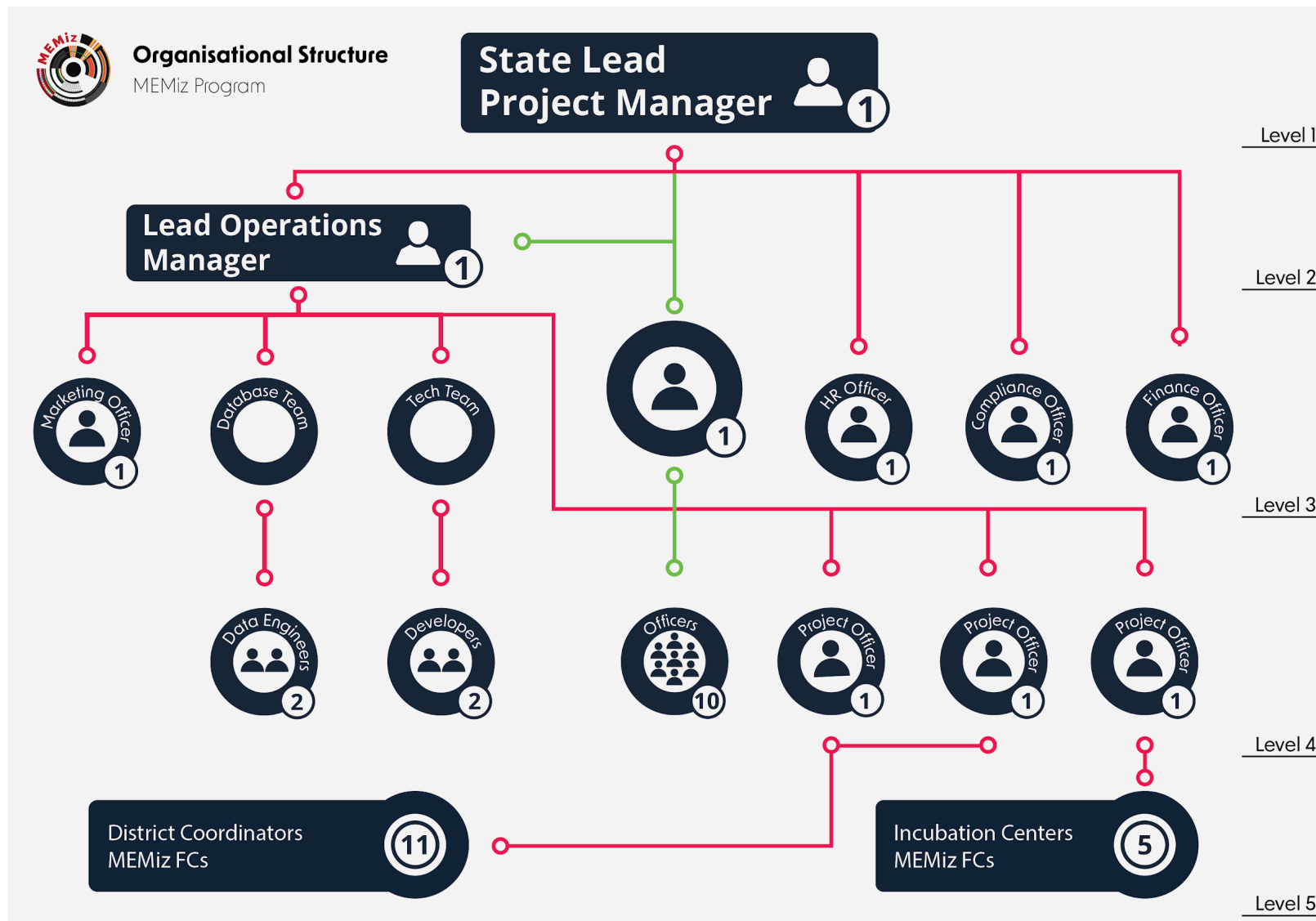


Image 4.1.2 Institutional oversight arrangement for MEMiz Program

## 4.2 MEMiz ORGANIZATION STRUCTURE

Image 4.2 MEMiz Organization Structure and Hierarchy



The SPIU will follow a 6 levels hierarchy structure to implement the MEMiz Program. The proposed structure are as follows;

#### Level 1: State Lead Project Manager

This level of hierarchy is top executive, leads SPIU's strategy and operations. He is a decision-maker and accountable to stakeholders. He sets vision, goals, manages teams. Refer to Annexure 2 for detailed descriptions.

#### Level 2: Lead Operations Manager

Lead Operations Manager oversees operations, strategy, and efficiency in SPIU. They manage daily functions, align departments, and drive growth while supporting the program vision and goals. Refer to Annexure 2 for detailed descriptions.

#### Level 3: Role Specific Officers

They are the essential Officers who bridge top executives and front-line staff. They implement strategies, oversee operations, facilitate communication, and drive SPIU goals for efficient performance. Refer to Annexure 2 for detailed descriptions.

#### Level 4: Project Officers

Project officers coordinate tasks, schedules, and resources, ensuring project objectives are met. They manage communication, track progress, and address issues. Refer to Annexure 2 for detailed descriptions.

#### Level 5: District Coordinators

District Coordinators oversee administrative processes, manage resources, facilitate communication, and ensure effective implementation of programs within their assigned district. Refer to Annexure 2 for detailed descriptions.

#### Level 6: Field Staff

Field staff execute tasks, collect data, and interact with stakeholders, bridging organisational goals with ground realities. They ensure efficient operations, communication, and accurate reporting for informed decision-making. Refer to Annexure 2 for detailed descriptions.



## 5. PROGRAM COMPONENTS

MEMiz Program under RAMP Scheme focuses on five components that provide a plan for scaling up coverage for MSMEs in Mizoram under MSME CHAMPIONS Scheme, CGTMSE, ODR and TreDS platform.

### 5.1 Development of MSMEs web portal and an OSS app for MEMiz in Local Language

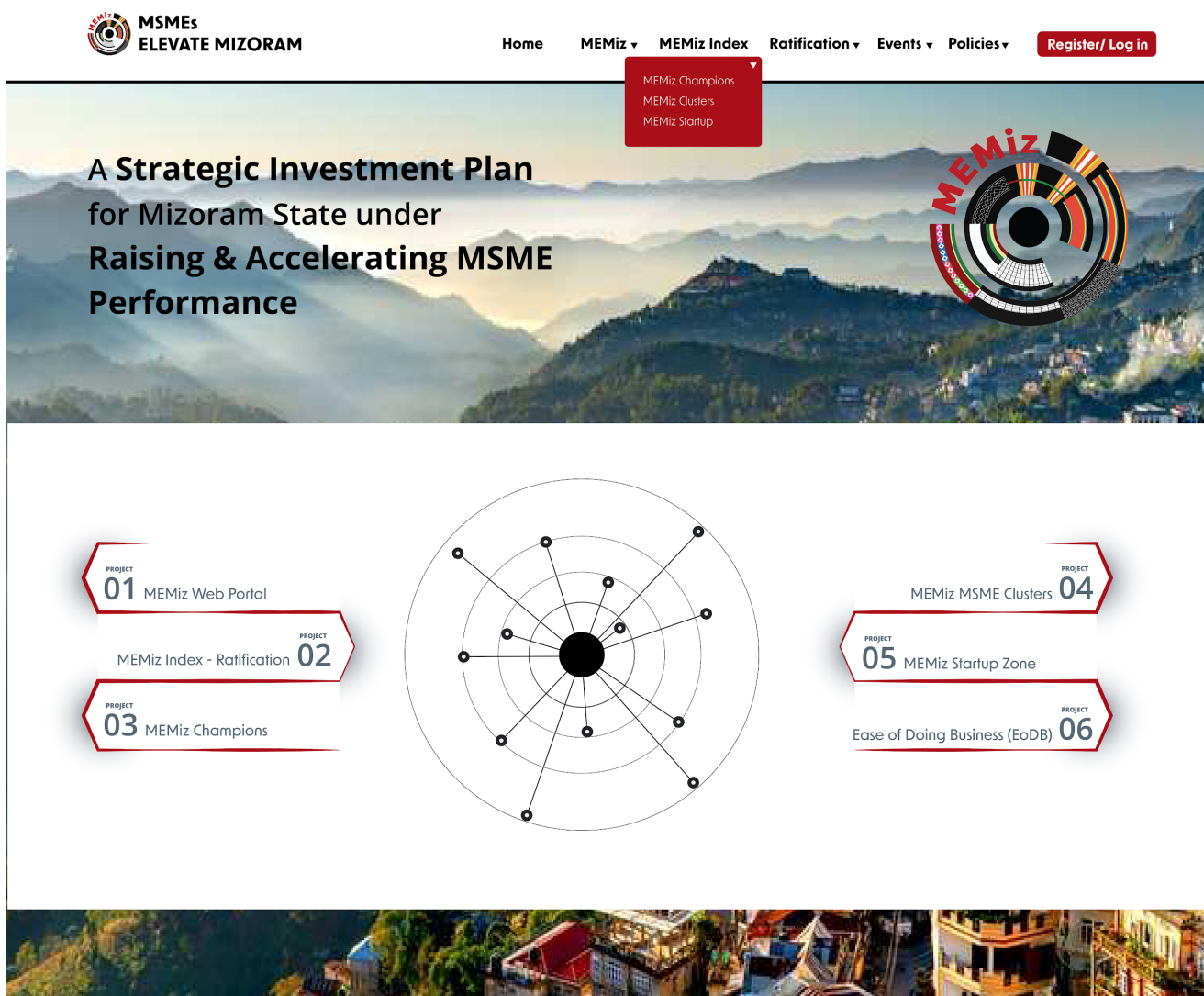


Image 5.1 Sample design for web portal of MEMiz

### 5.1.1 MEMiz Web portal and Unified One Stop Solution Platform

The project aims to create a digital platform specifically for the MSME sector in Mizoram. This portal will be developed in the local language “Mizo”, thereby addressing language barriers and fostering better understanding and accessibility for the local entrepreneurs and businesses.

The main goals of the project include enhancing awareness, ease of access to information, and understanding of the various MSME schemes and initiatives available under the Ministry of MSME. By using the local language, it ensures that these benefits are directly available to the MSMEs in Mizoram, many of whom may not be familiar with English or Hindi. However, English or Hindi translation of the web portal will be built into the system.

In essence, the project will empower the MSMEs of Mizoram by bridging the language gap, enhancing their knowledge, and helping them leverage the available resources and schemes effectively for their growth and development. This initiative also reinforces the commitment to inclusive growth and localization of resources, as part of the larger objective of supporting and promoting MSMEs in the region.

The project also aims to develop a **One Stop Solution (OSS)** platform in the state integrating a Point of Sale (POS), automatic Book Keeping system and other key finance and accounting processes every MSMEs needs to have. The OSS will be directed in local languages that is envisioned to elevate one of the major pain points of MSMEs in the state especially those in Micro and Small Enterprises, at the same giving the feature to use the application in English or Hindi. Through the app they would be able to quickly generate financial statements that could be used for compliances and due diligence in order for them to access credit facilities.

#### **Utilisation of the platform by Government Agencies:**

1. **Unified Access to Schemes:** With the OSS platform, government agencies can consolidate all available MSME schemes under one platform. Local entrepreneurs can explore these schemes, and the relevant government

agency can assess their eligibility in real-time, streamlining the disbursal process.

2. **Direct Communication:** Government agencies can push notifications about new schemes or modifications to existing ones directly through the platform. This ensures that MSMEs are kept up-to-date and can apply for schemes as soon as they become available.
3. **Real-time Tracking:** Both MSMEs and government agencies can track the status of scheme applications. This transparency reduces misinformation and fosters trust between entrepreneurs and the government.
4. **Feedback Collection:** The platform can have integrated feedback mechanisms. Government agencies can understand the efficacy of the schemes, allowing for necessary adjustments based on direct user experiences.
5. **Automated Compliance Checks:** Leveraging the automatic Book Keeping system and comprehensive financial reporting systems, the platform can quickly verify if an MSME meets the criteria set for a particular scheme. This reduces manual paperwork and accelerates the disbursal process.
6. **Multiple Language Accessibility:** Though the platform will primarily be directed in Mizo language, a seamless language translation in English and Hindi would be easily executable, thus making the website understandable for all citizens and officers in the country, at the same time making it a language awareness and learning app for local users of English and Hindi languages.

#### **Utilisation of the platform by Banks for Loan Disbursement:**

1. **Instant Financial Verification:** The automatic Book Keeping system and comprehensive financial reporting systems within the platform enables MSMEs to generate updated financial statements seamlessly and on the go. Banks can swiftly access these statements, ensuring rapid credit assessments and reducing the time taken for loan approvals.
2. **Integrated Credit Scoring:** Based on the financial data and transaction history, the OSS app can integrate credit scoring mechanisms. Banks can utilise this feature to gauge the creditworthiness of an MSME, making the loan disbursal process more efficient.

3. **Direct Loan Disbursement:** Once a loan is approved, banks can use the OSS app's integrated payment gateway to directly transfer the loan amount to the MSME's registered bank account, ensuring quick access to funds.
4. **EMI Reminders and Collections:** Banks can utilise the platform to send regular EMI reminders to MSMEs. The app can also be used to automate EMI deductions, ensuring timely repayments.
5. **Risk Monitoring:** With real-time access to an MSME's key financial data through the platform, banks can continually monitor the financial health of the borrower. If any red flags arise, such as consistent dips in revenue or increased liabilities, banks can take proactive measures, such as restructuring the loan terms.

#### Expected Outcome

The **platform**, with its robust integration into the digital platform for MSMEs in Mizoram, stands to revolutionise the way government schemes are accessed, how key financial statements are handled and how loans are disbursed. By localising content and integrating essential financial tools, the initiative not only empowers the MSMEs in Mizoram but also creates an efficient, transparent, robust and responsive ecosystem for the growth and development of MSMEs in Mizoram and ultimately in the country.

As a strategic progression, the next phase entails the development of an all-inclusive one-stop solution app. This application aims to encapsulate all the aforementioned features, presenting them in a more accessible and user-friendly manner, streamlining the experience for MSMEs even further; a conceptual mock-up version of the app is added in the figure below.



### 5.1.2 Gaps

1. Language obstacles and unfamiliarity with the technical terms related to MSME schemes often pose challenges for many MSMEs
2. The existing MSMEs platforms are not user-friendly
3. Currently, there's no dedicated portal specifically targeting the promotion of MSMEs in Mizoram.
4. The financial records of enterprises are highly unstructured and inconsistent for due diligence and compliances.

5. Weak to no awareness of bookkeeping systems, key finance and accounting processes and key financial statements, all of which are critical for smooth and strong functioning a Medium, Small or Micro Enterprise

### 5.1.3 Objectives

1. **Local Language Accessibility:** Develop an MSMEs portal in the local language of Mizoram, ensuring that information about MSME schemes and resources is accessible and understandable to local entrepreneurs who might struggle with language barriers
2. **Promoting Awareness:** To provide detailed and comprehensive information about various MSME schemes, initiatives, and opportunities that the businesses can leverage
3. **Improving Accessibility:** To ensure easy accessibility of information and resources for MSMEs at any time and from anywhere, thus enabling them to make informed decisions
4. **Facilitate Interaction:** Provide a platform for MSMEs to interact with government agencies, access services, apply for schemes, and express their grievances or issues directly
5. **Monitoring and Evaluation:** The portal can also serve as a tool for the government and other stakeholders to monitor the progress of various schemes and evaluate their impact on the MSME sector in Mizoram.
6. **Financial Records:** The portal will be integrated with a POS and an automatic Bookkeeping app that will help MSME owners to easily record transactions and generate financial statements that will be used for compliances and due diligence.

### 5.1.4 Methodology

1. Dedicated Tech team will be employed for development and maintenance of the portal for RAMP period (4 years). Team will consist of
  - a. Two full-time web developers who will be able to work on both development and maintenance services

- b. Two full-time full stack app developers who will handle Android and iOS respectively or as per platform requirements if hybrid apps are implemented
  - c. Additional two standby developers for both platforms to be kept in contingency based on platform or feature development selection
  - d. One Financial Management cum Tech Expert Consultant
2. The tech team will be attached to the MEMiz Program Office at Aizawl. See Annexure 2

### 5.1.5 ICT/ Innovative Technology Implementation features

The envisioned web portal and mobile applications will serve as a centralised repository that encompasses all relevant schemes launched by the Ministry of MSME, translated and made accessible in the Mizo language. This feature will ensure that language does not serve as a barrier for local entrepreneurs looking to establish or grow their MSMEs.

Functioning as a single-window access point, the portal will streamline the process of information retrieval for Mizoram's MSMEs. It will provide detailed information on all existing schemes, their application procedures, and processes. This will help reduce the time taken for entrepreneurs to navigate through various sources to find relevant information. Furthermore, it will include direct hyperlinks to the actual scheme portals, simplifying the application process.

Beyond providing information, the portal will offer a platform for MSMEs to voice any grievances related to the Ministry or the State. This two-way communication will improve the transparency and responsiveness of the administration towards MSME-related issues.

A significant feature of this portal will be the handling of state-level MSME verification and ratings. This system will create a more organized and structured environment for MSMEs, helping stakeholders such as investors, partners, and customers to make informed decisions.

The whole ecosystem integrated with an app that provides POS service, automatic bookkeeping function, key finance and accounting processes and key financial

statements generation which will help MSME owners maintain data of their financial health and records which can be leveraged as a compliance, due diligence document and loan availing processes.

Lastly, the portal will serve as a platform for the coordination and execution of all state-level MSME programs. This will ensure better organization, wider outreach, and enhanced effectiveness of these programs, contributing towards the overall growth and success of MSMEs in Mizoram.

## 5.2 Modelling MEMiz Index - Ratification of MSMEs to MEMiz Program

The project aims to create a process for verification of all UDYAM registered MSMEs in Mizoram. This process aims to select and identify enterprises that have already initiated their business operations at a certain level. Verification process will also empower verified registered enterprises to avail various benefits under MSME Scheme through its awareness program. The verification will not be a one time process but an on-going process till the end of MEMiz program (Implementation of RAMP Scheme in Mizoram) and thereafter will be carried forward as a part of State level MSMEs policy. This process will be carried out through MEMiz web portal with the intervention by MEMiz team employed at District levels. Verified MSMEs will then be monitored on an on-going basis in which they will be rated based on RAMP Disbursement Linked Indicators. The ratings given to all verified MSMEs will be the benchmark rating used for first step validation of MSME performance by the MEMiz central team, investors, bankers and any other Government Agencies to disburse any affirmative policies. The ratified and registered MSME under MEMiz portal will be eligible to access the State Incentive Scheme (SIS) provided under the Mizoram Industrial Policy. The MSME ratified will attract credibility from Banks, Financial Institutions, etc., and public recognition and knowledge of the MSME. See Annexure 3.



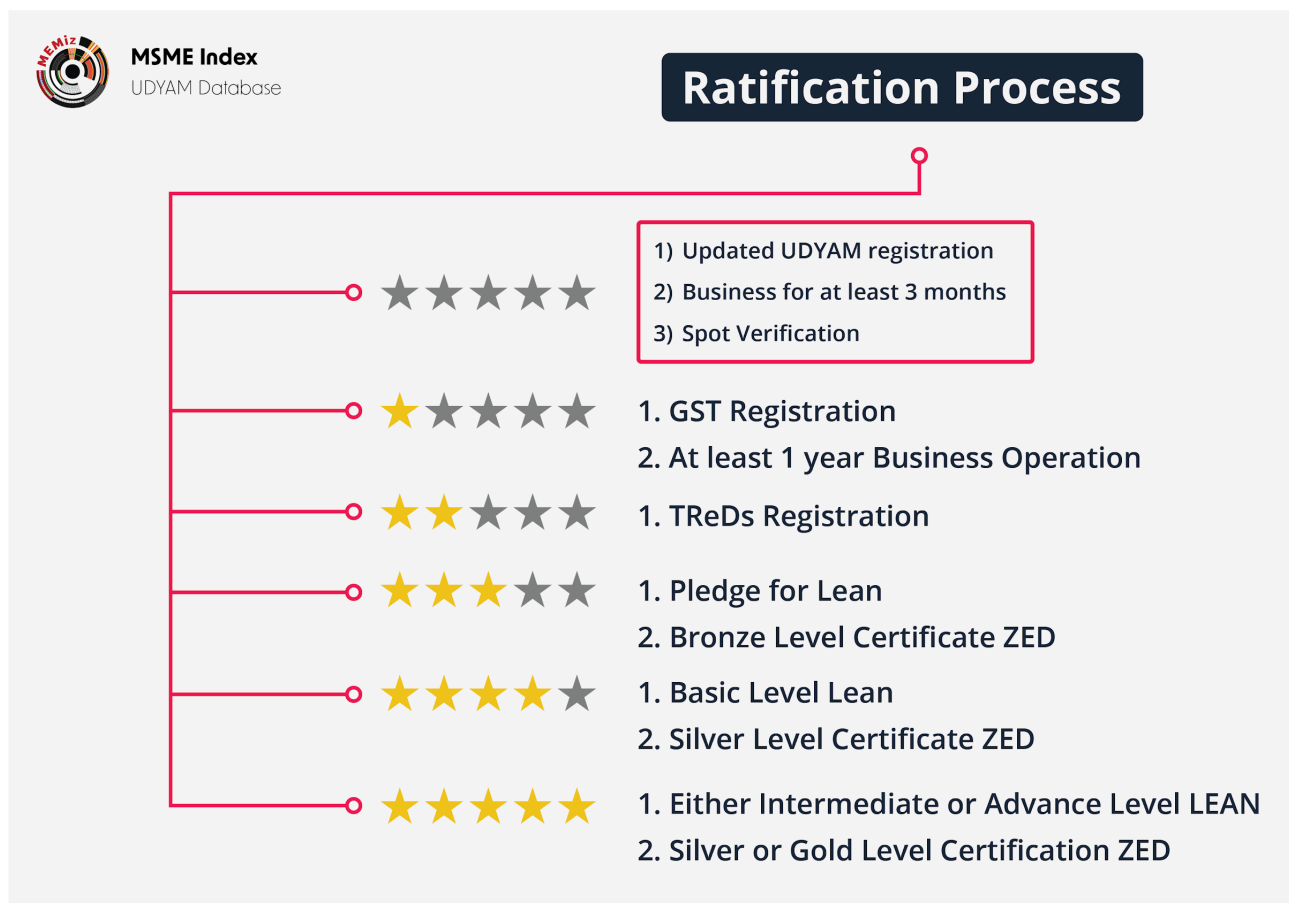


Image 5.2 Ratification process for all UDYAM registered MSME

### 5.2.1 Gaps

1. Udyam registration can be done even with only the intention to start a business. Therefore there are many UDYAM registered enterprises in Mizoram who are still at the ideation stage without any contribution to the State economy.
2. There is no platform for verifications & ratings of types of MSMEs in Mizoram.
3. Banks, Financial Institutes and other organisations need some due diligence or recommendations of the MSMEs whom they wanted to give line of credit.

### 5.2.2 Objectives

1. Bifurcation of UDYAM registered MSMEs into “Register Only” and “Operating”:  
To identify and classify all the UDYAM registered MSMEs into those who did registration with primary intention of other utility and those who have already started and presently operating their business at a certain degree and making a significant contribution to the economy.
2. Ratings of each enterprise according to their performances: The verified MSME will be rated according to the criterion set and contributions made to the economy. This process is to avoid any slacking off of the enterprises for the upcoming years. The verified MSMEs will be monitored and handheld according to their rating
3. Efficient Implementation of the RAMP scheme on established MSME: The MSMEs verified will be given proper monitoring and handholding support according to their level of ratings for effective implementation and availing of benefits on various schemes under RAMP.

### 5.2.3 Methodology

1. **Preparation and Planning:** Before commencing the verification process, the suitable field experts of MEMiz at DIC level should be selected. These field experts will take on the responsibility of authenticating the registered MSMEs in accordance with the verification criteria and its protocol. Furthermore, they will also be tasked with the ongoing monitoring and personalised guidance for each verified MSME.
2. **Setting of Criterias and Standards:** Eligibility criterias for the project field staff which will then be made responsible for monitoring and handholding the MSMEs for each district after their recruitment. The verification process and verification eligibility criteria for the MSMEs must be made.
3. **Awareness Programme:** The MSMEs (either UDYAM registered or not) should be made aware of the established portal and its benefits. They should also be made aware of the various schemes under RAMP and about its

project which in hope will eventually increase the number of UDYAM registration.

4. **Monitoring & Handholding:** The verified MSMEs under the state portal will be rated according to the criterias made which will benefit the enterprise to implement and avail the benefits of various schemes under RAMP. The MSMEs with higher ratings will be made more accessible to the schemes in addition to better monitoring and handholding.

### 5.3 Empowering Growth : MEMiz Champions Initiative

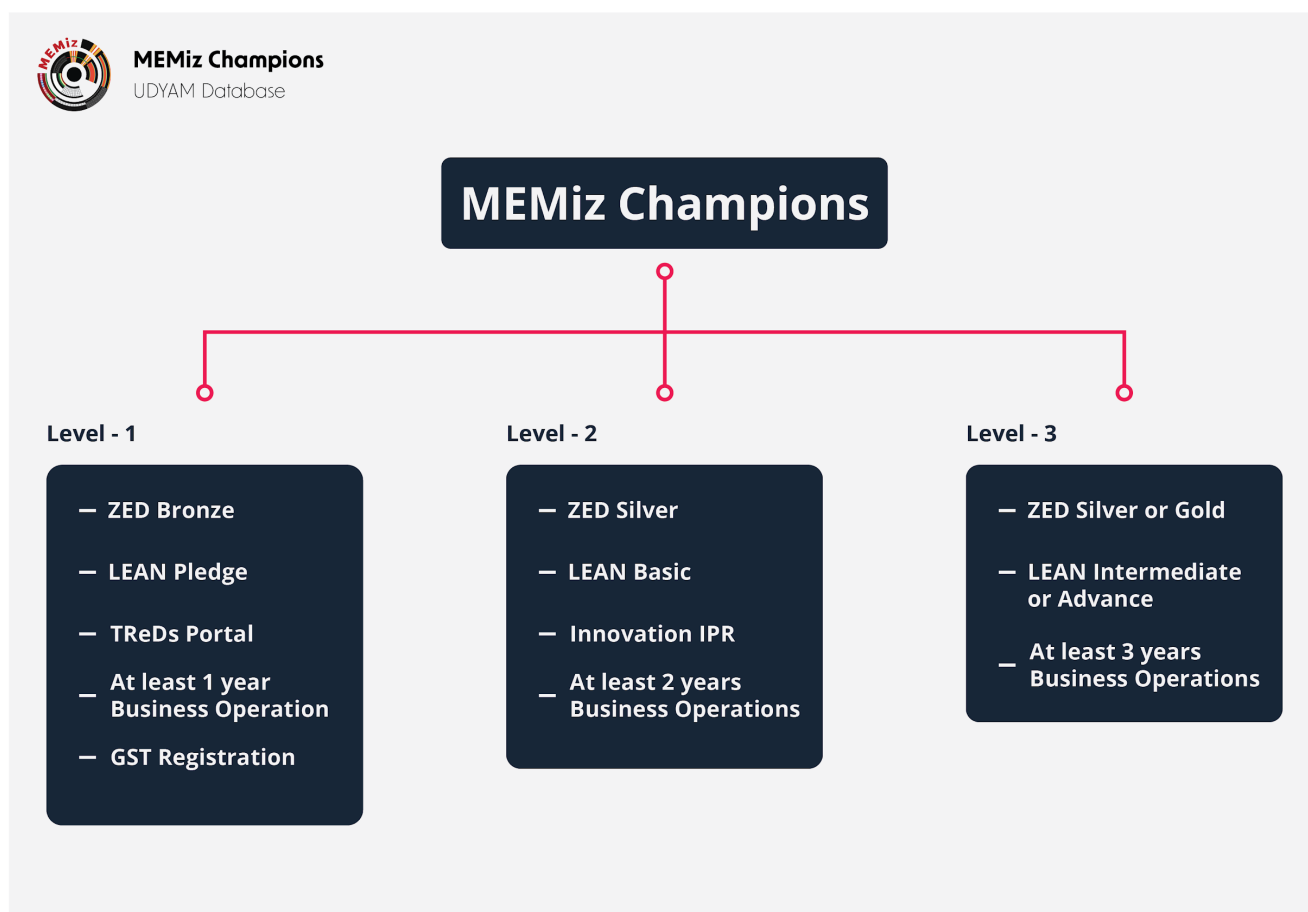


Image 5.3 MEMiz Champions levels for Mizoram

This project is designed with the intent of bolstering the stature of MEMiz Champions in Mizoram by establishing them as models of excellence for other MSMEs within the State. The target is to have a proportionate target of creation of champions MSMEs

along with the MSME Competitiveness Programme towards Covid Resilience and Recovery (MCRRP) The MEMiz Champions program is designed inline with MSME Champions scheme with a localised twist to ensure practicality and viability in terms of execution and operation. Those MSMEs in Mizoram that have reached the three stages of the ZED and LEAN methodologies, along with embodying the triad components of innovation, will be recognized as MSME Champions. The initiative seeks to transform the business landscape and exert efforts in enhancing MSMEs' comprehension of manufacturing processes, thereby encouraging them to strive for sustainability, competitiveness, and innovation. See Annexure 4

### 5.3.1 Gaps

1. Limited awareness about MSME Champions, incentives, and opportunities may hinder MSMEs from securing necessary support.
2. The adoption of modern technology and digital tools may pose challenges to many MSMEs in Mizoram, impacting their operational efficiency and competitiveness.
3. Lack of knowledge about available loans and schemes.

### 5.3.2 Objectives

1. To maintain the proportionate target of creating champions MSMEs under MSME Competitiveness Programme towards Covid Resilience and Recovery (MCRRP).
2. Integrate industry-leading practices and lean approaches tailored to Mizoram's context into the Champions certification, setting MSMEs as benchmarks for both national and international competition.
3. Empower MSMEs to produce top-quality products by adopting advanced technology and continuous innovations, ensuring optimal resource utilisation, and enhancing quality and efficiency.
4. Foster an environment promoting agile manufacturing and waste minimization to increase competitiveness and strengthen international trade relationships.
5. Implement contextualised Champions Schemes to drive the adoption of exemplary practices and acknowledge the accomplishments of outstanding MSMEs.

6. Encourage MSMEs to achieve advanced Champions certification tiers by offering graded rewards and incentives.
7. Enhance the trade and debt settlement framework for MSMEs by integrating key stakeholders in the TReDS digital platform.
8. To create State level champions MSMEs as target given below

	<b>MEMiz CHAMPIONS</b>			
<b>State Specific indicators</b>	<b>LEVEL 1</b>	<b>LEVEL 2</b>	<b>LEVEL 3</b>	<b>TOTAL</b>
Target by the end of the Program	900	340	210	1450
MCRRP Target for (SC/ST/Women)				66667

### 5.3.3 Methodology

1. An expert will be trained and educated to assist MSMEs, who hold a 2-star rating under the MEMIZ index, in their pursuit of obtaining ZED and Lean Certifications.
2. An initial process of data collection will be implemented on MSMEs holding a 2-star rating under the MEMiz index. The purpose of this will be to gain an understanding of their current business practices, operational efficiency, and the challenges they face.
3. The data that is collected will undergo a careful analysis to identify any inconsistencies and potential areas for improvement that could significantly enhance their competitiveness.
4. Arrangements will be made for specialised training sessions aimed at guiding and providing support to these validated MSMEs. The aim is to assist them in achieving the high standards set for MEMiz champions.
5. Once the MSMEs make a commitment to the principles of ZED and LEAN methodologies, they will receive dedicated guidance to simplify the process of acquiring ZED and Lean certificates.
6. All necessary actions will be detailed and explained to facilitate the process of obtaining a ZED and Lean certificate.

### 5.3.4 Roadway to MEMiz Champions

#### **MEMiz Champions Level 1**

1. Attain a bronze level certification under the ZED Scheme, showcasing their dedication to maintaining high-quality standards and minimising their environmental impact in their operations.
2. Must take pledge under the LEAN Scheme, indicating their commitment to implementing efficient and lean business processes.
3. Should register on TReDs portal
4. At least 1 year business operation
5. Should have GST Registration. (proof)

#### ***Benefits***

1. Special assistance for CGTMSE scheme under MSME
2. Handholding support

#### **MEMiz Champions Level 2**

1. Should have silver level certification under ZED Scheme
2. Should have a basic level under the LEAN Scheme.
3. Innovative IPR
4. At least 2 years business operations

#### ***Benefits***

1. Exposure trip to an established unit for capacity building.
2. Handholding support

#### **MEMiz Champions Level 3**

1. Should have silver or gold level certification under ZED Scheme.
2. Should have either intermediate or advance level under LEAN Scheme
3. At least 2 years business operations

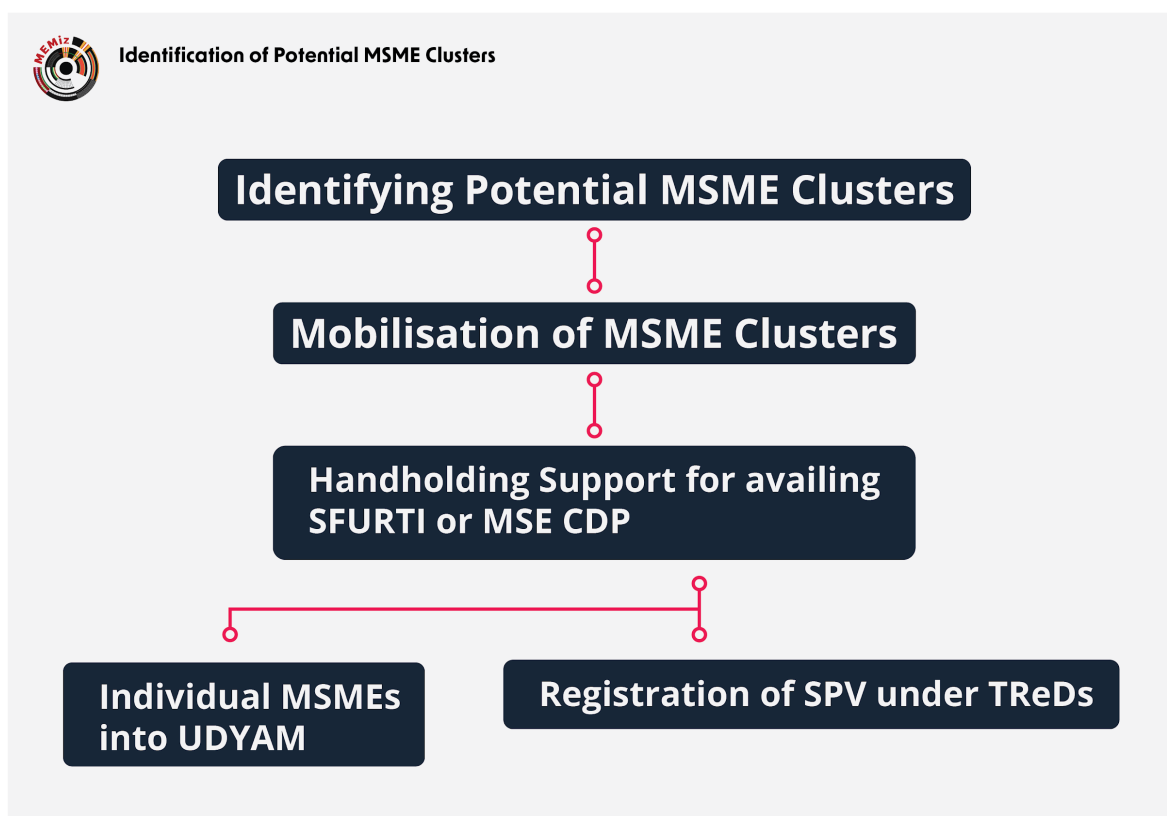
#### ***Benefits***

1. Special assistance for IC scheme under MSME
2. Handholding support

## 5.4 Developing MEMiz MSME Clusters

This project aims to establish a Hub and Spoke Model to support potential Micro, Small, and Medium Enterprises (MSME) clusters in Mizoram. Numerous clusters have emerged through schemes such as the 10,000 Farmers Producer Organization (FPO) and the MOVCD-NER (Mission Organic Value Chain Development for North Eastern Region) initiatives. Although these entities were initially formed as Farmers Organizations, their production model follows a decentralised approach, wherein the member farmers engage in value addition activities before the FPO's final collection.

As a result, these FPOs essentially function as collections of small enterprises, making them eligible for various benefits under MSME Schemes. For example, consider the case of the Darbilhi Tea Producers Co-operative Society Limited, a cluster where small tea growers processed handmade tea that was later collected and marketed under a single brand name. Similarly, the Hrangturzo Farmers Producer Company Limited actively involves its individual members in Gooseberry candy production, which takes place within their homes. See Annexure 5



#### Image 5.4 Process for facilitating MEMiz MSME Cluster

The main goal of this project is to identify these existing clusters to avail cluster benefits under MSME Scheme. This Hub and Spoke model will effectively manage specific projects and investments while ensuring overall financial stability and protecting the interests of the members who are micro enterprises.

In addition, the project aims to promote awareness of MSME Schemes and MEMiz web portal to make use of various MSME schemes such as TReDs and Samadhan. Ultimately, this initiative seeks to foster growth and sustainability in the untapped MSME sector of Mizoram by leveraging the strengths of cooperative societies and empowering local producers. It aspires to create a more efficient and inclusive business environment while encouraging the adoption of innovative digital solutions to enhance economic opportunities in the rural region.

##### 5.4.1 Gaps

1. Mizoram boasts numerous clusters established under initiatives like the 10000 FPOs Scheme, MOVCD-NER, and NABARD schemes, many of which have fostered the formation of MSME clusters, such as Handmade Tea Processing Clusters and Gooseberry Candy Processing Clusters (refer to Annexure 2 for more details). However, when compared to other Indian states, Mizoram's performance in developing MSME clusters remains subpar, indicating obstacles in utilising Cluster Schemes like SFURTI and MSE-CDP. Hence, there exists a substantial opportunity for growth and development in this area, with the potential to incorporate a larger number of registered MSMEs through the development of MSME clusters.
2. Members of potential MSME clusters face linguistic challenges and require assistance to take advantage of the benefits available to them. There's a significant need for continuous guidance and support, particularly when interacting with MSME clusters.
3. Farmers and entrepreneurs in rural regions face challenges in cottage-level production and manufacturing due to inadequate power supply. The affordability of backup options such as generators is also a concern for them. This situation impedes production efficiency, leading to reduced profitability.



### 5.4.2 Objectives

1. Identify potential MSME clusters in Mizoram based on existing Societies or Farmer Producer Organizations that are currently having a decentralisation model of production.
2. Facilitate the formation of MSME clusters by encouraging collaboration among decentralised enterprises within each cluster.
3. Conduct awareness campaigns on the advantages of the cluster-based approach, showcasing successful case studies from other regions.
4. Organise workshops and training sessions on different schemes under MSMEs including Cluster schemes and also the benefits of TReDS registration and its impact on working capital, cash flow, and risk mitigation.
5. Conduct workshops and training programs to educate MSMEs clusters about the Samadhan platform and its use in resolving unpaid invoices and filing cases against defaulters.
6. Assist MSMEs in forming Special Purpose Vehicles (SPVs) for collective access to funding, technology, and skilled labour.
7. Continuously monitor the progress and impact of the action plan. Conduct periodic evaluations to measure the success of the initiatives and identify areas for improvement.

### 5.4.3 Methodology

1. Identification of potential MSME clusters.
2. Handholding support would be given to the mobilised clusters and cluster development schemes like SFURTI and MSE-CDP would be implemented on potential clusters.
3. Registration of mobilised MEMiz MSME clusters on TReDS platform.
4. Registration of SPV on Udyam and TReDs

### 5.4.4 Benefits

**Cluster Development:** Implementation of cluster development schemes like SFURTI and MSE-CDP would greatly boost the overall performance of the mobilised clusters, which would in turn greatly boost the growth of MSME sector in the state.

**Optimal Resource Utilisation:** Through the SPV(hub), businesses can share financial resources, technology, and skilled workers, optimizing their use and maximizing output. This collective approach will empower smaller enterprises to access resources that might have been difficult to afford individually.

**Collaboration and Networking:** In Mizoram's MSME sector, working together and sharing expertise can be crucial for mutual growth. Hub and Spoke Model promotes collaboration among businesses in the clusters, enabling them to help each other with challenges, skills, and finding new customers. This collaboration will strengthen the local business ecosystem and create a supportive network.

**Market Diversification:** Mizoram has a small domestic market, making it essential for MSMEs to explore new markets beyond the state's boundaries. The SPV can facilitate market diversification by helping businesses reach new customers and explore opportunities in neighbouring states and regions.

**Knowledge Sharing and Innovation:** Mizoram's MSME sector can benefit greatly from knowledge sharing and exchange of ideas. The collaborative environment created by the Hub and Spoke Model will encourage MSMEs to share knowledge, leading to innovation and the adoption of best practices that drive business growth.

**Sustainable Growth:** By focusing on specific sectors and regions, the Hub and Spoke Model promotes sustainable development and equitable growth. This targeted approach ensures that resources are used wisely, and local communities benefit from economic progress.

**Financial Empowerment:** Access to the TReDS platform through the SPV will enable MSMEs to manage their finances better and get faster access to working capital. Implementation of cluster development schemes like SFURTI and MSE-CDP will greatly boost the production, processing and market access of the cluster.

## 5.5 Establishment of MEMiz Startup Zone in conjunction with the existing incubation centres to promote MEMiz Startup

Kalraj Mishra, former Cabinet Minister of Micro, Small and Medium Enterprises stated in 2016, "MSMEs play a crucial role in making India a startup hub."

The schemes for MSMEs outlined under the RAMP initiative ideally synergize to support startups in reaching a developmental and growth stage that is appealing for subsequent investment. This project will focus on establishing a startup zone under the MEMiz Program. MEMiz Startup Zone primary focus will be on building and promoting local startups in the zone, especially the ones under incubation centres. The program will also consider MSMEs who have potential to be startups as defined by the Department for Promotion of Industry and Internal Trade (DPIIT). The project will be carried out by working with all incubators in the defined zone and will act as a startup accelerator for all existing incubation centres in the zone. The primary emphasis will be on DPIIT recognised startups and setups eligible to be recognized as startups under DPIIT aiding them in achieving their DPIIT accreditation. Hence, technology-based growth and innovation stand as the two crucial elements for MSMEs to be considered under this project.

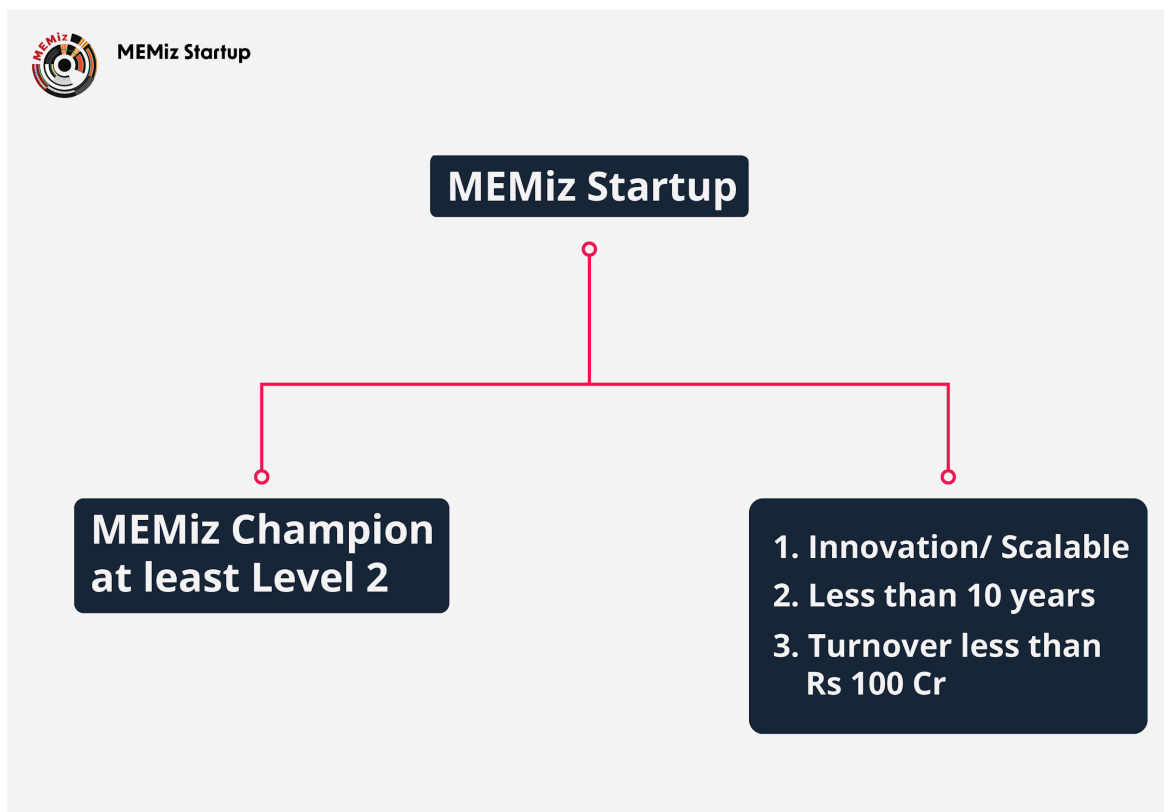
The project will capitalise on existing MSME schemes like MSME Incubation, MSME Innovative (Design), MSME Innovative (IPR) and any other startup and entrepreneurship related schemes.

### 5.5.1 Gaps

1. There is low to no awareness of potential startup support prospects from MSME programs and policies
2. Startups are under the umbrella of MSME purview when it comes to size and status, marrying these setups and convergence of schemes will empower the startup ecosystem, which is currently not addressed
3. On the other hand, a lot of MSMEs can also be registered as DPIIT startups and avail benefits, for which awareness & capacity building needs to be done
4. The absence of incubation centres in Mizoram offering MSME Innovative schemes as a Host Institute.

### 5.5.2 Objectives

1. Developing and fostering MEMiz Startups by creating startup zones under MEMiz Program
2. To promote MSME Innovative Scheme by facilitating DPIIT recognized startups in Mizoram to access a range of benefits offered by the MSMEs Scheme through existing Incubation Centres
3. To empower a vibrant and dynamic startup ecosystem that brings together startups, investors, mentors, incubators, accelerators, and industry experts
4. Promoting research and innovation among startups and MSMEs, encouraging them to develop unique products and services that may have global impact
5. To focus on developing affordable innovations that can benefit a large number of people and at the same time being commercially viable and sustainable
6. Facilitate Incubation centres in Mizoram to avail grant for Host Institute under MSMEs Incubation Scheme

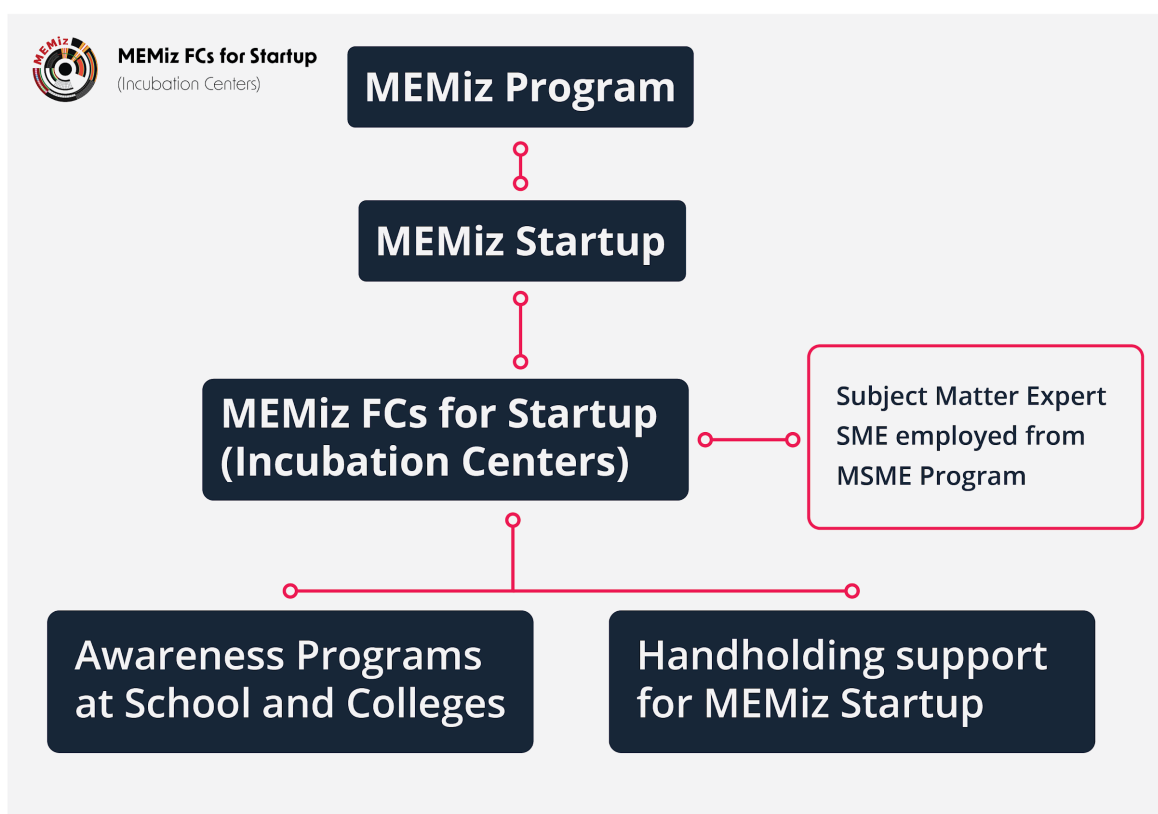


### 5.5.3 MEMiz Startup

MEMiz Startup are technology-enabled enterprises that focus on modernising their processes through innovation, reduce wastages, sharpen business competitiveness and facilitate their National and Global reach.

#### Criteria for MEMiz Startup status;

1. Acquiring at least MEMiz Champions Level 2 (refer Chapter 5.3)
2. Existence has to be below a period of ten years from the date of incorporation
3. Turnover of the entity for any of the financial years since incorporation/ registration has not exceeded Rs 100 Cr
4. Entity is working towards innovation, development or improvement of products or processes or services, or if it is a scalable business model with a high potential of employment generation or wealth creation.



#### 5.5.4 Methodology

1. MEMiz will support the existing incubation centres by strengthening their administrative setup by allocating funds for Subject Matter Experts (SMEs) to be employed through them. These SMEs will be stationed at each incubation centre to help in facilitating Startups and entrepreneurs on availing MSMEs Schemes.
2. The Incubation Centers will act as a MEMiz Facilitation Center, creating MEMiz Startup Zone for Startups and will focus on development of MEMiz Startup
3. MEMiz will support the incubation centres in spreading awareness about MSME Champions by hosting competitions like ideathon at schools and colleges along with awareness campaign of MEMiz Startup Zones and about MSME Champions

### 5.6 Linking RAMP Scheme to the heart of State existing Scheme through MEMiz

#### 5.6.1 State Incentive Subsidy Scheme (SIS)

The Mizoram State Incentive Subsidy Scheme 2020 provides entrepreneurs and businesses with subsidies across diverse sectors. According to the outlined directives, eligible entrepreneurs and businesses can access subsidies for areas such as project report expenses, land development, interest, power supply, captive power generation equipment, transportation of machinery, and more.

See Annexure 6

#### 5.6.2 GAP

*Funding Shortage:* A lack of funds in Mizoram prevents the implementation of claimable schemes due to financial constraints.

*Verification Against False Claims:* To counter false claims in UDYAM scheme registrations, only ratified MEMiz-affiliated MSME members are eligible for Mizoram-specific schemes, ensuring legitimacy and preventing misuse.

*Shortage of Power:* The presence of a power deficit in the district clusters results in constraints and impediments, affecting the smooth and optimal functioning of diverse operations and services heavily reliant on an adequate supply of electricity.

### 5.6.3 MEMiz Objective for State Incentive Subsidy Scheme

Due to limited state funds, the subsidy under this scheme will be exclusively extended to the ratified MSMEs within the MEMiz framework. The subsidy structure henceforth will involve a 50-50 per cent matching share arrangement, wherein the funds from RAMP will be utilised to augment the budget allocated to subsidise the much needed incentives of MSMEs in the state, more particularly in the Manufacturing Sector. The new fund structure will help the state to impact a larger number of MSMEs while also raising the amount of incentives provided to each Enterprises. This will enable the state to provide affirmative support to more deserving Enterprises and to a higher amount whereas instead of spreading thin the small amount. Refer to annexure 6

### 5.6.4 Implementation Strategy:

The integration of the State Incentive Subsidy Scheme (SIS) within the RAMP programme will be a three-pronged approach:

1. **Funding Integration:** Since Mizoram lacks individual funding for the SIS, integrating its funds with RAMP provides a solution to the financial shortage. With SIS funds now forming a subset of the RAMP budget, there will be a more seamless allocation of resources, ensuring that eligible entrepreneurs and businesses gain timely access to the required subsidies.
2. **Beneficiary Integration:** MSMEs ratified by MEMiz become the focal beneficiaries. Their certification ensures not only legitimacy but also aligns with the objectives of RAMP. By focusing on this subset, the integrated programme can direct resources more effectively, maximising impact.
3. **Subsidy Allocation Strategy:** Given that SIS covers diverse areas such as project report expenses, land development, power supply, and more, an integrated approach with RAMP ensures that subsidies are distributed in a manner that aligns with RAMP's broader goals.

### 5.6.5 Abstract of State Incentive Subsidy

The incorporation of the State Incentive Subsidy Scheme (SIS) funding will play a pivotal role within the overarching structure of the RAMP Programme, channelling its designated budget toward the advancement of the RAMP Project's objectives. Under this integration, the SIS will function as a unified element of the RAMP Programme, harmonising subsidy distribution with the overarching RAMP subsidy scheme.

Qualified Micro, Small, and Medium Enterprises (MSMEs) registered under the Ratified MEMiz initiative will have the opportunity to access diverse subsidies that the SIS provides. The procedure for availing the SIS subsidy will be subjected to rigorous assessment and oversight by the dedicated RAMP team. It's important to note that the State Incentive Subsidy will operate as a sub-scheme within the comprehensive framework of the RAMP initiative.

#### **ABSTRACT OF STATE INCENTIVE SUBSIDY (SIS) RELEASED DURING 2021-22**

<b>Sl. No</b>	<b>Name of Subsidy</b>	<b>No. of Beneficiaries</b>	<b>Amount of Subsidy Released</b>
1	Power Subsidy	17	3,542,914.00
2	Power Line Subsidy	5	250,000.00
3	Generator Set Subsidy	8	2,079,250.00
4	Interest Subsidy	3	1,272,265.00
5	Transport Subsidy	5	1,049,615.00
6	Land Subsidy	6	9,012,329.00
7	Project Report Subsidy	0	-
8	Factory Rent Subsidy	0	-
	<b>Total</b>	<b>44</b>	<b>17,206,373.00</b>



**ABSTRACT OF STATE INCENTIVE SUBSIDY (SIS) RELEASED DURING 2022-23**

<b>Sl. No</b>	<b>Name of Subsidy</b>	<b>No. of Beneficiaries</b>	<b>Amount of subsidies released</b>
1	Power Subsidy	21	3,700,989.50
2	Power Line Subsidy	1	50,000.00
3	Generating Set Subsidy	6	890,250.00
4	Interest Subsidy	1	590,273.00
5	Transport Subsidy	6	597,927.00
6	Land Subsidy	1	218,133.00
7	Project Report Subsidy	1	5000.00
8	Factory Rent Subsidy	1	30,000.00
<b>Total</b>		<b>38</b>	<b>6,082,572.50</b>

**5.6.6 Preferential Store Purchase**

The implementation of the Mizoram Preferential Store Rules in 1994 is geared towards bolstering industrial progress within the state through the prioritisation of locally produced goods. This initiative seeks to simplify the acquisition of such products, thereby nurturing the advancement of industries. Registered industries (or their authorised agents and dealers) will receive a favourable pricing advantage of 15% above approved rates for items akin in nature and quality. This arrangement pertains to acquisitions made from sources other than cottage and Village Industries Units of Mizoram, contingent upon the products meeting stipulated benchmarks for quality and specifications.

The necessary funds for the 15% portion will be sourced collaboratively from both the state government and RAMP. Specifically, the state government will provide 10% of the funding, while RAMP's contribution will account for 5% of the total amount required for this purpose. This combined effort ensures the financial support needed to implement the subsidy effectively. Refer to Annexure 7

## 6. KEY PERFORMANCE INDICATOR

SI No.	Indicators	Baseline	Year 1	Year 2	Year 3	Year 4	TOTAL
1	<b>Increase in No. of UDYAM Registration</b>	13581	5432	2716	1358	679	23767
	(of which women headed)	5875	2350	1175	588	294	10281
2	<b>No. of MSMEs verified under MEMiz Index</b>	13581	6200	3500	1800	700	12200
	(of which women headed)	5875	2682	1514	779	303	5278
3	No. of MSMEs monitored under MEMiz Index (on-going process)	13581	6200	3500	1800	700	12200
	(of which women headed)	5875	2682	1514	779	303	5278
4	No. of MSMEs completing Bronze level under ZED	0	300	200	200	200	900
	(of which women headed)	0	130	87	87	87	389
5	No. of MSMEs completing Silver level under ZED	0	0	40	100	200	340
	(of which women headed)	0	0	17	43	87	147
6	No. of MSMEs completing Gold level under ZED	0	0	0	10	20	30
	(of which women headed)	0	0	0	4	9	13
7	No. of MSMEs registered under TReDS	0	350	400	600	800	2150
	(of which women headed)	0	151	173	260	346	930

	headed)						
8	No. of MSMEs cases on Samadhaan	0	0	100	500	1000	1600
	(of which women headed)	0	0	43	216	433	692
9	No. of MSME completing LEAN	0	10	30	70	100	210
	(of which women headed)	0	0	0	20	20	40
10	No. of innovative MSME (IPR)	0	100	100	150	200	550
	(of which women headed)	0	43	43	65	87	238
11	No. of innovative MSME (design)	0	0	0	5	10	15
	(of which women headed)	0	0	0	2	4	6
12	No. of innovative MSME (incubation)	0	0	20	25	30	75
	(of which women headed)	0	0	9	11	13	32
13	No. of MSME accessing credit under CGTMSE for Greening Investments	473	30	50	80	100	260
14	No. of women headed MSME accessing credit under CGTMSE	291	30	50	80	100	260
15	No. of MSME with handholding support	13581	30	60	90	120	300
	(of which women headed)	5875	13	26	39	52	130

## 7. BUDGET

Component	Budget Head	Year 1	Year 2	Year 3	Year 4	Total	%
1	Subtotal Human Resources	₹578L	₹607L	₹637L	₹669L	₹2,492L	36%
2	Subtotal Capacity building	₹478L	₹502L	₹527L	₹553L	₹2,060L	30%
3	Subtotal Marketing	₹103L	₹93L	₹97L	₹58L	₹352L	5%
4	Subtotal Research & Evaluation	₹252L	₹139L	₹146L	₹153L	₹689L	10%
5	Subtotal travel	₹176L	₹185L	₹194L	₹204L	₹759L	11%
6	Subtotal Equipment and supplies	₹101L	₹4L	₹4L	₹5L	₹115L	2%
7	Subtotal Augmentation for SIS	₹53L	₹55L	₹58L	₹61L	₹226L	3%
7	Subtotal other costs	₹63L	₹66L	₹69L	₹73L	₹271L	4%
<b>TOTAL AMOUNT</b>						<b>₹6,963L</b>	
<b>GST @ 18%</b>						<b>₹1,253L</b>	
<b>TOTAL AMOUNT after Tax</b>						<b>₹8,217L</b>	

Budget for the MEMiz PROGRAM									
Costs Head			Year wise		Year 1	Year 2	Year 3	Year 4	Total
	Unit	Qty	# of units	Unit value	Total Cost				
1. Human Resources					Increment %	5%	5%	5%	
1.1. State Project Lead Manager	per month	1	12	₹2,50,000	₹30L	₹32L	₹33L	₹35L	₹129L
1.2. Lead Operations Manager	per month	1	12	₹1,75,000	₹21L	₹22L	₹23L	₹24L	₹91L
1.3. Champions Consultant	per month	1	12	₹1,20,000	₹14L	₹15L	₹16L	₹17L	₹62L
1.4. Admin Officers	per month	4	12	₹1,00,000	₹48L	₹50L	₹53L	₹56L	₹207L
1.5. Project Officers	per month	7	12	₹80,000	₹67L	₹71L	₹74L	₹78L	₹290L
1.6. Empowerment Officers (Hand Holding Service)	per month	10	12	₹80,000	₹96L	₹101L	₹106L	₹111L	₹414L
1.7. District Coordinator	per month	11	12	₹50,000	₹66L	₹69L	₹73L	₹76L	₹284L

1.8. Field Staffs for MEMiz FC   MEMiz Index	per month	40	12	₹35,000	₹168L	₹176L	₹185L	₹194L	₹724L
1.9. Allowances   Insurance etc	per annum	75	1	₹50,000	₹38L	₹39L	₹41L	₹43L	₹162L
1.10 Training & Development for Human resources	per training per person	75	4	₹10,000	₹30L	₹32L	₹33L	₹35L	₹129L
<b>Subtotal Human Resources</b>					<b>₹578L</b>	<b>₹607L</b>	<b>₹637L</b>	<b>₹669L</b>	<b>₹2,492L</b>
<b>2. Capacity building</b>									
2.1. Awareness Campaign	per campaign	1	80	₹50,000	₹40L	₹42L	₹44L	₹46L	₹172L
2.2. Training & Capacity building	per training	11	4	₹1,50,000	₹66L	₹69L	₹73L	₹76L	₹284L
2.3. Mobilization & Hand Holding - MSMiz Clusters	per month	30	12	₹50,000	₹180L	₹189L	₹198L	₹208L	₹776L
2.4 Mobilization & Handholding for MEMiz Champions	per month	160	12	₹10,000	₹192L	₹202L	₹212L	₹222L	₹828L
<b>Subtotal Capacity building</b>					<b>₹478L</b>	<b>₹502L</b>	<b>₹527L</b>	<b>₹553L</b>	<b>₹2,060L</b>

3. Marketing									
3.1. Content Creation	per content	1	30	₹50,000	₹15L				₹15L
3.2. Advertisement on Traditional Media (TV   Newspaper   OOH)	per month	4	12	₹80,000	₹38L	₹40L	₹42L		₹121L
3.3. Advertisement on Digital platform (Social media   Search engines   etc)	per month	7	12	₹50,000	₹42L	₹44L	₹46L	₹49L	₹181L
3.4 Events	per event	4	2	₹1,00,000	₹8L	₹8L	₹9L	₹9L	₹34L
<b>Subtotal Marketing</b>					<b>₹103L</b>	<b>₹93L</b>	<b>₹97L</b>	<b>₹58L</b>	<b>₹352L</b>
4. Research & Evaluation									
4.1. Identification of MEMiz Cluster and MEMiz Champions	lumpsum	1	30	₹1,00,000	₹30L				₹30L
4.2. Baseline Research for MEMiz Cluster and MEMiz Champions	per Cluster	1	30	₹3,00,000	₹90L				₹90L

4.3. Evaluation of Monitored MSMEs	per month	11	12	₹1,00,000	₹132L	₹139L	₹146L	₹153L	₹569L
<b>Subtotal Research &amp; Evaluation</b>					<b>₹252L</b>	<b>₹139L</b>	<b>₹146L</b>	<b>₹153L</b>	<b>₹689L</b>
<b>5. Travel</b>									
5.1. Interstate travel (For meeting and evaluation)	lumpsum	1	1	₹10,00,000	₹10L	₹11L	₹11L	₹12L	₹43L
5.2. Exposure visit for LEAN Manufacturing Study	per MSME	1	30	₹50,000	₹15L	₹16L	₹17L	₹17L	₹65L
5.3. Local travel (Vehicle hiring)	per month	2	12	₹80,000	₹19L	₹20L	₹21L	₹22L	₹83L
5.4. District monitoring	per month	11	12	₹1,00,000	₹132L	₹139L	₹146L	₹153L	₹569L
<b>Subtotal travel</b>					<b>₹176L</b>	<b>₹185L</b>	<b>₹194L</b>	<b>₹204L</b>	<b>₹759L</b>
<b>6. Equipment and supplies</b>									
6.1 Office work station (desk & chairs)	per workstation	1	75	₹50,000	₹38L				₹38L
6.2. Computers and accessories	per workstation	1	75	₹80,000	₹60L				₹60L



6.3. Stationery	per month	11	12	₹3,000	₹4L	₹4L	₹4L	₹5L	₹17L
<b>Subtotal Equipment and supplies</b>					<b>₹101L</b>	<b>₹4L</b>	<b>₹4L</b>	<b>₹5L</b>	<b>₹115L</b>
7. Augmentation for State Incentive Schemes									
7.1. Power supply	per MSME	1	210	₹5,000	₹11L	₹11L	₹12L	₹12L	₹45L
7.2. Transport of Machinery	per MSME	1	210	₹20,000	₹42L	₹44L	₹46L	₹49L	₹181L
<b>Subtotal Augmentation for SIS</b>					<b>₹53L</b>	<b>₹55L</b>	<b>₹58L</b>	<b>₹61L</b>	<b>₹226L</b>
8. Other costs									
8.1. Office lease - Main Office (5000 sq ft)	per month	1	12	₹1,00,000	₹12L	₹13L	₹13L	₹14L	₹52L
8.2. Lease for District Offices	per month	11	12	₹30,000	₹40L	₹42L	₹44L	₹46L	₹171L
8.3. Monthly internet rental	per month	11	12	₹1,200	₹2L	₹2L	₹2L	₹2L	₹7L
8.4 Web portal maintenance	per month	1	12	₹80,000	₹10L	₹10L	₹11L	₹11L	₹41L
<b>Subtotal other costs</b>					<b>₹63L</b>	<b>₹66L</b>	<b>₹69L</b>	<b>₹73L</b>	<b>₹271L</b>

Total Cost	₹1,804L	₹1,651L	₹1,733L	₹1,775L	₹6,963L
TOTAL AMOUNT				₹6,963L	
Service GST @ 18%				₹1,253L	
TOTAL AMOUNT after TAX				₹8,217L	

## 8. IMPLEMENTATION SCHEDULE

		Year 1												Year 2												Year 3												Year 4											
Activity Heads/ Months		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
	MEMiz Program																																																
1	Recruitment of HR for MEMiz Program																																																
2	Setting up of Offices for MEMiz																																																
3	Training & Development																																																
	Development of Web Portal																																																
1	Recruitment of Tech team																																																
2	Orientation & Training																																																
3	Training on RAMP and SIP																																																
4	Development of Web Portal																																																
5	Awareness about the Portal on traditional media																																																
6	Awareness about the Portal on social media																																																
7	Launch of Web Portal																																																
8	Maintenance and Services																																																

## MSMEs Elevate Mizoram - RAMP Scheme

[illegible]

## MSMEs Elevate Mizoram - RAMP Scheme

[illegible]

## ANNEXURE 1 : UDYAM data analysis

Annexure 1.1 No. of Registered Units by 2 digit NIC Code during the year 2020-2021 (district-wise) with Total of Employment and Amount of Investment (Written Down Value)												
2 digit NIC Code	Description	Aizawl	Champh ai	Kolasib	Lawngtl ai	Lunglei	Mamit	Serchhi p	Siaha	Total of Units	Total of Employment	Total of Investment (Rs. In lakh)
1	Crop and animal production, hunting and related service activities	7	4	0	0	4	6	0	0	21	201	₹540
5	Mining of coal and lignite	0	0	0	0	0	2	0	0	2	60	₹9
6	Extraction of crude petroleum and natural gas	0	0	0	0	0	0	0	0	0	0	₹0
7	Mining of metal ores	0	0	1	0	0	0	0	0	1	5	₹0
8	Other mining and quarrying	6	4	2	0	0	2	2	1	17	173	₹332
9	Mining support service activities	0	0	0	0	1	0	0	0	1	3	₹4
10	Manufacture of food products	77	6	5	3	19	5	6	1	122	1597	₹1,381

## MSMEs Elevate Mizoram - RAMP Scheme

11	Manufacture of beverages	9	1	0	0	1	0	1	0	12	178	₹3,705
12	Manufacture of tobacco products	0	2	0	0	0	0	0	0	2	7	₹100
13	Manufacture of textiles	22	1	1	3	9	1	2	3	42	403	₹177
14	Manufacture of wearing apparel	20	3	2	8	24	6	2	6	71	628	₹369
15	Manufacture of leather and related products	1	0	0	0	3	0	0	0	4	18	₹8
16	Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	17	0	21	2	0	2	5	0	47	326	₹157
17	Manufacture of paper and paper products	4	2	2	0	1	4	0	0	13	100	₹107
18	Printing and reproduction of recorded media	8	0	2	0	1	1	6	0	18	150	₹185
19	Manufacture of coke and refined petroleum products	0	0	0	1	0	0	0	0	1	6	₹0

## MSMEs Elevate Mizoram - RAMP Scheme

20	Manufacture of chemicals and chemical products	14	0	0	0	3	0	0	0	17	91	₹99
21	Manufacture of pharmaceuticals, medicinal chemical and botanical products	5	0	0	0	1	0	1	0	7	83	₹59
22	Manufacture of rubber and plastics products	11	0	0	1	1	0	0	0	13	91	₹7,145
23	Manufacture of other non-metallic mineral products	2	5	1	1	0	0	1	0	10	199	₹149
24	Manufacture of basic metals	16	4	0	1	1	0	2	1	25	206	₹295
25	Manufacture of fabricated metal products, except machinery and equipment	18	3	0	0	5	1	1	0	28	219	₹435
26	Manufacture of computer, electronic and optical products	3	0	0	0	2	0	0	2	7	45	₹34
27	Manufacture of electrical equipment	6	1	0	0	0	1	0	1	9	46	₹44



## MSMEs Elevate Mizoram - RAMP Scheme

28	Manufacture of machinery and equipment n.e.c.	5	0	0	0	0	1	0	0	6	40	₹92
29	Manufacture of motor vehicles, trailers and semi-trailers	4	0	1	0	2	1	0	0	8	68	₹66
30	Manufacture of other transport equipment	1	0	0	0	1	0	1	0	3	10	₹6
31	Manufacture of furniture	19	12	22	6	11	6	89	0	165	1356	₹860
32	Other manufacturing	17	4	3	5	7	3	32	0	71	492	₹774
33	Repair and installation of machinery and equipment	4	2	0	2	1	0	6	0	15	91	₹3,574
35	Electricity, gas, steam and air conditioning supply	1	0	0	0	0	0	0	0	1	27	₹0
36	Water collection, treatment and supply	1	0	0	0	0	0	0	0	1	26	₹66
37	Sewerage	0	0	1	0	0	0	0	0	1	0	₹0
38	Waste collection, treatment and	0	0	0	0	0	0	0	1	1	9	₹9

## MSMEs Elevate Mizoram - RAMP Scheme

	disposal activities; materials recovery											
39	Remediation activities and other waste management services	1	0	0	0	0	0	0	0	1	7	₹30
41	Construction of buildings	15	1	0	3	0	0	0	2	21	308	₹198
42	Civil engineering	22	0	2	1	1	0	2	2	30	788	₹1,166
43	Specialized construction activities	7	3	0	0	0	0	0	0	10	79	₹54
45	Wholesale and retail trade and repair of motor vehicles and motorcycles	14	1	0	1	9	6	2	0	33	439	₹4,201
46	Wholesale trade, except of motor vehicles and motorcycles	6	0	0	0	0	0	0	0	6	38	₹131
47	Retail trade, except of motor vehicles and motorcycles	14	0	1	0	0	0	0	0	15	62	₹50

## MSMEs Elevate Mizoram - RAMP Scheme

49	Land transport and transport via pipelines	6	0	1	0	0	3	0	0	10	70	₹51
50	Water transport	0	0	0	0	0	0	0	0	0	2	₹0
51	Air transport	1	0	0	0	0	0	0	0	1	2	₹1
52	Warehousing and support activities for transportation	2	0	0	0	0	1	0	0	3	9	₹135
53	Postal and courier activities	6	0	2	1	0	0	0	0	9	83	₹11
55	Accommodation	15	0	0	0	1	0	2	0	18	334	₹247
56	Food and beverage service activities	45	11	11	1	5	11	2	4	90	522	₹320
58	Publishing activities	7	1	3	1	9	1	5	0	27	132	₹97
59	Motion picture, video and television programme production, sound recording and music publishing activities	5	0	0	0	1	4	0	0	10	91	₹44

## MSMEs Elevate Mizoram - RAMP Scheme

60	Broadcasting and programming activities	0	0	0	0	0	1	0	0	1	40	₹10
61	Telecommunications	7	0	0	0	4	2	1	0	14	145	₹101
62	Computer programming, consultancy and related activities	9	3	3	0	2	0	5	0	22	108	₹53
63	Information service activities	7	1	5	1	1	0	7	0	22	76	₹19
64	Financial service activities, except insurance and pension funding	1	0	0	2	1	0	0	0	4	13	₹1
65	Insurance, reinsurance and pension funding, except compulsory social security	1	0	0	1	0	0	0	0	2	5	₹2
66	Other financial activities	3	0	0	0	1	3	0	0	7	32	₹23
68	Real estate activities	2	0	0	3	0	0	1	0	6	83	₹50
69	Legal and accounting activities	0	0	0	0	1	2	0	0	3	5	₹12

## MSMEs Elevate Mizoram - RAMP Scheme

70	Activities of head offices; management consultancy activities	6	0	0	0	0	0	0	1	7	85	₹13
71	Architecture and engineering activities; technical testing and analysis	7	0	0	0	0	3	1	1	12	118	₹76
72	Scientific research and development	2	0	0	0	0	0	0	0	2	35	₹2
73	Advertising and market research	1	4	22	0	0	0	0	1	28	97	₹45
74	Other professional, scientific and technical activities	27	3	3	3	2	1	2	0	41	198	₹260
75	Veterinary activities	4	0	0	0	0	0	0	0	4	66	₹62
77	Rental and leasing activities	3	0	1	0	1	1	0	0	6	54	₹122
78	Employment activities	5	0	0	0	0	1	1	0	7	182	₹14
79	Travel agency, tour operator and other reservation service activities	3	0	0	0	0	0	2	0	5	25	₹19

## MSMEs Elevate Mizoram - RAMP Scheme

80	Security and investigation activities	1	0	0	0	0	0	0	1	2	35	₹10
81	Services to buildings and landscape activities	8	0	1	0	0	0	0	0	9	57	₹250
82	Office administrative, office support and other business support activities	27	2	3	1	1	1	2	0	37	243	₹337
84	Public administration and defence; compulsory social security	1	0	0	0	0	0	0	0	1	32	₹2
85	Education	10	0	0	0	3	0	0	0	13	207	₹92
86	Human health activities	11	1	1	0	0	1	3	0	17	222	₹148
87	Residential care activities	0	0	0	0	0	0	0	0	0	0	₹0
88	Social work activities without accommodation	2	0	0	0	0	0	1	0	3	74	₹19

## MSMEs Elevate Mizoram - RAMP Scheme

90	Creative, arts and entertainment activities	3	1	0	0	0	1	0	0	5	20	₹5
91	Libraries, archives, museums and other cultural activities	0	0	0	0	0	0	0	0	0	0	₹0
93	Sports activities and amusement and recreation activities	3	0	1	0	1	0	0	0	5	88	₹400
94	Activities of membership organisations	2	0	0	0	0	0	1	0	3	18	₹2
95	Repair of computers and personal and household goods	22	3	7	1	1	1	0	1	36	196	₹146
96	Other personal service activities	57	6	12	3	13	13	3	2	109	536	₹532
	<b>Total</b>	<b>699</b>	<b>95</b>	<b>143</b>	<b>56</b>	<b>156</b>	<b>99</b>	<b>200</b>	<b>31</b>	<b>1479</b>	<b>13015</b>	<b>₹30,341</b>

Annexure 1.2 No. of Registered Units by 2 digit NIC Code during the year 2021-2022 (district-wise) with Total of Employment and Amount of Investment (Written Down Value)												
2 digit NIC Code	Description	Aizawl	Lunglei	Siaha	Lawngtl ai	Serchhi p	Champh ai	Mamit	Kolasib	Total of Units	Total of Employment	Total of Investment (Rs. In Lakh)
1	Crop and animal production, hunting and related service activities	26	6	0	2	9	1	3	2	49	395	₹216
5	Mining of coal and lignite	3	0	2	0	2	1	1	2	11	109	₹80
6	Extraction of crude petroleum and natural gas	0	0	0	0	0	0	0	2	2	9	₹0
7	Mining of metal ores	0	0	0	0	0	0	0	0	0	0	₹0



## MSMEs Elevate Mizoram - RAMP Scheme

8	Other mining and quarrying	22	1	2	1	7	14	2	14	63	649	₹1,459
9	Mining support service activities	1	0	0	0	0	0	1	1	3	40	₹22
10	Manufacture of food products	132	23	3	1	26	9	3	12	209	1618	₹3,991
11	Manufacture of beverages	15	1	0	0	2	4	0	2	24	257	₹996
12	Manufacture of tobacco products	0	1	0	0	0	0	0	0	1	2	₹1
13	Manufacture of textiles	44	3	0	1	26	3	0	6	83	851	₹263
14	Manufacture of wearing apparel	58	14	2	1	28	11	5	17	136	689	₹432
15	Manufacture of leather and related products	5	0	0	0	2	0	0	1	8	35	₹12
16	Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	25	9	0	0	3	4	4	16	61	469	₹634
17	Manufacture of paper and paper products	1	2	0	1	2	0	0	2	8	47	₹8

## MSMEs Elevate Mizoram - RAMP Scheme

18	Printing and reproduction of recorded media	24	3	0	0	3	2	0	7	39	148	₹115
19	Manufacture of coke and refined petroleum products	1	0	0	0	0	0	0	0	1	7	₹98
20	Manufacture of chemicals and chemical products	14	0	0	0	0	1	0	0	15	102	₹94
21	Manufacture of pharmaceuticals, medicinal chemical and botanical products	6	1	1	0	0	2	0	1	11	85	₹191
22	Manufacture of rubber and plastics products	3	2	0	0	2	0	0	3	10	68	₹451
23	Manufacture of other non-metallic mineral products	11	1	2	1	4	3	0	2	24	306	₹850
24	Manufacture of basic metals	24	0	0	1	3	1	0	1	30	178	₹157
25	Manufacture of fabricated metal products, except machinery and equipment	23	5	0	1	2	10	1	5	47	393	₹439
26	Manufacture of computer,	9	0	0	0	0	0	0	0	9	58	₹32

## MSMEs Elevate Mizoram - RAMP Scheme

	electronic and optical products											
27	Manufacture of electrical equipment	10	1	0	1	1	1	1	1	16	81	₹298
28	Manufacture of machinery and equipment n.e.c.	8	0	0	0	2	0	0	2	12	77	₹37
29	Manufacture of motor vehicles, trailers and semi-trailers	1	0	0	0	2	0	0	0	3	34	₹12
30	Manufacture of other transport equipment	1	0	0	0	0	0	0	0	1	17	₹0
31	Manufacture of furniture	25	4	1	1	11	2	2	16	62	374	₹403
32	Other manufacturing	37	8	1	1	2	6	1	7	63	1161	₹640
33	Repair and installation of machinery and equipment	11	3	0	2	1	2	0	2	21	223	₹116
35	Electricity, gas, steam and air conditioning supply	4	0	0	0	0	1	0	0	5	79	₹132
36	Water collection, treatment and supply	4	0	0	2	0	0	0	0	6	36	₹55

## MSMEs Elevate Mizoram - RAMP Scheme

37	Sewerage	0	0	0	0	0	0	0	1	1	15	₹65
38	Waste collection, treatment and disposal activities; materials recovery	0	0	0	0	0	0	0	0	0	0	₹0
39	Remediation activities and other waste management services	0	0	0	0	0	0	0	0	0	0	₹0
41	Construction of buildings	26	4	1	1	0	3	0	1	36	460	₹1,389
42	Civil engineering	65	5	6	3	1	16	3	8	107	1290	₹3,658
43	Specialised construction activities	35	1	1	0	1	3	0	1	42	455	₹1,870
45	Wholesale and retail trade and repair of motor vehicles and motorcycles	39	17	4	3	3	13	3	6	88	839	₹1,568
46	Wholesale trade, except of motor vehicles and motorcycles	158	23	1	8	19	20	2	56	287	1348	₹3,264
47	Retail trade, except of motor vehicles and motorcycles	399	119	17	13	46	45	13	104	756	2399	₹6,671

## MSMEs Elevate Mizoram - RAMP Scheme

49	Land transport and transport via pipelines	126	64	12	27	8	98	13	27	375	1329	₹4,407
50	Water transport	2	0	0	0	0	0	0	0	2	7	₹0
51	Air transport	0	0	0	0	0	0	0	0	0	0	₹0
52	Warehousing and support activities for transportation	39	2	4	6	11	10	6	4	82	471	₹1,290
53	Postal and courier activities	8	1	0	2	0	6	0	1	18	284	₹261
55	Accommodation	14	4	0	0	0	0	0	1	19	204	₹201
56	Food and beverage service activities	97	13	7	9	12	13	10	50	211	1161	₹6,426
58	Publishing activities	9	3	0	1	3	0	1	1	18	88	₹48
59	Motion picture, video and television programme production, sound recording and music publishing activities	33	2	0	1	0	2	3	3	44	405	₹1,854
60	Broadcasting and programming activities	3	0	0	0	0	0	0	1	4	22	₹2
61	Telecommunications	24	2	1	0	0	3	0	2	32	228	₹5,043

## MSMEs Elevate Mizoram - RAMP Scheme

62	Computer programming, consultancy and related activities	26	4	0	4	3	3	4	8	52	234	₹1,678
63	Information service activities	17	1	0	5	3	0	3	5	34	138	₹66
64	Financial service activities, except insurance and pension funding	1	0	0	0	1	0	0	0	2	8	₹2
65	Insurance, reinsurance and pension funding, except compulsory social security	1	0	0	0	1	0	0	0	2	4	₹0
66	Other financial activities	10	2	2	2	1	1	0	2	20	101	₹151
68	Real estate activities	1	0	0	0	0	0	0	0	1	5	₹30
69	Legal and accounting activities	2	2	0	0	1	0	0	0	5	47	₹12
70	Activities of head offices; management consultancy activities	5	0	1	0	0	0	0	0	6	62	₹126
71	Architecture and engineering activities; technical	25	0	2	0	0	1	0	1	29	366	₹4,170

## MSMEs Elevate Mizoram - RAMP Scheme

	testing and analysis											
72	Scientific research and development	0	0	0	0	0	0	0	0	0	0	₹0
73	Advertising and market research	8	0	0	0	0	10	0	23	41	162	₹322
74	Other professional, scientific and technical activities	22	3	0	1	4	0	1	3	34	186	₹285
75	Veterinary activities	4	4	0	0	1	0	1	1	11	41	₹29
77	Rental and leasing activities	19	1	0	0	0	0	0	0	20	158	₹365
78	Employment activities	8	0	0	0	1	1	0	0	10	205	₹23
79	Travel agency, tour operator and other reservation service activities	28	0	0	0	0	0	1	0	29	130	₹29
80	Security and investigation activities	4	0	0	0	0	0	0	0	4	85	₹16
81	Services to buildings and landscape activities	18	4	3	1	0	0	0	3	29	152	₹2,511
82	Office administrative, office support and	30	2	1	1	1	2	2	5	44	223	₹764

## MSMEs Elevate Mizoram - RAMP Scheme

	other business support activities											
84	Public administration and defence; compulsory social security	0	0	0	0	0	0	0	0	0	0	₹0
85	Education	11	1	0	0	1	0	0	1	14	144	₹284
86	Human health activities	27	1	0	1	4	2	2	2	39	343	₹318
87	Residential care activities	2	0	0	2	0	0	0	0	4	31	₹12
88	Social work activities without accommodation	1	1	0	1	0	0	0	0	3	26	₹4
90	Creative, arts and entertainment activities	3	0	0	0	0	2	0	0	5	25	₹45
91	Libraries, archives, museums and other cultural activities	0	0	0	0	0	0	0	0	0	0	₹0
93	Sports activities and amusement and recreation activities	7	2	0	0	0	0	0	0	9	96	₹62
94	Activities of membership organisations	1	0	0	1	0	0	0	0	2	20	₹3



## MSMEs Elevate Mizoram - RAMP Scheme

95	Repair of computers and personal and household goods	31	2	1	3	5	0	2	4	48	234	₹512
96	Other personal service activities	123	27	2	16	9	18	22	20	237	1027	₹1,371
	<b>Total</b>	2,060	405	80	129	280	350	116	469	3,889	23,855	₹63,442

Annexure 1.3 No. of Registered Units by 2 digit NIC Code during the year 2022-2023 (district-wise) with Total Employment and Amount of Investment (Written Down Value)													
2 digit NIC Code	Description	Aizawl	Champ hai	Hnahthi al	Kolasib	Lawngt lai	Lunglei	Mamit	Serchhi p	Siaha	G. Total	Total No of Employment	f Investme
1	Crop and animal production, hunting and related service activities	24	1	2	8	0	5	7	2	1	50	358	₹180
5	Mining of coal and lignite	3	0	3	1	1	1	0	1	0	10	151	₹353
6	Extraction of crude petroleum and natural gas	0	0	2	0	0	0	0	0	0	2	10	₹5
7	Mining of metal ores	1	0	1	1	0	0	0	0	0	3	11	₹34
8	Other mining and quarrying	28	2	4	11	0	2	2	2	0	51	401	₹461
9	Mining support service activities	0	0	5	1	0	1	1	0	0	8	55	₹26
10	Manufacture of food products	180	36	20	30	9	58	12	18	3	366	2560	₹1,871
11	Manufacture of beverages	14	46	1	0	1	8	0	1	0	71	496	₹301

## MSMEs Elevate Mizoram - RAMP Scheme

12	Manufacture of tobacco products	3	0	0	0	0	1	1	1	0	6	55	₹50
13	Manufacture of textiles	91	21	2	7	0	9	5	8	1	144	1562	₹969
14	Manufacture of wearing apparel	172	15	20	28	11	49	17	37	4	353	1655	₹1,407
15	Manufacture of leather and related products	16	0	0	1	0	0	0	0	0	17	173	₹87
16	Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	58	20	6	10	1	17	12	10	0	134	738	₹1,026
17	Manufacture of paper and paper products	15	0	1	0	2	2	1	0	1	22	161	₹201
18	Printing and reproduction of recorded media	33	1	5	3	2	7	3	2	0	56	255	₹336
19	Manufacture of coke and refined petroleum products	5	1	0	1	1	2	0	0	0	10	103	₹60
20	Manufacture of chemicals and	17	3	0	1	0	2	0	1	0	24	138	₹172

## MSMEs Elevate Mizoram - RAMP Scheme

	chemical products												
21	Manufacture of pharmaceuticals, medicinal chemical and botanical products	7	0	3	0	0	2	0	2	0	14	73	₹397
22	Manufacture of rubber and plastics products	20	5	0	2	0	5	1	0	0	33	260	₹538
23	Manufacture of other non-metallic mineral products	15	9	1	2	4	4	0	1	0	36	242	₹358
24	Manufacture of basic metals	39	2	4	5	0	2	2	2	0	56	323	₹649
25	Manufacture of fabricated metal products, except machinery and equipment	38	10	3	4	4	7	1	0	4	71	373	₹564
26	Manufacture of computer, electronic and optical products	9	1	0	0	1	1	0	0	0	12	51	₹131
27	Manufacture of electrical equipment	9	0	0	0	1	2	1	0	0	13	53	₹94

## MSMEs Elevate Mizoram - RAMP Scheme

28	Manufacture of machinery and equipment n.e.c.	14	0	1	0	2	0	0	0	0	17	64	₹102
29	Manufacture of motor vehicles, trailers and semi-trailers	6	2	1	0	0	2	0	1	0	12	48	₹52
30	Manufacture of other transport equipment	2	0	0	0	0	2	0	0	0	4	23	₹19
31	Manufacture of furniture	52	18	10	8	6	25	5	12	0	136	714	₹744
32	Other manufacturing	58	61	2	14	11	15	13	19	2	195	1109	₹870
33	Repair and installation of machinery and equipment	66	5	2	7	0	0	0	3	1	84	337	₹277
35	Electricity, gas, steam and air conditioning supply	3	1	0	2	0	1	0	0	0	7	33	₹126
36	Water collection, treatment and supply	3	1	0	1	0	4	1	0	1	11	86	₹26
37	Sewerage	0	0	0	0	1	0	0	0	0	1	8	₹2
38	Waste collection, treatment and disposal activities;	3	0	0	0	0	0	0	0	0	3	14	₹5

## MSMEs Elevate Mizoram - RAMP Scheme

	materials recovery												
39	Remediation activities and other waste management services	0	0	0	0	0	0	0	0	0	0	0	₹0
41	Construction of buildings	27	2	1	1	0	2	0	0	1	34	404	₹1,199
42	Civil engineering	23	1	1	0	1	0	0	2	0	28	403	₹587
43	Specialized construction activities	40	3	0	0	0	7	1	2	0	53	794	₹520
45	Wholesale and retail trade and repair of motor vehicles and motorcycles	103	28	4	23	10	28	3	14	3	216	993	₹2,232
46	Wholesale trade, except of motor vehicles and motorcycles	434	125	13	97	11	69	27	36	14	826	3350	₹7,343
47	Retail trade, except of motor vehicles and motorcycles	1500	308	51	142	62	358	27	67	43	2558	23828	₹17,998
49	Land transport and transport via pipelines	106	9	0	20	13	18	16	4	17	203	2294	₹1,276
50	Water transport	2	0	0	0	0	0	0	0	0	2	10	₹6

## MSMEs Elevate Mizoram - RAMP Scheme

51	Air transport	0	0	0	0	0	0	0	0	0	0	0	₹0
52	Warehousing and support activities for transportation	18	0	3	4	2	5	2	1	2	37	249	₹576
53	Postal and courier activities	8	0	1	2	2	2	1	0	0	16	103	₹439
55	Accommodation	42	2	0	4	1	8	0	1	0	58	392	₹841
56	Food and beverage service activities	273	14	2	66	18	43	12	21	7	456	4070	₹2,440
58	Publishing activities	16	0	4	2	0	2	0	3	2	29	138	₹143
59	Motion picture, video and television programme production, sound recording and music publishing activities	20	1	0	0	0	7	5	2	1	36	274	₹818
60	Broadcasting and programming activities	4	1	1	0	1	0	0	0	0	7	77	₹45
61	Telecommunications	23	2	1	2	1	7	0	1	1	38	271	₹615
62	Computer programming, consultancy and related activities	44	4	0	3	5	5	5	4	1	71	344	₹309

## MSMEs Elevate Mizoram - RAMP Scheme

63	Information service activities	10	0	0	0	1	1	2	1	0	15	127	₹71
64	Financial service activities, except insurance and pension funding	4	2	0	0	0	1	5	0	1	13	59	₹44
65	Insurance, reinsurance and pension funding, except compulsory social security	4	0	0	0	0	1	0	0	0	5	12	₹78
66	Other financial activities	287	3	0	8	1	7	10	5	1	322	876	₹147
68	Real estate activities	2	0	0	0	0	1	0	0	0	3	7	₹515
69	Legal and accounting activities	6	0	1	0	0	2	0	0	0	9	127	₹8
70	Activities of head offices; management consultancy activities	7	0	0	0	0	4	0	0	0	11	128	₹27
71	Architecture and engineering activities; technical testing and analysis	13	2	0	1	0	0	0	1	0	17	306	₹933



## MSMEs Elevate Mizoram - RAMP Scheme

72	Scientific research and development	0	0	0	0	0	0	0	0	0	0	0	₹0
73	Advertising and market research	6	3	0	3	0	0	0	0	0	12	50	₹33
74	Other professional, scientific and technical activities	53	2	2	3	2	8	5	4	2	81	350	₹411
75	Veterinary activities	9	2	0	1	1	3	3	0	0	19	132	₹574
77	Rental and leasing activities	16	1	0	1	0	5	0	1	0	24	104	₹163
78	Employment activities	13	0	0	1	0	3	1	0	0	18	120	₹154
79	Travel agency, tour operator and other reservation service activities	8	2	0	1	4	1	3	1	0	20	142	₹161
80	Security and investigation activities	1	0	0	0	0	0	0	1	0	2	266	₹1
81	Services to buildings and landscape activities	14	1	1	0	0	5	1	4	0	26	203	₹2,108
82	Office administrative, office support and	41	1	0	1	2	2	1	4	0	52	148	₹193

## MSMEs Elevate Mizoram - RAMP Scheme

	other business support activities												
84	Public administration and defence; compulsory social security	1	0	0	0	0	0	0	0	0	1	9	₹20
85	Education	38	2	0	0	1	6	4	1	0	52	781	₹818
86	Human health activities		1	0	4	3	3	1	3	0	15	554	₹658
87	Residential care activities	8	0	0	1	1	3	0	0	0	13	63	₹72
88	Social work activities without accommodation	4	0	0	0	0	0	1	0	0	5	34	₹15
90	Creative, arts and entertainment activities	21	0	0	0	1	0	0	1	0	23	162	₹124
91	Libraries, archives, museums and other cultural activities	2	0	0	0	0	0	0	0	0	2	12	₹9
93	Sports activities and amusement and recreation activities	21	2	0	5	1	5	0	1	0	35	180	₹479
94	Activities of membership organisations	2	0	0	0	1	0	0	1	0	4	40	₹12

MSMEs Elevate Mizoram - RAMP Scheme

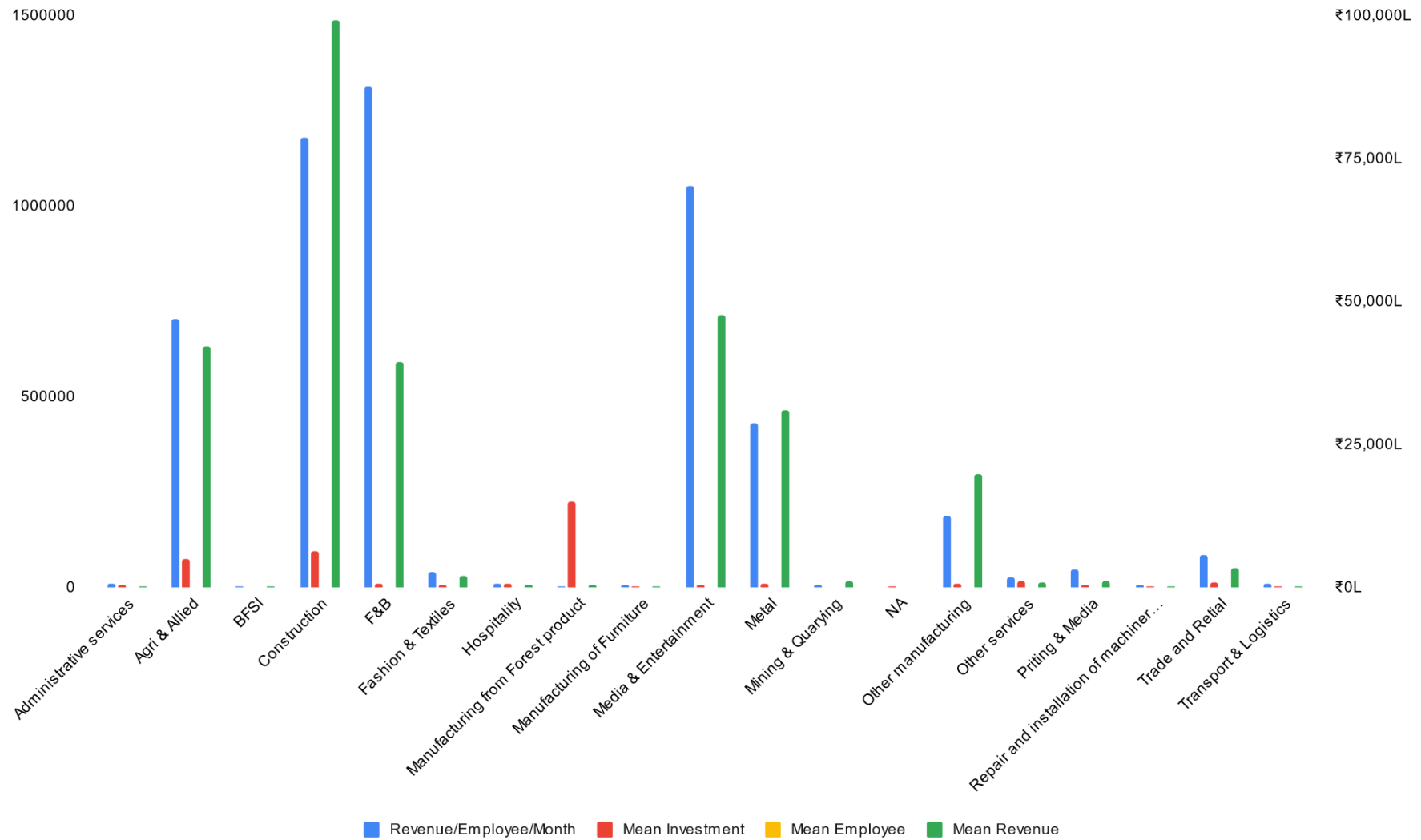
95	Repair of computers and personal and household goods	44	3	3	10	2	12	3	3	0	80	297	₹419
96	Other personal service activities	373	7	6	17	39	94	20	14	11	581	1842	₹1,584
	<b>Total</b>	<b>4695</b>	<b>795</b>	<b>194</b>	<b>571</b>	<b>245</b>	<b>964</b>	<b>244</b>	<b>327</b>	<b>125</b>	<b>8160</b>	<b>57818</b>	<b>₹59,195</b>

Annexure 1.4 Number of MSMEs by sector by Districts with Proportion of Women									
District	Manufacturing			Services			Trading		
	Total	No of Women	Proportion of Women	Total	No of Women	Proportion of Women	Total	No of Women	Proportion of Women
<b>Aizawl</b>	1825	789	43.20 %	2430	980	40.30 %	3253	1407	43.30%
<b>Champhai</b>	347	150	43.20 %	307	109	35.50 %	586	227	38.70%
<b>Hnahthial</b>	65	28	43.10 %	23	8	34.80 %	106	44	41.50%
<b>Kolasib</b>	280	97	34.60 %	472	194	41.10 %	431	174	40.40%
<b>Lawngtlai</b>	90	33	36.70 %	185	75	40.50 %	155	67	43.20%
<b>Lunglei</b>	384	149	38.80 %	331	126	38.10 %	810	339	41.90%
<b>Mamit</b>	134	52	38.80 %	216	60	27.80 %	109	47	43.10%
<b>Serchhip</b>	366	151	41.30 %	170	67	39.40 %	271	114	42.10%
<b>Siaha</b>	44	14	31.80 %	82	35	42.70 %	109	47	43.10%

Annexure 1.5 MSME Productivity by Type of Industry

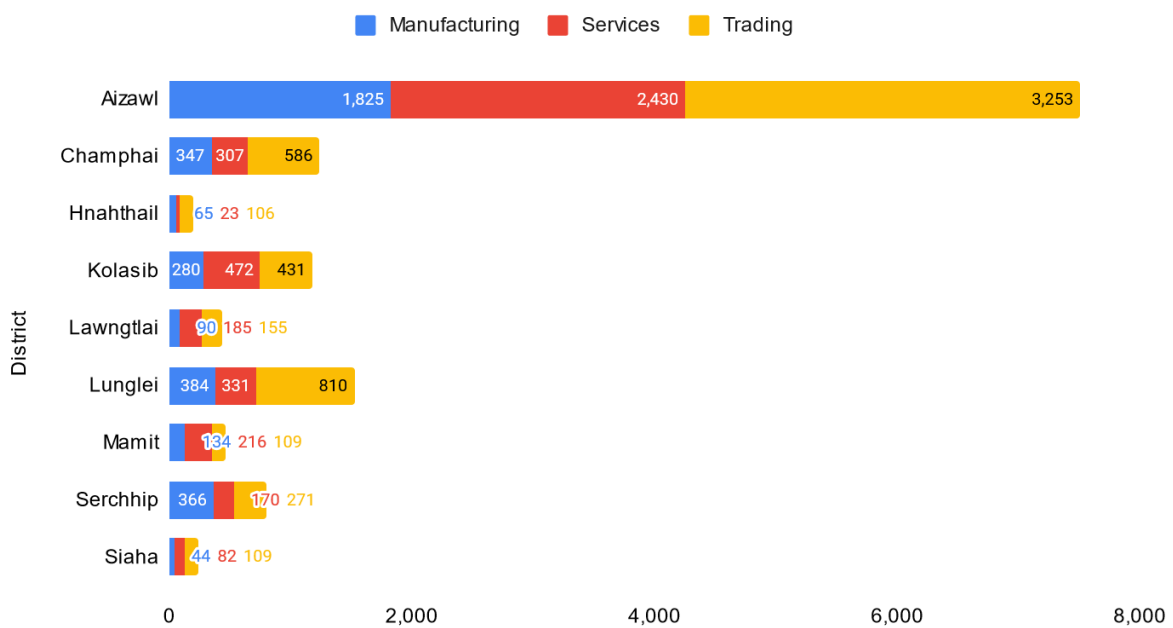
Industry	Revenue/Employe/Month	Total			Mean		
		Investment	Employee	Revenue	Investment	Employee	Revenue
Administrative services	₹8,333	₹700L	4	₹400L	₹350L	2	₹200L
Agri & Allied	₹7,04,167	₹30,300L	30	₹254,000L	₹5,050L	5	₹42,250L
BFSI	₹2,778	₹0L	3	₹100L	₹0L	3	₹100L
Construction	₹11,80,556	₹38,700L	42	₹595,000L	₹6,450L	7	₹99,167L
F&B	₹13,13,512	₹8,444L	35	₹552,000L	₹603L	3	₹39,405L
Fashion & Textiles	₹41,639	₹5,885L	66	₹32,978L	₹392L	4	₹2,061L
Hospitality	₹8,772	₹2,300L	19	₹2,000L	₹575L	5	₹500L
Manufacturing from Forest product	₹4,018	₹30,000L	28	₹1,350L	₹15,000L	9	₹450L
Manufacturing of Furniture	₹7,708	₹370L	8	₹740L	₹123L	3	₹247L
Media & Entertainment	₹10,51,912	₹4,070L	34	₹429,000L	₹509L	4	₹47,687L
Metal	₹4,31,424	₹5,550L	48	₹249,000L	₹694L	6	₹31,063L
Mining & Quarrying	₹5,000	₹0L	20	₹1,200L	₹0L	20	₹1,200L
NA	₹0	₹450L	2	₹0L	₹225L	1	₹0L
Other manufacturing	₹1,88,825	₹4,158L	61	₹138,000L	₹594L	9	₹19,746L
Other services	₹27,000	₹2,200L	6	₹1,944L	₹1,100L	3	₹972L
Printing & Media	₹45,833	₹700L	4	₹2,200L	₹350L	2	₹1,100L
Repair and installation of machinery	₹6,667	₹550L	4	₹320L	₹183L	1	₹107L
Trade and Retail	₹85,372	₹36,560L	146	₹150,000L	₹850L	3	₹3,478L
Transport & Logistics	₹10,000	₹400L	5	₹600L	₹133L	2	₹200L

## MSMEs Elevate Mizoram - RAMP Scheme



Annexure 1.6 Number of MSMEs by Sector by Districts			
District	Manufacturing	Services	Trading
Aizawl	1,825	2,430	3,253
Champhai	347	307	586
Hnahthial	65	23	106
Kolasib	280	472	431
Lawngtlai	90	185	155
Lunglei	384	331	810
Mamit	134	216	109
Serchhip	366	170	271
Siaha	44	82	109

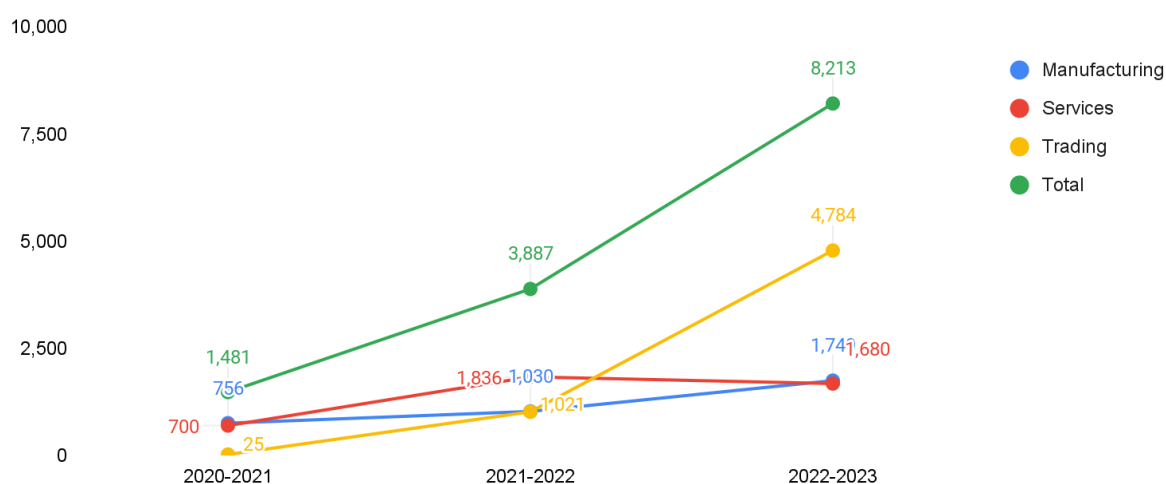
### Manufacturing, Services and Trading



Annexure 1.7 MSME growth by Sector by Year

Year	Manufacturing	Services	Trading
2020-2021	756	700	25
2021-2022	1030	1836	1021
2022-2023	1749	1680	4784

MSME Growth YoY



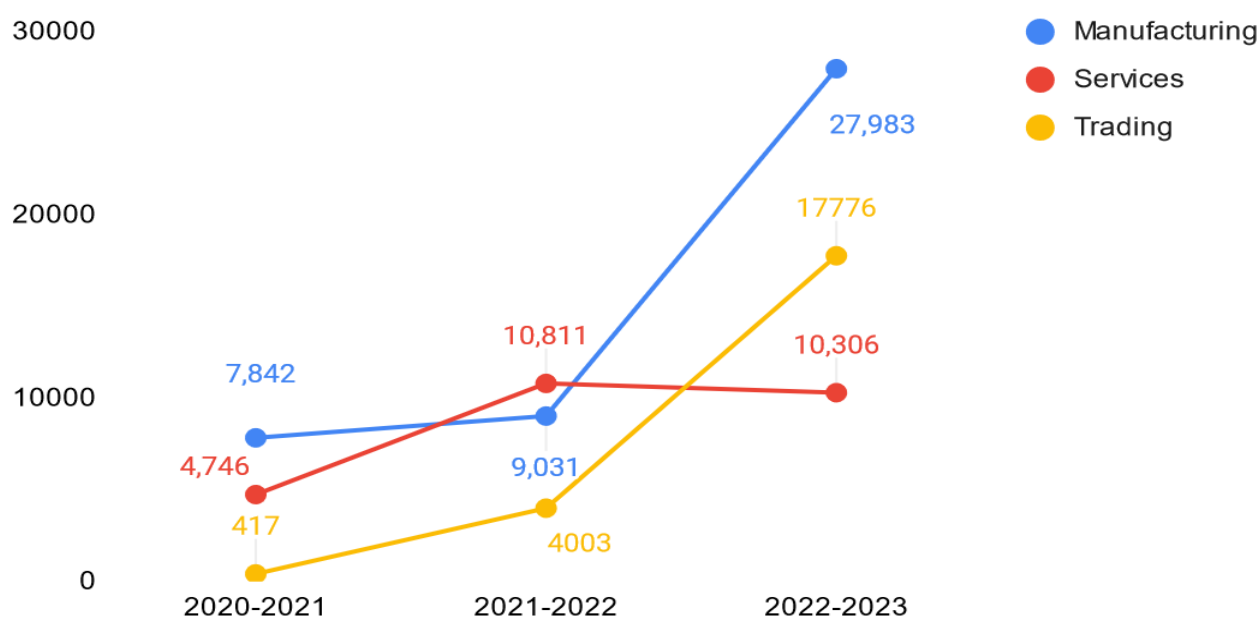
Annexure 1.8 Total MSMEs by Sector by Size

Sector	Medium	Micro	Small
Manufacturing	5	3,478	51
Services	6	4,131	79
Trading	3	5,774	53



Annexure 1.9 Total Number of Employees by Sector			
Sector	2020-2021	2021-2022	2022-2023
Manufacturing	7,842	9,031	27,983
Services	4,746	10,811	10,306
Trading	417	4,003	17,776

### Aggregate Number of Employee



Annexure 1.10 Source of Loan by sector							
Row Labels	Interest Subvention Loan	Motor Loan	MSME Loans	No Loans	Private Loan	Self Help Group	Working Capital Loan
Manufacturing	-	136	1,154	2,445	136	136	340
Services	68	272	679	1,019	679	-	136
Trading	204	136	2,512	2,648	340	-	543

Annexure 1.11 Source of Loan by sector by percentage

Sector	IS Loan	Motor Loan	MSME Loans	No	Private Loan	SHG	WC Loan
Manufacturing	0.00%	1.00%	8.50%	18.00%	1.00%	1.00%	2.50%
Services	0.50%	2.00%	5.00%	7.50%	5.00%	0.00%	1.00%
Trading	1.50%	1.00%	18.50%	19.50%	2.50%	0.00%	4.00%

Annexure 1.12 Mizoram vs Rest of India Comparison

Sl no	Particulars	Rank	NE Rank	Ranking Method
1	UDYAM Registration	21 / 36	3 / 8	Population / UDYAM
2	PMEGP(STATE)	2 / 34	1 / 8	No of projects / Total Udyam
3	CGTMSE	9 / 36	4 / 8	No of claim / Total Udyam
4	MSE-CDP	18 / 36	4 / 8	On going CFC / Total Udyam
5	SFURTI	20 / 30	8 / 8	No of projects / Total Udyam
6	WOMEN PARTICIPATION	1/36	1 / 8	No of Women / Total Udyam

## ANNEXURE 2 : Job roles

Sl. #	Specific Area	Designation & Nos	Roles and Responsibilities	Minimum Qualification & Desired Experience	Indicative Months
1	Project Management	State Lead Project Manager	<ul style="list-style-type: none"> <li>Managing all aspects and ensuring the successful operation of the State Project Implementation Unit (SPIU) according to the original plan, while also guaranteeing the timely achievement of program milestones.</li> <li>Assistance provided to the department in order to facilitate alignment with different programs identified within the framework of RAMP.</li> <li>Organising gatherings of State Level Committees and presenting matters for deliberation as needed throughout the program's implementation.</li> <li>Facilitation in preparation, timely submissions and implementation of SPIU.</li> <li>Creating a well-defined operational connection with district-level agencies and essential stakeholders, guaranteeing the smooth exchange of information, productive discussions, and valuable feedback among the diverse participants of the program.</li> </ul>	<ul style="list-style-type: none"> <li>Post Graduate Degree in Economics /Commerce/Management from national/ international premier institutes.</li> <li>Minimum 7 years of experience in managing development projects preferably in MSME domain.</li> <li>Preferred work experience in the State in managing and leading government Programmes and schemes.</li> </ul>	48
2	Operation Management	Lead Operations Manager	<ul style="list-style-type: none"> <li>The Lead Operations Manager is responsible for providing strategic direction and oversight to the SPIU's operations, ensuring that they align with the overall goals and objectives.</li> <li>The Lead Operations manages and optimizes the allocation of resources such as budget, personnel, and technology to maximize operational efficiency and productivity.</li> <li>To identify areas for process enhancement and streamline operations, implementing best</li> </ul>	<ul style="list-style-type: none"> <li>A Master's Degree in a relevant field such as business administration, management, finance, or a related discipline from a recognized university.</li> <li>Professional experience (4-5 years) in progressively responsible leadership roles within the industry or related fields.</li> <li>Proven track record of successfully managing</li> </ul>	48

			<p>practices and innovative solutions to drive continuous improvement.</p> <ul style="list-style-type: none"> <li>• Leading and mentoring teams, fostering a collaborative and motivated work environment, and ensuring that staff are aligned with the SPIU's mission and values.</li> <li>• Assessing and managing operational risks, implementing strategies to mitigate potential challenges, ensure regulatory compliance, and maintain business continuity.</li> </ul>	<p>and overseeing complex operational functions.</p> <ul style="list-style-type: none"> <li>• Experience in leading and developing high-performing teams and managing cross-functional relationships.</li> <li>• Demonstrated ability to drive process improvements, optimize resource allocation, and enhance organizational efficiency.</li> </ul>	
3	Marketing Management	Marketing Officer	<ul style="list-style-type: none"> <li>• Management of Marketing segments of MEMiz Web portal designed for the MSMEs.</li> <li>• Collaborate with other stakeholders to formulate comprehensive marketing strategies aligned with the SPIU's objectives and target market.</li> <li>• Identify key market segments, client personas, and competitive landscape to tailor marketing approaches through MEMiz Portal</li> <li>• Manage content distribution through digital platforms, email marketing, and social media to engage and educate the target audience.</li> <li>• Execute online advertising campaigns (Google Ads, social media ads) to drive website traffic and generate leads.</li> </ul>	<ul style="list-style-type: none"> <li>• A Master's Degree in Marketing, Business Administration, Commerce, Communication, or a related field from a recognized university.</li> <li>• 4-5 years of experience in marketing, e-marketing, advertising, e-ads or related roles.</li> <li>• A strong understanding of various digital marketing channels, such as social media, email marketing, content marketing, SEO, SEM, and online advertising. Experience in creating and executing effective digital marketing campaigns.</li> </ul>	48
4	Consultancy Services	Champions Consultant	<ul style="list-style-type: none"> <li>• Administer Empowerment Officer and identifying the job descriptions.</li> <li>• Collaborated with Index Project Officer, Cluster Project Officer and Start-Up Project Officer.</li> <li>• Providing expert guidance by offering specialized knowledge and expertise to MSMEs in various aspects such as business strategy, operations, finance, marketing, and technology.</li> <li>• Conducting assessments by evaluating the current status of MSMEs and identifying areas for improvement and growth opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>• A Master Degree in business management, entrepreneurship, economics, finance, or a related field.</li> <li>• 5- 7 years experience of working in the MSME sector, with a strong understanding of its challenges and opportunities.</li> <li>• In-depth knowledge of business development, marketing, financial management, and strategies to promote</li> </ul>	48

			<ul style="list-style-type: none"> <li>Facilitating connections between MSMEs and relevant stakeholders, including government agencies, industry associations, and potential customers or partners.</li> </ul>	<p>MSME growth.</p> <ul style="list-style-type: none"> <li>A proactive approach to fostering innovation and creativity within MSMEs to enhance their competitiveness.</li> </ul>	
5	Human Resource	HR Officer	<ul style="list-style-type: none"> <li>Managing the recruitment process, including job posting, screening resumes, conducting interviews, and selecting suitable candidates for various positions within the SPIU.</li> <li>Coordinating and facilitating employee training and development programs, identifying skill gaps and organizing workshops to enhance employee capabilities.</li> <li>Maintaining positive employee relations by addressing grievances, mediating conflicts, and fostering a harmonious work environment.</li> <li>Maintaining positive employee relations by addressing grievances, mediating conflicts, and fostering a harmonious work environment.</li> </ul>	<ul style="list-style-type: none"> <li>A bachelor's degree in Human Resources, Business Administration, Psychology, or a related field, providing a solid foundation in HR principles from a recognized university.</li> <li>A minimum of 3 years of hands-on experience in managing end-to-end recruitment processes, including job posting, candidate sourcing, interviewing, and selection.</li> <li>Proficiency in various HR functions such as recruitment, onboarding, employee relations, performance management, and HR compliance.</li> <li>Strong verbal and written communication abilities to effectively interact with employees, management, and external partners.</li> </ul>	48
6	Legal Department	Compliance Officer	<ul style="list-style-type: none"> <li>Ensure that the MSME obtains and maintains all necessary licences, permits, and approvals required to operate within its industry and location.</li> <li>Stay updated on laws, regulations, and policies relevant to MSMEs, ensuring the business operations are in line with legal requirements at all times.</li> <li>Safeguard the MSME's intellectual property rights by registering trademarks, copyrights, and patents, and taking necessary legal actions against infringements.</li> <li>Identify potential legal risks and</li> </ul>	<ul style="list-style-type: none"> <li>A Master's Degree in law from a recognized institution, with a focus on commercial or business law.</li> <li>In-depth understanding of relevant laws, regulations, and compliance requirements pertaining to MSMEs.</li> <li>Proficiency in drafting, reviewing, and negotiating contracts, agreements, and legal documents necessary for MSME operations, including vendor</li> </ul>	48

			liabilities that the MSME may face and provide strategies to mitigate and manage such risks.	contracts, client agreements, and partnership arrangements. <ul style="list-style-type: none"> <li>• Familiarity with employment-related legal matters, including employment contracts, employee rights, workplace safety, and labor disputes.</li> <li>• Knowledge of the licenses, permits, and regulatory clearances required for different types of MSME activities and industries.</li> </ul>	
7	Finance	Finance Officer	<ul style="list-style-type: none"> <li>• Conducting thorough financial analysis to assess the financial health of the MSME, identifying trends, and proposing strategies for improved financial performance.</li> <li>• Developing, monitoring, and revising budgets in line with the SPIU's goals, ensuring effective allocation of resources and adherence to financial plans.</li> <li>• Preparing accurate and timely financial reports, statements, and presentations for internal and external stakeholders, ensuring compliance with accounting standards and regulations.</li> <li>• Establishing and enforcing internal financial controls, policies, and procedures to prevent fraud, misappropriation, and financial mismanagement.</li> </ul>	<ul style="list-style-type: none"> <li>• A Master's Degree in finance, accounting, economics, business administration, or a related field from a recognized University.</li> <li>• 4-6 years prior experience in finance and accounting roles, particularly in the MSME sector or related industries, is preferred. Relevant experience in financial management, credit analysis, loan processing, and risk assessment is advantageous.</li> <li>• Strong knowledge of financial principles, practices, and procedures is essential. Familiarity with financial analysis, budgeting, forecasting, and reporting is highly valued.</li> </ul>	48
8	MIS	Data Engineer	<ul style="list-style-type: none"> <li>• Offering technical assistance for the integration of different portals and establishing connections with central portals.</li> <li>• Support the state in establishing a connection between the Samadhaan Portal and Online Dispute Resolution (ODR) platforms to</li> </ul>	<ul style="list-style-type: none"> <li>• A Master's Degree in computer science, information technology, business administration, or a related field.</li> <li>• Prior 2-3 experience in MIS and related industry.</li> <li>• Proficiency in database</li> </ul>	48

			<p>expedite the process of resolving disputes.</p> <ul style="list-style-type: none"> <li>• Offer expert guidance and assistance to the State on all aspects pertaining to Monitoring and Evaluation (M&amp;E) as well as data analysis within the context of the RAMP Programme.</li> <li>• Compiling, creating, and submitting all RAMP-related reports for both internal and external reporting purposes.</li> </ul>	<p>management, data analysis, and software applications relevant to MIS.</p> <ul style="list-style-type: none"> <li>• Ability to identify and address issues related to data accuracy, system performance, and user requirements within the MIS framework.</li> </ul>	
9	Web Development	Developer	<ul style="list-style-type: none"> <li>• Designing, developing, and maintaining user-friendly and responsive websites tailored to the specific needs of MSME businesses.</li> <li>• Creating visually appealing and intuitive user interfaces (UI) by implementing HTML, CSS, and JavaScript, ensuring optimal user experience.</li> <li>• Designing and managing databases to store and retrieve relevant information efficiently and securely.</li> <li>• Collaborating with designers, content creators, and other team members to ensure a cohesive and visually appealing website that aligns with the MSME's brand and objectives.</li> <li>• Providing training and technical support to MSME clients to help them effectively manage and update their websites.</li> </ul>	<ul style="list-style-type: none"> <li>• Proficiency in HTML, CSS, JavaScript, and other relevant web technologies.</li> <li>• Prior 2-3 years of experiences in relevant fields or related areas.</li> <li>• Experience with responsive web design, ensuring optimal user experience across devices.</li> <li>• Strong communication skills to collaborate with MSME stakeholders and understand their unique needs.</li> <li>• Problem-solving aptitude to address challenges specific to the MSME sector.</li> </ul>	48
10	Indexing	Index Project Officer	<ul style="list-style-type: none"> <li>• Gather relevant data and information pertaining to MSMEs, including financial, operational, and market-related data. Analyze this data to identify trends, opportunities, and challenges within the sector.</li> <li>• Act as a central point of contact for all activities related to the Index project within the MSME sector. Coordinate and align efforts among various stakeholders to ensure the smooth execution of the project.</li> </ul>	<ul style="list-style-type: none"> <li>• A bachelor's degree or higher in a relevant field such as business administration, economics, finance, entrepreneurship, or a related discipline.</li> <li>• Prior 2-3 years of experiences in relevant fields or related areas.</li> <li>• Familiarity with the micro, small, and medium enterprise sector, including an understanding of its challenges,</li> </ul>	48

				<p>opportunities, and trends.</p> <ul style="list-style-type: none"> <li>• Demonstrated experience in project management, including planning, implementation, monitoring, and evaluation.</li> <li>• Proficiency in data analysis and interpretation to assess the performance and impact of MSME-related initiatives.</li> <li>• Familiarity with relevant software and tools for data management, reporting, and analysis.</li> </ul>	
11	Cluster Development	Cluster Project Officer	<ul style="list-style-type: none"> <li>• Identify and assess potential MSME clusters within the region.</li> <li>• Conduct detailed cluster mapping and analysis to understand the strengths, weaknesses, opportunities, and threats of each cluster.</li> <li>• Develop and implement strategies for the overall development and competitiveness of MSME clusters.</li> <li>• Build and maintain strong relationships with MSME entrepreneurs, industry associations, government agencies, financial institutions, and other relevant stakeholders.</li> <li>• Facilitate collaboration and knowledge-sharing among cluster members to promote collective growth and innovation.</li> </ul>	<ul style="list-style-type: none"> <li>• A bachelor's degree or higher in a relevant field such as economics, business administration, finance, statistics, development studies, or a related discipline.</li> <li>• Prior 2-3 years of experiences in relevant fields or related areas.</li> <li>• A strong understanding of the MSME sector, including its dynamics, challenges, opportunities, and trends.</li> <li>• Proven experience in project management, including planning, execution, monitoring, and evaluation of index-based initiatives or programs.</li> <li>• Proficiency in data collection, analysis, and interpretation, including the ability to generate meaningful insights from index data.</li> </ul>	48



12	Hand Holding	Empowerment Officer	<ul style="list-style-type: none"> <li>• Develop and implement training programs and workshops to enhance the skills and capabilities of MSME entrepreneurs, focusing on areas such as business management, financial literacy, marketing, and technology adoption.</li> <li>• Provide one-on-one mentoring, coaching, and advisory services to MSME owners to help them overcome challenges, make informed decisions, and optimize their business operations.</li> <li>• Establish and nurture relationships with relevant stakeholders, including industry associations, government agencies, financial institutions, and other support organizations, to facilitate collaboration and access to resources for MSMEs.</li> <li>• Assist MSMEs in accessing various financing options, grants, subsidies, and credit facilities available to support their growth and expansion.</li> <li>• Gather relevant data on MSMEs, market trends, and industry insights to assess the needs and challenges of the sector, and use this information to design targeted empowerment strategies.</li> </ul>	<ul style="list-style-type: none"> <li>• A bachelor's degree or higher in a relevant field such as business administration, economics, entrepreneurship, social sciences, or a related discipline.</li> <li>• Prior 2-3 years of experiences in relevant fields or related areas.</li> <li>• A strong understanding of the micro, small, and medium enterprise sector, including its challenges, opportunities, and dynamics.</li> <li>• Experience or training in empowerment strategies, capacity building, and skill development for individuals and businesses within the MSME sector.</li> <li>• Proficiency in designing and delivering training programs, workshops, and seminars to enhance the skills and capabilities of MSME entrepreneurs.</li> </ul>	48
13	Project Implementation	Start-Up Project Officer	<ul style="list-style-type: none"> <li>• Collaborating with Index Project Officer, Empowerment Officer and Cluster Project Officer</li> <li>• Report to the Champions Consultant the eligible MSME for improvement purposes.</li> <li>• Kick-starting projects by conducting preliminary assessments, defining project scopes, and establishing initial project plans.</li> <li>• Identifying the specific needs and challenges of MSMEs within the sector through thorough analysis and consultation.</li> <li>• Formulating innovative solutions and strategies to address the identified challenges, enhance growth prospects, and promote</li> </ul>	<ul style="list-style-type: none"> <li>• A bachelor's or master's degree in a relevant field such as business administration, entrepreneurship, economics, finance, or any other related discipline.</li> <li>• In-depth understanding of the MSME sector, including its challenges, opportunities, and regulatory environment.</li> <li>• 2-3 years of prior experience of working with start-ups or in entrepreneurial</li> </ul>	48

			sustainability for MSMEs.	ventures is beneficial, as it provides insights into the unique requirements and dynamics of start-up businesses.	
14	Project Implementation	District Coordinator	<ul style="list-style-type: none"> <li>• Facilitating effective communication and collaboration between various stakeholders, including government agencies, local businesses, and industry associations.</li> <li>• Identifying potential opportunities for Micro, Small, and Medium Enterprises (MSMEs) within the district and assisting them in accessing relevant resources and support.</li> <li>• Supporting the growth and development of MSMEs by providing guidance on business strategies, market access, technology adoption, and financial assistance.</li> <li>• Gathering relevant data and conducting analyses to identify trends, challenges, and opportunities within the local MSME ecosystem.</li> <li>• Providing timely and accurate reports on the performance and challenges of the MSME sector to higher authorities and participating in meetings and discussions.</li> </ul>	<ul style="list-style-type: none"> <li>• Prior 3-4 years experience in working with MSMEs, entrepreneurship development, business advisory services, or related fields is preferred. Experience in project management, coordination, or implementation of development programs is also valuable.</li> <li>• A comprehensive understanding of the MSME sector, including its challenges, opportunities, policies, and regulatory environment.</li> <li>• Excellent verbal and written communication skills to effectively interact with stakeholders, MSME owners, government officials, and other relevant parties.</li> <li>• Strong networking skills to establish and maintain relationships with various stakeholders, industry associations, financial institutions, and government agencies.</li> <li>• Familiarity with computer applications and software relevant to the role, such as MS Office and data analysis tools.</li> </ul>	48
15	Project Implementation	Field Staff	<ul style="list-style-type: none"> <li>• Conducting market research to identify potential customers, assess market demand, analyze competitors, and gather</li> </ul>	<ul style="list-style-type: none"> <li>• A bachelor's degree or higher in relevant fields such as business administration,</li> </ul>	

			<p>information about market trends. This information helps MSMEs make informed business decisions and develop effective marketing strategies.</p> <ul style="list-style-type: none"> <li>● Field staff maintain and strengthen relationships with existing customers by addressing their queries, resolving issues, and ensuring customer satisfaction. They may also identify opportunities for upselling or cross-selling products/services to existing clients.</li> <li>● Field staff are typically involved in generating leads, pitching products/services to potential clients, negotiating contracts, and closing sales deals. They are responsible for achieving SPIUs targets and expanding the customer base of the MSME.</li> <li>● Field staff provide training and support to customers on how to use products effectively and efficiently. They may also conduct workshops or demonstrations to educate customers about the benefits of the MSME's offerings.</li> </ul>	<p>economics, commerce, engineering, marketing, or a related discipline can be beneficial. Advanced degrees or specialized certifications can provide a competitive edge.</p> <ul style="list-style-type: none"> <li>● A strong understanding of the MSME sector, including its challenges, opportunities, market trends, and regulatory environment, is crucial. Familiarity with the specific industry or sector the MSME operates in is also valuable.</li> <li>● Having an entrepreneurial spirit and being proactive in identifying new business opportunities and innovative approaches can be an asset.</li> <li>● Efficiently managing time and resources is crucial, especially when dealing with multiple clients and tasks simultaneously.</li> </ul>	
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## ANNEXURE 3 : MEMiz ratification

### Annexure 3.1 Process for creation of MEMiz INDEX

**STEP 1: Data Collection by Designated Staff:** Designated personnel in every district are entrusted with the task of accumulating data on UDYAM registered MSMEs. This information can be sourced either from the District Industry Centre (DIC) Office or additional affiliated websites.

**STEP 2: Classification of Registered MSMEs:** Once the data is gathered, the field staff will categorise the UDYAM registered MSMEs into two distinct groups: those who are "purely intending" to commence a business and those who have already begun their business operations.

**STEP 3: Criteria for Business Commencement:** For an MSME to be classified as having "commenced" business, they should meet the following criteria: (i) Possess an updated UDYAM registration certificate. (ii) Have been operational for a minimum duration of three months. (iii) Provide tangible proof of their business, which can be confirmed via on-the-spot verification.

**STEP 4: Registration on the MEMiz Portal:** MSMEs that successfully meet the aforementioned criteria are then authenticated. Their detailed information—including business name, types of goods/services provided, contact details, and location—is registered on the MEMiz portal.

**STEP 5: Public Disclosure Verification:** Before making any MSME data public on the portal, a thorough examination is conducted by the Project Officer. After ensuring all details are accurate and up-to-date, the officer will authorise its public disclosure.

**STEP 6: Continuous Support and Monitoring:** Field staff are not just data gatherers. They also play a pivotal role in providing consistent guidance to the authenticated MSMEs. Their responsibilities include helping MSMEs participate in awareness campaigns and steering them towards achieving their rating targets.

**STEP 7: Data Updation on the MEMiz Portal:** It is essential that the information on the portal remains current. Hence, field staff are tasked with continuously updating any new or changed information of the verified MSMEs on the MEMiz portal.

**STEP 8: Central-Level Reviews and Rating Allocation:** A dedicated project officer stationed at the central office will consistently assess each registered MSME. Based on a set of predetermined criteria, they will assign ratings to these businesses.

**STEP 9: Rating Updation and Public Access:** Once ratings are decided upon, they are promptly updated on the MEMiz Portal. This transparent and public display ensures that government entities and financial institutions like banks have immediate access to these ratings for their respective purposes.

Each step ensures a seamless flow of information, verification, and support for MSMEs, thereby fostering their growth and enhancing their visibility to vital stakeholders.

### Annexure 3.2 Benefits for MSMEs in Mizoram to be ratified under MEMiz Index

1. All the MSME that have undergone the ratification process and registration under the MEMiz portal only will be eligible to receive the various incentive subsidies as outlined in the Mizoram Industrial Policy as per 2020. (refer Annexure 6)
2. The ratified MSMEs will experience enhanced access to credibility from various sources such as Banks, Financial Institutions, etc. This will help both the ratified MSME and the creditor for reliability and trustworthiness.
3. The ratified MSME in need will be provided preferential store purchase upto 15% markup according to The Mizoram Preferential Store Purchase Rules, 1994. (refer Annexure 7)
4. The ratified MSME will be given continuous monitoring and handholding support according to the star's achieved.

### 0-Star Rating Evaluation:

- **Verified MSMEs under MEMiz :** All the MSMEs ratified under MEMiz portal will be given 0-Star rating.

### 1-Star Rating Evaluation:

- **GST Submission:** Every MSME aiming for a 1-star rating should provide their GST registration details as a fundamental requirement.
- **Business Commencement Review:** The dedicated evaluation team meticulously examines the records of each MSME to ascertain the exact date when the business operations began.
- **Operational Duration Requirement:** The evaluation team confirms that the MSME has consistently been in business for a stipulated period of at least one year since its inception.

### 2-Star Rating Evaluation:

- **Pre-requisite:** MSMEs vying for the 2-star rating should first fulfill all the criteria set for the 1-star rating.
- **TReDS Registration Verification:** The evaluation team ensures that the MSME in question has successfully completed its registration on the TReDS portal.

### 3-Star Rating Evaluation:

- **LEAN Scheme Pledge Verification:** The evaluators validate whether the MSME has committed to the LEAN scheme.
- **Mandatory 2-Star Eligibility:** An MSME aiming for a 3-star rating should inherently satisfy all the criteria required for a 2-star rating.
- **ZED Scheme - Bronze Certification:** The evaluation team also checks if the MSME possesses a bronze level of certification within the ZED Scheme.

### 4-Star Rating Evaluation:

- **Basic Level in LEAN Scheme:** The evaluators ascertain if the MSME has reached the basic level within the LEAN scheme.
- **ZED Scheme - Silver Certification:** The evaluation team cross-checks whether the MSME has secured a silver certification under the ZED Scheme.

**5-Star Rating Evaluation:**

- **Intermediate or Advanced Level in LEAN Scheme:** MSMEs aiming for the 5-star rating must be validated for achieving either the intermediate or the advanced level under the LEAN Scheme.
- **Silver or Gold in ZED Scheme:** The evaluators also ensure that the MSME in question has earned either a silver or gold level of certification under the ZED Scheme.

**Documentation:** Every piece of evidence, documents, and assignments pertinent to each rating are methodically catalogued. This comprehensive documentation serves as a reliable reference and acts as tangible evidence for all ratings awarded.

Annexure 3.3 Questionnaire for MEMiz ratification

1. What is the name of the business?
2. Who is the owner of the business?
3. The physical evidence of the business? (picture, location)
4. How long has the business been operating?
5. What are the goods/services provided by the business?
6. Do you have a GST Registration certificate?

Yes

No

7. If yes, the proof of the Registration

8. Do you register under the TReDS portal?

Yes

No

9. If yes, the proof and evidence of the registration.

10. Do you register under the LEAN Scheme?

Yes

No

11. If yes, what is your level of certification?

12. With proof of the registration.

13. Do you register under the ZED Scheme?

Yes

No

14. If yes, what is your level of certification?

15. With proof of the registration.

## ANNEXURE 4 : MEMiz CHAMPIONS

Annexure 4.1 MEMiz Champions - Step by Step ratification process for State specific Levels

Annexure 4.1.1 MEMiz Champions Level 1

**Step 1: Verification and 3-Star Rating on MeMiz Index**



- **Description:** The MeMiz Index is a system of categorising and rating MSMEs based on certain predetermined criteria that evaluate their performance, efficiency, and reliability.
- **Significance:** Having a 3-star rating on the MeMiz Index implies that the MSME has met a substantial set of criteria, showcasing its commitment to business excellence. The verification process ensures the authenticity and reliability of the MSME's claims.

### **Step 2: Registration on ZED Portal & Bronze Level Achievement**

- **Description:** The ZED (Zero Defect, Zero Effect) Scheme evaluates MSMEs based on their product quality and sustainability initiatives, aiming to promote eco-friendly and high-quality manufacturing.
- **Significance:** Registering on the ZED Portal and achieving the Bronze Level indicates the MSME's commitment to delivering quality while being environmentally responsible. This step emphasizes quality and sustainability as central tenets of the MSME's operations.

### **Step 3: Commitment to the "Lean Pledge"**

- **Description:** The Lean Scheme encourages MSMEs to streamline their operational processes to reduce waste and increase efficiency.
- **Significance:** By committing to the "Lean Pledge," the MSME is expressing its dedication to operational efficiency and continuous improvement. Being aligned with the 3-star rating criteria on the MeMiz Index ensures that the MSME is at a competent level of operational proficiency.

### **Step 5: Registration on TReDS Portal**

- **Description:** TReDS (Trade Receivables Discounting System) is a digital platform to support MSMEs in getting their trade receivables financed at competitive rates through auctioning.
- **Significance:** Registering on the TReDS portal provides MSMEs with quicker access to credit, reducing their dependency on traditional banking channels and enhancing their financial liquidity.

### Step 6: One-Year Operational Requirement

- **Description:** This criterion assesses the MSME's longevity and stability in the business landscape.
- **Significance:** An MSME that has been operational for at least one year showcases resilience, experience, and some level of stability. This requirement ensures that the MSME is not a fleeting venture but has a track record in the business.

### Step 7: Proof of GST Registration

- **Description:** GST (Goods and Services Tax) is a comprehensive tax that replaces various other indirect taxes. Registration for GST is often a mandatory compliance requirement for businesses.
- **Significance:** Providing proof of GST registration assures that the MSME is compliant with the nation's tax regulations. It signifies legitimacy and underscores the MSME's commitment to adhering to legal and financial norms.

In summary, the steps outlined in the MEMiz Champions journey are designed to ensure MSMEs demonstrate quality, sustainability, financial discipline, operational efficiency, and legal compliance. By progressing through these steps, MSMEs not only showcase their commitment to business excellence but also position themselves favourably for growth and expansion in the market.

## Annexure 4.1.2 MEMiz Champions Level 2

### Step 1: 4-Star Rating on MeMiz Index

- **Description:** The MeMiz Index is a benchmark or standard that categorizes and rates MSMEs based on a set of criteria to determine their proficiency, efficiency, and reliability.
- **Significance:** Achieving a 4-star rating signifies that the MSME is well-established, adheres to best practices, and demonstrates high standards in its operations. It serves as a testament to the MSME's commitment to excellence and is a prerequisite for participating in the MEMiz Champions journey.

## **Step 2: Silver Level Certification in ZED Scheme under 4-Star MEMiz Index Rating**

- **Description:** The ZED (Zero Defect, Zero Effect) Scheme is a qualitative assessment framework aiming to rate and promote MSMEs in producing top-quality products while ensuring sustainable and eco-friendly practices.
- **Significance:** Securing a Silver Level under this scheme, especially when referred within the MEMiz 4-star criteria, signifies that the MSME not only maintains high operational standards but is also environmentally responsible. It shows the MSME's dedication to sustainability alongside quality.

## **Step 3: Basic Level in Lean Scheme**

- **Description:** The Lean Scheme encourages MSMEs to optimize their operational processes by adopting Lean Manufacturing techniques. These techniques aim to improve efficiency by reducing waste and streamlining operations.
- **Annexure Significance:** Achieving a basic level within the Lean Scheme, as referred to in the annexure, indicates that the MSME has started its journey towards operational excellence by implementing fundamental lean principles. This step ensures the MSME is committed to continuous improvement and operational efficiency.

## **Step 4: Eligibility for IPR/Trademark Application under Innovative (IPR) Scheme**

- **Description:** An innovative component in business signifies a unique or novel aspect of the MSME's offerings or operations. This component can be a product, process, or methodology that sets the MSME apart from its competitors.
- **Significance:** If this innovative component is eligible for Intellectual Property Rights (IPR) or a trademark application, it indicates the MSME's forward-thinking approach and potential to create a niche in the market. Protecting this innovation through the Innovative (IPR) scheme also

showcases the MSME's intent to secure its intellectual assets and maintain a competitive edge.

### **Step 5: Achievement of Level 2 in MeMiz Champions**

- **Description:** After fulfilling the previous requirements, the MSME is evaluated and assessed for progression within the MEMiz Champions hierarchy.
- **Significance:** Reaching Level 2 in the MeMiz champions signifies that the MSME has not only adhered to the basic requirements but has also shown consistent growth, innovation, and commitment to best practices. It is a recognition of the MSME's drive for excellence and its ability to meet or even surpass industry standards.

In essence, each step in the MEMiz Champions journey is meticulously designed to gauge and nurture the MSME's commitment to quality, innovation, and sustainable growth. Achieving progression through these steps assures stakeholders of the MSME's capability, reliability, and potential for future growth.

program, the MSME must have a minimum of two years of business operation.

#### **Annexure 4.1.3 MEMiz Champions Level 3**

##### **1. Silver or Gold Level Certification under ZED Scheme:**

- The ZED (Zero Defect, Zero Effect) Scheme is a quality control certification aiming to rate and handhold all MSMEs to deliver top-quality products using clean technology. Having either a silver or gold certification indicates that the MSME has already achieved a certain standard in producing high-quality goods and maintaining sustainable manufacturing practices.

##### **2. Intermediate or Advanced Level under LEAN Scheme:**

- The LEAN Scheme is designed to enhance the overall productivity of industries through the application of various Lean Manufacturing (LM) techniques. An intermediate or advanced level certification demonstrates that the MSME is already using lean techniques to optimize its operations, leading to reduced wastages and improved efficiency.

**3. At least 2 Years Business Operations:**

- This requirement ensures that the MSME is not a fleeting venture but has sustained operations over a period, giving it a certain level of experience, stability, and understanding of the business environment.

**Benefits:**

**1. Special Assistance for IC Scheme under MSME:**

- The MSMEs achieving MEMiz Champions Level 3 can avail special assistance under International Cooperation (IC Scheme). The International Cooperation Scheme (IC Scheme) is a demand-driven scheme that provides financial support on a reimbursement basis to qualifying State/Central Government Organizations and Registered Industry Associations, societies/trusts involved in the promotion and development of the MSME sector.

**2. Handholding Support:**

- Handholding is an essential support mechanism where experienced professionals or organizations guide the MSME in various areas, ensuring their sustained growth and competitiveness.

**Annexure 4.2 Detail Handholding Services for MEMiz Champions**

The MSMEs that attain the initial level of MEMiz Champion are offered a specific kind of support by hiring trainers and consulting them:

**Handholding for MEMiz Champions**

1. The empowerment officer will provide proper information of all the criterias for each Level and its beneficiaries.
2. He will inform all the schemes to meet each specific levels
3. He will assist and guide each MSME individually on attaining each scheme either by phone calls or physically.
4. He shall make sure that all the MSME achieving each Level are actually benefiting from their Levels
5. He shall continue to guide them to achieve further opportunities and greater success.

6. The MSME will receive assistance from the empowerment officer to complete their registration on the ZED portal.
7. The empowerment officer will provide instructions on how to make a commitment to the LEAN pledge for MSMEs.
8. The empowerment officer will communicate the significance of enrolling on the TReDs portal to the MSME and assist in the registration process for the portal.
9. The empowerment officer will provide support for the CGTMSE Scheme intended for MSMEs.
10. The empowerment officer will provide guidance to attain a silver-level certification within the ZED Scheme.
11. The empowerment officer will offer guidance to attain a foundational level within the LEAN Scheme.
12. The empowerment officer will guide the MSME with proper information and benefits for achieving Level 3
13. He shall assist each MSME individually with each registration required for the schemes for Level 3
14. This assistance shall be either physically or through phone call as the case may be
15. He will be responsible to notify all the available opportunities and make sure that the Champions are actually benefiting from Level 3

### **Role of the Empowerment Officer:**

#### **1. Information Dissemination:**

- The Empowerment Officer is entrusted with the task of thoroughly acquainting MSMEs with the criteria and benefits associated with each Level.
- They will comprehensively explain the schemes tailored for each specific Level, ensuring clarity and understanding.

#### **2. Personalized Assistance:**

- Each MSME will receive individualized guidance to navigate and achieve the milestones of each scheme. This can be achieved through personal interactions, phone consultations, or even on-site visits as needed.
- The Officer ensures that every MSME genuinely reaps the benefits commensurate with their achieved Level and continues to steer them towards unlocking further opportunities and scaling greater heights.

### 3. Focused Guidance on Schemes:

- **ZED Portal Registration:** MSMEs will be guided step-by-step to seamlessly complete their registration on the ZED portal.
- **Commitment to the LEAN Pledge:** Clear instructions and insights will be shared about the significance of committing to the LEAN pledge and how to proceed with it.
- **TReDS Portal Enrollment:** The Empowerment Officer will emphasize the importance of the TReDS portal, assisting MSMEs throughout the registration process.
- **Support for the CGTMSE Scheme:** The Officer will elucidate the benefits of the CGTMSE Scheme tailored for MSMEs and guide them on how to leverage it.
- **Silver-Level Certification in ZED Scheme:** Detailed support will be provided to MSMEs aiming to achieve the silver-level certification within the ZED Scheme.
- **Foundation Level in LEAN Scheme:** MSMEs will be briefed and guided on how to attain the foundational level within the LEAN Scheme.

### 4. Specialized Guidance for Level 3:

- The Empowerment Officer ensures that MSMEs are armed with all the necessary information, advantages, and methods to achieve Level 3.

- Tailored assistance, be it in-person or over a call, will be provided for each registration integral to the schemes catered for Level 3.
- It is the Officer's responsibility not only to enlighten MSMEs about available opportunities but also to ensure that Champions genuinely experience the advantages tied to Level 3.

With such comprehensive support, the Empowerment Officer acts as a beacon, guiding MSMEs towards success and ensuring they harness the full potential of the MEMiz Champions initiative.

## Annexure 4.3 MEMiz Champions Trainers Training Module

### **TRAINING MODULE FOR EMPOWERMENT OFFICER**

**Objective:** Equip Empowerment Officers with comprehensive knowledge, tools, and techniques necessary to instruct individuals and organizations on Lean Management principles and ZED (Zero Effect Zero Defect) certification.

#### **Module 1: Introduction to Lean Management & ZED**

**Time:** In total we estimate this exercise will take 1 day

##### **1. History & Background**

- Origin of Lean
- Toyota Production System
- Introduction to ZED (Zero Effect Zero Defect) and its importance

##### **2. Key Concepts and Principles**

- Value
- Waste
- Flow
- Pull vs Push
- Continuous Improvement

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#### **Module 2: Lean Tools & Techniques**

**Time:** In total we estimate this exercise will take 2 day

##### **1. Value Stream Mapping**

- Concepts and applications
- Charting the current state and designing the future state



2. **5S (Sort, Set, Shine, Standardize, Sustain)**
    - Implementation and audits
  3. **Kaizen**
    - Continuous improvement events
    - PDCA Cycle
  4. **Root Cause Analysis & Problem Solving**
    - Fishbone diagram
    - 5 Whys
  5. **Kanban & JIT (Just-In-Time)**
    - Visual management
    - Inventory control
- 

### **Module 3: Introduction to ZED Certification**

**Time:** In total we estimate this exercise will take 1 day

1. **Background and Importance**
    - Need for ZED
    - Benefits to MSMEs (Micro, Small and Medium Enterprises)
  2. **ZED Parameters and Assessment Model**
    - 50 Parameters
    - Rating: Bronze, Silver, Gold, Diamond & Platinum
  3. **ZED's Five Core Areas**
    - Process
    - People
    - Product
    - Environment
    - Performance
- 

### **Module 4: ZED Certification Process**

**Time:** In total we estimate this exercise will take 2 day

1. **Awareness**
  - ZED Sensitization programs
2. **Capacity Building**
  - Training on self-assessment
  - Online tools
3. **Assessment**
  - Online self-assessment
  - Desk assessment
  - Site assessment

**4. Handholding**

- Consultation
- Gap analysis and recommendations

**5. Re-Assessment & Certification**

- Levels of certification
  - Validity and renewal
- 

**Module 5: Training Techniques & Pedagogy**

**Time:** In total we estimate this exercise will take 2 day

**1. Adult Learning Principles**

**2. Interactive Teaching Methods**

- Role-plays
- Case studies
- Simulations

**3. Assessment Techniques**

- Quizzes
- Group projects
- Feedback

**4. Digital Aids for Training**

- Online platforms
  - Digital tools and software
- 

**Module 6: Mock Sessions & Practice Teaching:**

**Time:** In total we estimate this exercise will take 1 day

**1. Scenario-based Learning Sessions**

**2. Feedback & Improvement Cycles**

**3. Peer Review Sessions**

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**Evaluation & Certification:**

**Time:** In total we estimate this exercise will take 1 day

- Continuous evaluation through assignments, presentations, and feedback.
  - Final assessment to demonstrate training capability.
  - Certification upon successful completion.
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### **Additional Notes:**

This module is a foundational structure. Each topic within a module can be expanded into detailed sessions with specific activities, exercises, and readings. Depending on the audience, trainers can further customize content and depth for their training programs.

## **ANNEXURE 5 : MEMiz Cluster**

### **Annexure 5.1 Step for Identifying Cluster**

1. **Survey and Assessment:** A contract employee will conduct surveys to identify clusters of enterprises within specific geographical areas.
2. **Documentation:** The contract employee will record essential details of the identified clusters, including products/services and locations.
3. **MEMiz Registration:** The enterprises within each cluster are encouraged to register under the MEMiz program.
4. **Reporting to Project Officer:** The contract person will report the identified clusters to the Project Officer responsible for creating SPVs in each district.

### **Annexure 5.2 Detail Mobilization Process for identified clusters**

1. **Establish SPVs:** Create separate Special Purpose Vehicles (SPVs) for each identified cluster in every district.
2. **Define Legal Framework:** Establish a legal framework and structure for the SPVs, ensuring their independence and proper operation.
3. **Select Cluster Representatives:** Appoint cluster representatives or coordinators from member enterprises to act as primary points of contact for the SPVs.
4. **Roles and Responsibilities:** Define the roles and responsibilities of the SPVs, outlining their management of various projects and initiatives within the cluster.

5. ***Voice of the Cluster:*** The appointed representatives serve as the voice of the cluster, communicating common issues, needs, and requirements to the SPVs.

### Annexure 5.3 Detail of Hand Holding Services for the mobilized Cluster

#### **1. Assistance with UDYAM, TReDS, and Lean Implementation:**

- a. The handholding officer will provide support to the cluster enterprises in understanding and applying for UDYAM (Udyog Aadhaar Memorandum), which is a unique identification for MSMEs in India.
- b. The officer will guide the cluster members in registering on the TReDS (Trade Receivables Discounting System) platform, which facilitates financing for MSMEs by discounting their trade receivables.
- c. The handholding officer will assist the cluster in the registration for ZED and Lean Pledge for further certification process.

#### **2. Support in Setting Up and Operating SPVs:**

- a. The handholding officer will guide and support the mobilized cluster in setting up the SPV and formalizing its legal structure and operations.
- b. The handholding officer will help the cluster members understand the importance of the SPV and the benefits it can bring to their collective growth and development.
- c. The handholding officer will work closely with the SPV governing body to ensure effective functioning and coordination among the cluster enterprises.

#### **3. Nomination of Cluster Representatives:**

- a. The handholding officer will assist in the nomination or selection process for cluster representatives who will be the primary liaison between the SPV and the member enterprises.

- b. These representatives will be responsible for articulating the collective needs and concerns of the cluster to the SPV and participating in decision-making processes.

## Annexure 5.4 Hub and Spoke Model

1. **Centralization:** The hub and spoke model is based on centralization, where all the goods or products are aggregated and stocked at the central hub. This centralization helps in optimizing inventory management, reducing transportation costs, and improving overall operational efficiency.
2. **Efficient Connectivity:** The model ensures efficient connectivity between the central hub and the spokes. By consolidating goods at the hub and then distributing them to various spokes, the model minimizes the number of direct connections required, streamlining the overall distribution process.
3. **Scalability:** The hub and spoke model is highly scalable. As the business grows and demand increases, additional spokes can be added to the system, expanding the distribution network without disrupting the core operations at the central hub.
4. **Risk Management:** The central hub acts as a buffer in case of supply chain disruptions or fluctuations in demand. Having a central point of inventory allows for better risk management and flexibility in responding to market changes.

### Annexure 5.4.1 Application of the Hub and Spoke Model in Cluster Scenarios:

In cluster scenarios, the hub and spoke model can be applied to support and facilitate the growth of Micro, Small, and Medium Enterprises (MSME) clusters, as mentioned in the earlier context. The cooperative societies or companies within the cluster can function as the hub, serving as the central point of coordination and management.

The individual producers or members of the cooperative societies act as the spokes, actively involved in production and value addition activities. These spokes provide

the hub with their products, which are then aggregated and stocked centrally. The hub is responsible for marketing, quality control, and other related activities, while the spokes concentrate on production and meeting specific demands.

#### Annexure 5.4.2 Objectives of hub and spokes

1. **Financial Clarity and Transparency:** The Hub and Spoke Model will promote greater clarity and transparency in financial transactions related to specific initiatives within the clusters. This will foster trust among stakeholders and encourage more significant investments, both from government schemes and private investors.
2. **Inclusivity and Empowerment:** Empowering local producers and involving them as spokes in the model will lead to inclusivity and greater involvement in decision-making processes. It will ensure that the benefits of growth and development reach the grassroots level, uplifting the socio-economic status of the MSME sector.
3. **Language Barriers and Communication:** Incorporating local Mizo individuals as spokes will address language barriers, enabling better communication and understanding among stakeholders. This will facilitate smoother interactions and collaboration between the hubs and spokes, fostering a more cohesive and integrated ecosystem.
4. **Leveraging Digital Solutions:** The project aims to promote awareness and adoption of online platforms available in the RAMP ecosystem, such as TReDs (Trade Receivables Discounting System) and Samadhaan (MSME Delayed Payment Portal). These digital solutions will enhance efficiency, reduce paperwork, and improve access to financial services for MSME clusters.

#### Benefits of the Hub and Spoke Model:

1. **Increased capacity to handle peak periods:** A hub and spoke system can allow for a quicker, more efficient delivery of inventory during times of peak demand. This enables businesses to avoid costly out-of-stocks and keep their customers happy.

2. **Centralized inventory control:** Having your inventory distributed among several locations increases the risk that customers may not be able to get what they want. A hub and spoke system allows you to keep a close eye on inventory at all locations and respond quickly when there's a shortage.
3. **Lower Time In Transit (TNT):** Time in transit significantly affects logistics costs. A hub and spoke distribution model can help lower shipping costs at two key points within the supply chain: receiving inventory from manufacturers and forwarding inventory to fulfillment centers.
4. **Easily traceable deliveries:** With a hub and spoke system, each delivery is tracked. This makes it easy to spot where potential issues may be occurring and address them before they become serious.
5. **Better use of resources:** Hub and spoke distribution systems help you make the most of your resources. For example, if you're experiencing high demand in one area and low demand in another, you can redirect resources so they're going to the places where they're needed most.
6. **Lower costs:** Hub and spoke systems can help you lower costs by using less warehouse space, renting less expensive real estate, and using fewer resources.

## Annexure 5.5 Case: Hub and Spoke Model - Hrangturzo FPC

### Annexure 5.5.1 Introduction

In Mizoram, the majority of cluster formations have already adopted the hub and spoke model. These clusters are registered as societies or cooperatives, serving as the central hubs that bring together various producers or primary processors. The individual producers or primary processors can be considered as spokes in this model.

However, a significant challenge faced by almost all of these clusters is the absence of proper handholding support, which hinders their access to the national market. By

offering the necessary mobilization and handholding support, the productivity and production levels of these clusters can experience remarkable improvements. This, in turn, will foster their long-term sustainability and play a pivotal role in driving the state's economic growth.

Cluster mobilization and handholding is one of the key objectives of MEMiz (MSME Elevate Mizoram) . At least 30 MSME Clusters would be mobilized within a span of 4 years.

#### Annexure 5.5.2 About North Vanlaiphai

North Vanlaiphai is a Notified Town city situated in East Lungdar block of Serchhip district. As per the Population Census 2011, there are a total 766 families residing in the North Vanlaiphai city. The total population of North Vanlaiphai is 3,602 out of which 1,814 are males and 1,788 are females thus the Average Sex Ratio of North Vanlaiphai is 986.

The population of Children aged 0-6 years in North Vanlaiphai city is 495 which is 14% of the total population. There are 239 male children and 256 female children between the ages 0-6 years. Thus as per the Census 2011 the Child Sex Ratio of North Vanlaiphai is 1,071 which is greater than Average Sex Ratio (986).

As per the Census 2011, the literacy rate of North Vanlaiphai is 98%. Thus North Vanlaiphai has a higher literacy rate compared to 97.9% of Serchhip district. The male literacy rate is 97.9% and the female literacy rate is 98.17% in North Vanlaiphai.

North Vanlaiphai Notified Town has total administration over 766 houses to which it supplies basic amenities such as water and sewerage. It is also authorized to build roads within Notified Town limits and impose taxes on properties coming under its jurisdiction.

#### Annexure 5.5.3 About Hrangturzo Farmers Producer Company Limited (FPC)

Hrangturzo Farmers Producer Company Limited, registered on 27th June 2022 under the Companies Act 1956, is a promising entity with its registered office located at North Vanlaiphai, Serchhip District. This company operates as a Farmers



Producer Company (FPC) and has a strong backing of committed promoters and directors. While the promoters and directors possess expertise in agriculture production and understand collective marketing concepts, they lack skills in marketing and financial aspects of business management.

Despite the skill gap, Hrangturzo FPC Limited has identified key revenue-generating business activities that capitalize on its strengths. These activities include collective purchase of inputs such as seeds and fertilizers, product aggregation, marketing of produce, and primary processing of Gooseberry products, including gooseberry candy, powder, and juice. By focusing on these areas, the company aims to create value and market opportunities for its members and the cluster as a whole.

The FPC's location in Rahsi Veng, North Vanlaiphai of Serchhip district, places it strategically in the heart of an agricultural-rich region. The cluster's major crops, which are sources of significant economic potential, include Gooseberry, Banana, Pineapple, Tomato, and Sugarcane. These crops are likely to play a crucial role in the overall growth and prosperity of the FPC and its member farmers.

#### **Membership and Governance:**

Hrangturzo FPC has around 100 members, indicating a strong participation and interest from the local farmers in the cluster. The FPC is governed by a board of 10 members who play a crucial role in decision-making and guiding the overall operations of the cooperative.

#### **Cluster Selection:**

The FPC has identified three villages, namely Khawlailung, Mualcheng and North Vanlaiphai as part of its cluster. This selection likely reflects the concentration of Gooseberry cultivation and the availability of other crops in these villages. The cluster approach enables collective action, resource-sharing, and better market access for the farmers. Through collaborative efforts and collective marketing, these villages can leverage their agricultural resources and enhance their market access, enabling growth and prosperity for all stakeholders involved.

#### **Funding and Financial Status:**

At the time of registration, Hrangturzo FPC has not availed any funding in the form of loans or equity. This indicates that the FPC is currently operating without external financial support. However, as the FPC expands its operations and explores new opportunities, it may consider accessing funding sources to enhance its activities and overall growth.

#### **Utilization of Small Machines:**

The FPC has access to small machines owned by private farmers, which are used in the production and procurement of their agricultural products. These machines likely contribute to enhancing the efficiency of processing and value addition, allowing the FPC to meet market demands effectively.

#### **Gooseberry Processing:**

Gooseberry is identified as the major crop within Hrangturzo FPC Limited. It is noteworthy that the Gooseberry crop has already been processed into various value-added products such as Gooseberry candy, powder, and juice. This value addition adds to the marketability and profitability of the crop. The fact that some families are using these products as their major income source indicates a positive reception in the local market.

#### **Annexure 5.5.4 Challenges and Opportunities**

The Hrangturzo FPC Limited faces some challenges due to the skill gap in marketing and financial management among its promoters and directors. Overcoming these challenges will require capacity-building initiatives, such as training programs or partnerships with experts in the relevant fields.

However, the FPC's expertise in agriculture production and understanding of collective marketing concepts offer significant opportunities for growth. By capitalising on these strengths and implementing efficient marketing strategies, the FPC can maximise its revenue from product aggregation, primary processing of Gooseberry products, and the sale of other crops.

Additionally, the diverse range of crops identified within the cluster presents opportunities for crop diversification, leading to increased resilience against market fluctuations and potential climate risks.

#### Annexure 5.5.5 Hrangturzo Farmers Producer Company Limited (FPC) as Hub and Spoke

Hrangturzo Farmers Producer Company Limited (FPC) functions as a Hub and Spoke Model to support and empower the Micro, Small, and Medium Enterprises (MSME) cluster in the Serchhip district of Mizoram. In this model, the FPC acts as the central hub, while the individual farmers and members of the FPC serve as the spokes. Let's delve into the details of how this Hub and Spoke Model operates:

**1. Coordination and Management:** As the role of a central hub, Hrangturzo FPC takes on the role of coordination and management. It provides a platform for individual farmers and members to come together, collaborate, and collectively participate in various agricultural activities.

**2. Resource Allocation:** The FPC is responsible for resource allocation, ensuring that the necessary inputs such as seeds and fertilizers are procured collectively for the benefit of its member farmers. This centralized approach enables bulk purchasing, reducing costs, and improving the availability of quality inputs.

**3. Marketing and Sales:** One of the significant functions of the FPC hub is marketing and sales. It coordinates the marketing efforts for the collective produce from the individual farmers. By pooling resources and products, the FPC can access larger markets and negotiate better prices, enhancing the farmers' profitability.

**4. Processing and Value Addition:** Hrangturzo FPC also engages in primary processing of agricultural products, such as Gooseberry candy, powder, and juice. This value addition enhances the market value of the product and opens up opportunities for premium markets.

**5. Quality Control:** The FPC hub ensures that the products meet the desired quality standards. This is critical for building trust among buyers and maintaining a reputation for high-quality produce.

#### Annexure 5.5.6 Individual Farmers as the Spokes

**1. Production and Value Addition:** The individual farmers and members of Hrangturzo FPC act as the spokes in the Hub and Spoke Model. They actively participate in agricultural production, cultivation of Gooseberry, Banana, Pineapple, Tomato, Sugarcane, and other crops identified in the cluster.

**2. Supply to the Hub:** As spokes, the individual farmers supply their produce to the central FPC hub. This consolidation of products at the hub allows for efficient handling and aggregation of goods.

**3. Decision Making:** The spokes have a say in the decision-making process of the FPC. They actively participate in discussions related to crop planning, marketing strategies, and other collective decisions that impact the cluster's overall growth.

**4. Skill Enhancement:** While the individual farmers may lack marketing and financial management skills, their expertise lies in agriculture production. The FPC can organize training programs and workshops to enhance their skills, contributing to the overall capacity building within the cluster.

**5. Collective Strength:** As part of the hub and spoke system, individual farmers benefit from collective bargaining power, access to better resources, and improved market opportunities. They can leverage the strength of the FPC to navigate challenges and capitalize on collective success.

## ANNEXURE 6 : The Mizoram Incentive Subsidy Scheme

### THE MIZORAM INCENTIVE SUBSIDY SCHEME, 2020

1. **Scheme title :** This scheme will be called The Mizoram Incentive Subsidy Scheme, 2020.
2. **Coverage:** The scheme will cover the state of Mizoram.
3. **Commencement and duration:** The scheme will be effective from the date of publication in the Mizoram Gazette and will remain in force for a period of five years.
4. **Definitions:** In this scheme, unless the context otherwise requires,-
  - (a) **Commencement of Commercial Production** – means starting of manufacture of finished products on commercial scale which is preceded by trial production and installation of complete plant and machinery and on that day the plant must be ready in all respects for manufacture of finished products in commercial quantity and all raw materials, consumables, etc. required for manufacture are available and as per date of registration with Central Excise/Goods and Services Tax (GST) authorities.
  - (b) **Department** – means Commerce and Industries Department Government of Mizoram.
  - (c) **Director of Commerce and Industries** – means Director of Commerce and Industries Department Government of Mizoram.
  - (d) **District Office** – means District Industries Centre or any other District offices under Department of Commerce and Industries Government of Mizoram.
  - (e) **Effective steps** – means one or more of the following steps:-
    - i) that 60% or more of the capital issued for the industrial unit has been paid up.

- ii) that at least 75% of the factory building has been constructed.
- iii) that a firm order has been placed for any plant and machinery required for the industrial unit.
- (f) **Enterprise** – means an industrial undertaking or a business concern or any other establishment, by whatever name called, engaged in the manufacture or production of goods, in any manner, pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951 or engaged in providing or rendering of any service or services.
- (g) **Existing Enterprise** – means an enterprise which commences commercial production/operation before the commencement of this scheme.
- (h) **Government** – means Government of Mizoram.
- (i) **Industrial Area** – means. Industrial estate, industrial growth centre, Park or an area by whatever name declared by the Government of Mizoram for Industrial area.
- (j) **Medium Enterprise** – means an enterprise where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.
- (k) **Micro Enterprise** – means an enterprise where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees.
- (l) **New enterprise** – means an industrial enterprise which commences commercial production on or after the commencement of this scheme.
- (m) **Plant and Machinery** – shall cover the cost of newly purchased industrial plant and machinery as erected at site. Relocated/Recycled/Refurbished plant and machinery is not eligible for assistance under the Scheme.
- (n) **Power and Electricity Department** – means Power and Electricity Department Government of Mizoram.

- (o) **Small Enterprise** – means an enterprise where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees.

5. **Eligibility** : Unless otherwise specified the following are general eligibility conditions for availing incentives available under this scheme-

- i) It should be a new enterprise(s) located in the state, having valid Udyam Registration.
- ii) It should have employment of minimum 75% bonafide citizens of the state at all levels, directly on regular, contractual or daily basis.
- iii) An enterprise desirous of availing incentives under this scheme shall file GST returns regularly.
- iv) An enterprise under a negative list shall not be eligible.

6. **Negative List:** An enterprise manufacturing the following products shall be under a negative list.

- i) Tobacco and tobacco products.
- ii) Non-biodegradable plastic carry bags.
- iii) Liquor.

## 7. Packages of Incentives:

The following incentives will be available under this scheme –

- i) **Subsidy on cost of project report –**
  - a) Subsidy will be provided to micro, small and medium enterprises for meeting the cost incurred on preparation of feasibility study and preparation of project report. Provided that the project report is prepared by an agency approved by the Government.
  - b) Subsidy can be claimed only after taking effective steps and within one year of commencement of commercial production.

- c) An amount claimable is 75% with a ceiling of Rs. 25,000 in case of micro enterprise, 50% with a ceiling of Rs. 50,000 in case of small enterprise and 25% with a ceiling of Rs. 75,000 in case of medium enterprise.

ii) ***Land Development Subsidy –***

- a) Subsidy will be given to an enterprise for development of undeveloped land allotted to the unit inside the Industrial area.
- b) For claiming this subsidy site development plan and estimate should be approved by the competent authority prior to execution of any work.
- c) Field measurement shall be taken at the time of execution of works by a qualified engineer appointed by the competent authority for taking such measurement.
- d) The subsidy amount claimable is 25% of the amount spent as per actual measurement or Rs. 5 lakhs whichever is less.
- e) An enterprise should take effective steps within twelve (12) months from the date of allotment of plot.
- f) Subsidy can be claimed only after taking effective steps and within one year of commencement of commercial production.
- g) Condition and terms of allotment of Industrial plot should be properly followed.

iii) ***Interest Subsidy –***

- a) New micro and small enterprises shall be eligible for reimbursement of interest on loan paid in excess of 8.5% or 4% whichever is less.
- b) Amount of subsidy claimable shall not exceed Rs. 3.6 lakhs per annum in case of term loan and Rs. 1.2 lakhs per annum in case of working capital loan.
- c) Interest subsidy shall not be available for cash credit loan even if the same is issued for working capital.



- d)** If the enterprise avails interest subsidy under NEIDS and or other Central Government scheme, only the shortfall amount, if any, shall be applicable for interest subsidy.
- e)** To avail interest subsidy an enterprise shall make timely repayment. No subsidy will be paid on overdue loans due to irregular repayment.
- f)** Claim of subsidy should be made on yearly basis and should be submitted within 6 months from the date of expiry of 1 year.
- g)** Interest subsidy shall be available only for a period of 5 years. There will be no subsidy on interest paid on loan beyond 5 years from the date of sanction of the loan.
- h)** Interest subsidy is admissible for loan availed by an entrepreneur for starting his enterprise during the initial stage of establishment. No interest subsidy for subsequent loan availed by the enterprise.

**iv) Power Subsidy –**

- a)** New micro, small and medium enterprises shall be eligible for reimbursement of charges on electric power consumed for Industrial production for a period of 5 years from the date of commencement of the production.
- b)** The amount of subsidy claimable is limited to 50%, 25% and 15% for micro, small and medium enterprise respectively.
- c)** For the claim of power subsidy, the enterprise unit shall have separate power supply connection for their commercial operation.
- d)** No subsidy will be available if power consumed is charged under the domestic category. In other words, no subsidy will be available for power consumed for domestic purposes.
- e)** Claims of subsidy should be submitted within 1 year of consumption. No subsidy claim will be entertained after 1 year.

- f)** Interest and penalty due to non-payment of bills shall not be eligible for subsidy.

**v) Subsidy on power line –**

- a)** MSME unit is eligible to claim subsidy on cost of drawal of power line from the main power lines to the site of the Industrial unit/factory shed which is executed by Power and Electricity Department or approved agency.
- b)** The amount of subsidy shall be 50% of actual expenditure or Rs. 50,000 whichever is less. For calculating actual expenditure, the amount deposited by the unit to P&E Department through treasury challan shall be taken. Additional amounts directly spent, if any, by the unit at site shall not be taken into account.
- c)** Claims of subsidy should be submitted within 1 year from the date of commencement of production. No subsidy claim will be entertained after 1 year.

**vi) Subsidy on Captive Power Generating Set –**

- a)** MSME unit is eligible for claim of reimbursement of the cost of captive power generating set and installation charge thereof actually used for Industrial purpose.
- b)** Subsidy shall be limited to 50% of the cost of generating set and installation charge thereof subject to a ceiling of Rs. 3 lakhs per unit.
- c)** Portable Generating Set, even if utilized for Industrial activities shall not be eligible. Only stationery generating set installed surely for commercial use by the unit shall be eligible.
- d)** The captive generating set for which subsidy is claimed should be brand new and purchased directly from the manufacturers or its regional/local agent.

- e) No subsidy shall be given for purchase of second hand generating sets.
- f) The installation of the generating set, on whose charge the subsidy to be claimed should be executed by the supplier of the generating set or its regional/local agent or other approved agency.
- g) This subsidy will be available during five years of existence from the date of commencement of production. Claims of subsidy should be submitted within 1 year from the date of purchase of the generating set.

**vii) *Subsidy on transportation of plants and machineries–***

- a) New MSME unit is eligible to claim the subsidy on the actual cost of transportation of plants and machinery from place of purchase to location of the unit.
- b) For movement of plants and machinery from outside the state, the actual cost of transportation by railway or on road or both from place of purchase to location of the industrial unit is eligible for the subsidy.
- c) For movement of plants and machineries within the state, actual cost of transportation on road from the godown of the approved supplier/regional or local agent of the manufacturer/supplier of the plants and machineries to location of the industrial unit is eligible for the subsidy.
- d) For the cost of transportation on road, the cost of transportation charged by the road transport agency approved by the Director of Commerce and Industries or the rate of transportation approved by the Director of Commerce and Industries will be eligible.
- e) Subsidy claimable shall be 50% of the actual cost of transportation by railway or on road or both.
- f) Claim of subsidy on transportation of plants and machineries shall be submitted within 1 year from the date of commencement of commercial production/operation.

## **8. State Level Committee –**

- i) There shall be State Level Committee consisting of the following members –
  - a) Secretary to the Government of Mizoram, Commerce and Industries Department - *Chairman*
  - b) Secretary to the Government of Mizoram, Finance Department or his nominee not below the rank of Deputy Secretary - *Member*
  - c) Secretary to the Government of Mizoram, Planning Department or his nominee not below the rank of Deputy Secretary - *Member*
  - d) Secretary to the Government of Mizoram, Law Department or his nominee not below the rank of Deputy Secretary - *Member*
  - e) Engineer-in-Chief, Power & Electricity Department, Mizoram or his nominee not below the rank of Executive Engineer - *Member*
  - f) Director, Transport Department, Mizoram - *Member*
  - g) General Managers, District Industries Centre - *Members*
  - h) Director of Commerce and Industries - *Member Secretary*
- ii) All subsidy claims under this scheme shall be scrutinized and approved by the State Level Committee.

## **9. Claim of subsidy –**

- i) The Government will prepare a prescribed application form for claiming subsidy under this scheme. In addition to the conditions mentioned in this scheme, the Government may also formulated

operational guidelines for successful implementations of this scheme.

- ii) Application for grant of subsidy under this scheme shall be submitted to the concerned District office within stipulated time using prescribed form.
- iii) Application for claim of subsidy shall be supported by relevant documents specified by the Government from time to time.
- iv) On receipt of application, necessary inquiry/verification will be made by the concerned District Office if found eligible, the original copy of the application with its enclosures will be forwarded to the Director of Commerce and Industries with recommendation along with a consolidated list.
- v) The Director of Commerce and Industries will prepare consolidated statements of the cases proposed in order of merit for consideration of granting subsidy and will place them before the committee for scrutiny and approval.
- vi) The Committee will scrutinize the applications and select the applicants who are eligible for the subsidy and also set guidelines and priorities in selecting applicants.
- vii) On the basis of recommendation of the Committee the Director of Commerce and Industries shall submit to the Government the proposal for sanction of the subsidy clearly indicating the names of individual units and amounts of subsidy recommended against each unit supported by a copy of the minutes of the Committee.

## **10. Disbursement**

On obtaining sanction, the Director of Commerce and Industries will draw the amount and transfer to the concerned District Officer through cheque/Bank draft who will ultimately disburse to the concerned Industrial units.

The District Officer disbursing the subsidy shall maintain separate Registers for each and every Incentive/Subsidy scheme in which he shall enter the names of individual units receiving the subsidy with amounts of subsidized received.

**11. Other conditions for grant of subsidy**

- a) Any enterprise receiving the subsidy shall give an undertaking to the effect that he/she will continue to run the unit for a Period as specified in the respective afore mentioned subsidy scheme after receiving the subsidy.
- b) In the event of non-fulfillment of the above condition, the entire subsidy amount disbursed to the unit shall be refundable to the Government by the enterprise.
- c) Any enterprise, while claiming subsidy under this scheme shall make a declaration that in the event of false information and use of fake documents, the entire subsidy amount disbursed to the unit shall be refundable to the Government by the enterprise.

**12. Interpretation**

In any matter of doubt arising out of interpretation of this scheme the interpretation by and decision of the Director of Commerce and Industries shall be final.

## ANNEXURE 7 : The Mizoram Preferential Stores Purchase Rules, 1994

### **THE MIZORAM PREFERENTIAL STORES PURCHASE RULES, 1994**

No. B. 16017/11/86-IND, the 8<sup>th</sup> September, 1994. Whereas it is expedient to encourage growth of Industries in the State by Patronising their manufactured products on a preferential basis and to rationalise the procedure for purchase of these products.

Now, therefore, the Governor of Mizoram is pleased to make the following rules, namely :-

1. **Short title extent and commencement** :-
  - a) These Rules may be called the Mizoram preferential Stores Purchase Rules, 1994.
  - b) They shall extend to all the Purchase of Stores made by the State Government Department, Institution, Agencies Under takings, Corporations, Organisation, etc. of the State Govt.
  - c) They shall come into force with immediate effect.
2. **Definitions** :- In these Rules, unless the context otherwise requires :-
  - a) "Board" means the Mizoram Store Purchase Review and Co-ordination Board constituted under Rule 3;

- b) “Director” means the Director of Industries, Mizoram or his authorised representatives;
- c) “Government” means the Government of Mizoram;
- d) “Purchasing authority” means the department or authority which is duly authorised or competent to make purchases of stores for its Department, Office or Organisation referred to in clause (b) or rule 1;
- e) “Registered Industries” means Industries registered under clause (a) of rule 6;
- f) “State” means the State of Mizoram;
- g) “Stores” means and includes all manufactured, assembled and processed items as listed in Schedule I.

3. Constitution of the Board :-

- a) There shall be a Mizoram Store Purchase Review and Co-ordination Board consisting of the following :-

- |      |  |   |                      |
|------|--|---|----------------------|
| i.   | Chief Secretary to the Government of Mizoram                               | - | Chairman             |
| ii.  | Secretary to the Government of Mizoram, Department of Industries.          | - | Member/Vice Chairman |
| iii. | Development Commissioner to The Government of Mizoram.                     | - | Member               |
| iv.  | Secretary to the Government of Mizoram, General Administration Department. | - | Member               |
| v.   | Secretary to the Government of Mizoram , Finance Department.               | - | Member               |



vi. Director of Industries - Member/Secretary

b) The Government may change the composition of the Board from time to time.

4. Meeting of the Board and Quorum :-

- 1) The Board shall meet as often as may be required.
- 2) The Notice for a Board meeting shall normally be issued at least 7 days in advance.
- 3) Presence of at least three members in addition to the Chairman and the Member – Secretary shall form a Quorum.

5. Power and functions of the Board :-

- 1) The Board shall supervise and review proper implementation of these Rules and of the basis policy underlying them.
- 2) The Board shall, subject to such policy directives as may be given by the State Government from time to time, be competent to lay down purchase policies and procedures which shall be binding on the purchasing authority.
- 3) The Board shall approve the items manufactured in Mizoram with their technical and quality specifications based on the recommendations of the Director of Industries from time to time. These shall be listed in the Schedule I.
- 4) Without prejudice to the generality of the foregoing provisions, the Board may :-
  - a) Decide whether in respect of any items of stores or any registered industries, any earnest money or security deposit should be prescribed;
  - b) Constitute committees as may be required for the effective implementation of these Rules;
  - c) Lay down standard for quality of the items of stores wherever possible;

- d) Clarify doubts and remove difficulties encountered in implementing the Rules.

6. Registration of Industries for Store Purchase :

- 1) Any existing Industrial Unit, registered with the Industries Department of Mizoram and willing to avail benefits under these Rules shall submit application in the prescribed form in Schedule II to the concerned District Industries Centre for registration under these by depositing an application fee of Rs. 100/- in the Treasury under the head of Account 0851-V&SI-800- other receipts. The General Manager of the concerned District Industries Centre, after proper verification shall issue Registration Certificate in prescribed form in Schedule III properly specifying the item of stores with their technical and quality specifications manufactured by the concerned unit with their annual installed capacity of production.
- 2) The Registration shall initially remain valid up to the end of the next calendar year commencing from the year of registration which may be renewed for a further period of 2 years at a time and so on by the concerned District Industries Centre. Application for renewal of Certificate should be submitted to the respective District Industries Centre in the prescribed Form in Schedule IV.
- 3) When a unit quotes for any item listed in Schedule I to be purchased by the purchasing authority, a certificate in the prescribed form in Schedule III from the General Manager, District Industries Centre of the District where the unit and technical quality specifications of the product in order to meet the order will be enclosed.
- 4) If the Board is satisfied, after giving the registered unit concerned a reasonable opportunity of being heard, that the unit had furnished false information or defaulted in supplying stores in accordance with its commitments or had supplied short or substandard stores or had indulged in any other undesirable activity, the Board may cancel the registration

under these Rules and debar it from registration for such further period not exceeding five years as it may consider necessary, and also forfeit its security deposit and earnest money, if any, besides taking such other legal or administrative action as may be permissible.

7. Exemption from payment of Earnest money of Security Deposit :

Units registered under these Rules shall be exempted from paying the Earnest Money and security deposit for items in respect of which they are registered. However, they have to pay Earnest money and/or security deposit wherever required by the Board under clause (a) of sub – rule (4) or rule 5.

8. Preference : -

- (1) Any Department or organisation referred to in clause (b) of rule (1) making purchase of any items of stores shall invite open tenders or quotations and a copy of the same shall be sent to the Director of Industries or General Manager, District Industries Centre of each District provided no other policy has been laid down by the Board for these of stores.
- (2) Units registered under these rules shall be entitled to a price preference of 15 per cent over other units of firms, for items listed in Schedule I.
- (3) In preparing comparative statements of the tenders or quotations, the State taxes should be excluded but Central Sales Tax, Excise duty (if applicable) packing, forwarding, etc., charges shall be included.
- (4) Other things being equal, purchasing departments and organisations shall give preference to units registered under these rules over those not so registered.

- (5) Every possible effort permissible under the rules should be made to substitute items purchased from manufacturers outside the State with those manufactured within the State.

9. Miscellaneous :-

- (1) All purchasing authorities shall purchase stores according to the Financial Powers respectively delegated to them duly observing these and all other relevant rules, procedures and instructions. In case of conflict between these Rules and any other administrative (non-statutory) rules, instructions or procedures, these rules shall prevail. Wherever these Rules conflict with any law or rules having the force of law, the latter will prevail. In such cases of conflict the purchasing authorities shall report the fact to the State Government in the Industries Department.
- (2) In the event of any doubt by the purchasing authority the matter shall be referred to the Member Secretary of the Board for a clarification about the policy involved, if the stores are required urgently and no decision is received from the Member Secretary within a period of fifteen days from the date of its receiving such a reference, the purchasing authority may make the purchase without waiting for the clarification.
- (3) The purchasing authorities and the registered units shall make the necessary arrangements for inspection of quality, etc. of the stores when disputes about quality are referred to the Board.
- (4) All purchasing authorities are to ensure that bills of registered units for stores supplied must be promptly paid and in no case later than 30 days from the date of presentation of the bill. However, in case there is a written contract between the buyer and the seller as to the period of payment, then the same shall apply but the period should not be more than the number of days specified above.

- (5) In case there is a delay in payment beyond the period specified in sub rule 4 rule 9 above, the seller will be entitled to claim an interest on the outstanding amount at the rate of 5 per cent point above the floor rate of interest fixed by the infall words RBI which may vary from time to time.
- (6) Items of stores not listed in Schedule I may be purchased in accordance with the other relevant rules, procedures or instructions in force from time to time.
- (7) All units registered with the Director of Industries taking advantage of the rule should submit yearly returns to the Director of Industries in the prescribed form given in schedule V.
10. (a) The Mizoram Preferential Stores Purchase Rules, 1986 are hereby repealed.
- (b) Notwithstanding the repeal, all action taken under the rules so repealed shall be  
deemed to have been validity taken under the corresponding provisions of these  
Rules.

#### SCHEDULE – I

(See rules 6 (3), 8(2) )

1. All different items of furniture, tools and equipment made of wood.
2. All kinds of tin-smithy and black-smithy products of tools, implements, equipment, etc. for firm use, household use and for general use.
3. Cane and Bamboo products.
4. Bakery and Confectionery products.
5. Constructional and building materials of local products.
6. Exercise books and other publications & Stationery items.

7. Handloom cloth, Hand woven cloth, dyed and bleached yarn.
8. Tailoring, Knitting, Embroidery and Handicraft products.
9. Artistic Painting, Sketching, Printing, Farming Photographic.
10. Sericulture products.
11. Agriculture and farm products.
12. Items of Steel and Aluminium works.
13. Items of metal works, steel fabrication, truck & bus body building.
14. Electrical goods and articles.
15. Electronic goods and articles.
16. Items of general use such as soap, paraffin wax candles, non-edible oil, brass, silver utensils, plastic products.
17. Products of Ice Plant and Distillery, Brewery, Soda Water, Purified Water.
18. Mechanical works such as repairing, fitting, fixing, tyre retreading.
19. Items of shoes making Industries.
20. Chemical products such as dye, paint, ink, chalk crayon.
21. Mineral Products.

## ANNEXURE 8 : Research Methodology

In the quest to understand the functioning, challenges, and successes of Micro, Small, and Medium Enterprises (MSMEs), a multifaceted research approach was adopted by the research team.

An extensive literature review was conducted during the secondary research phase. Various books, scholarly articles, reports, and related publications were meticulously perused. Relevant information was extracted from recognized databases, official websites, and governmental reports through a method termed 'data mining'. Trends in the MSME sector over the last three years were identified and comprehended through a trend analysis. A foundational understanding of MSMEs was acquired, enabling an understanding of the current challenges and opportunities in the sector.

A series of survey interviews was undertaken to capture quantitative data. A structured questionnaire was developed and disseminated to a representative sample of MSMEs across various sectors and regions. Rigorous statistical analysis was applied to the responses received. Significant patterns regarding the operations, aspirations, and challenges faced by these enterprises were unearthed, and varied insights across different industries and regions were discerned.

To complement the quantitative findings, in-person interviews were held. Rich qualitative insights were provided by a diverse group of MSME stakeholders. The discussions were guided by a semi-structured interview format, designed by the research team. Depth was ensured while organic conversations were permitted. An array of personal narratives was presented after transcriptions and thematic analysis of these sessions were completed.

Physical observations were identified as an essential component of the research methodology. Visits to selected MSMEs were made, and their operations, infrastructure, and work culture were observed firsthand.

Case studies of select MSMEs were undertaken lastly. Focus was placed on entities that showcased unique challenges or innovative operational paradigms. Intensive interviews were held, focused observations were made, and case-specific secondary

research was conducted. A profound understanding of specific aspects of MSME operations was acquired, and broad-based recommendations were drafted.

In conclusion, after an exhaustive research process, a comprehensive and holistic understanding of MSMEs was furnished. The combined quantitative and qualitative insights are poised to be invaluable in shaping decisions, policies, and potential interventions aimed at bolstering the MSME sector.

**1. Secondary Research:** *Objective:* To accumulate existing knowledge, trends, and statistics on MSMEs.

*Methods Employed:*

- **Literature review:** Extensively perused books, scholarly articles, reports, and publications concerning MSMEs.
- **Data mining:** Extracted relevant data from reputable databases, official websites, and government reports.
- **Trend analysis:** Analyzed prevailing trends in the MSME sector over the past decade.

*Key Findings:*

- Acquired a robust background knowledge of MSMEs.
- Gained insights into the current landscape, including prevalent challenges and opportunities.

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**2. Survey Interviews:** *Objective:* To gather qualitative and quantitative data from a broad spectrum of MSME stakeholders.

*Methods Employed:*



- **Questionnaire:** Constructed and circulated a structured questionnaire with mixed question types.
- **Sampling:** Surveyed a representative sample of MSMEs spanning various sectors and regions.
- **Data analysis:** Utilized statistical tools for in-depth analysis.

*Key Findings:*

- Unearthed significant patterns regarding MSME operations, challenges, and aspirations.
  - Identified varied trends among specific industries and regions.
- 

**3. In-Person Interviews:** *Objective:* To extract richer and more nuanced qualitative data from MSME stakeholders and District level officers.

*Methods Employed:*

- **Interview guide:** Crafted a semi-structured guide and interviewed a diverse set of MSME owners, managers, and employees.
- **Data Analysis:** Transcribed, coded, and performed thematic analysis on interview data.

*Key Findings:*

- Acquired profound qualitative data on MSME nuances, aspirations, and obstacles.
  - Collated various personal narratives providing unique perspectives.
- 

**4. Physical Observations:** *Objective:* To discern the tangible realities and daily operations of MSMEs.

*Methods Employed:*

- **Site Visits:** Made exhaustive visits to selected MSMEs, observing operations, infrastructure, and work culture.

- **Data Recording:** Documented observations using notes, photographs, and videos, always ensuring participants' privacy.

*Key Findings:*

- Gained a firsthand perspective on the tangible facets of MSME operations.
  - Observational data provided corroborative evidence or contrasted with insights from other research methods.
- 

**5. Case Studies:** *Objective:* To dive deeper into specific facets or challenges encountered by MSMEs.

*Methods Employed:*

- **Selection:** Handpicked particular MSMEs that showcased unique challenges or operational paradigms.
- **Data Collection:** Undertook detailed interviews, observations, and secondary research related to the selected cases.
- **Analysis:** Systematically analyzed the cases to derive insights and lessons.

*Key Findings:*

- Attained an in-depth comprehension of particular facets of MSME functions.
  - Formulated generalizable recommendations and lessons for the broader MSME framework.
- 

**Conclusion:** After an extensive research process, we've derived a holistic understanding of MSMEs, incorporating both quantitative and qualitative facets. The insights culled from this research are poised to inform decisions, policies, and future interventions geared toward buttressing the MSME sector.