



Response to clarifications sought by the SIPEC and the revised budget

Raising and Accelerating MSME Performance (RAMP)

September 2023



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1. Nature of response and corrections made

Based on the clarifications sought by the Committee, the project-wise responses are provided in the following sections. The nature of the response and corrections made are as follows:

- A. List of TN's priority projects for which funding is sought are listed in Section 2 of this note.
- B. The cost of hardware (e.g. for DIC renovation in P1 have been deleted).
- C. External points of view have been brought in to justify certain costs/ assumptions of Tamil Nadu (e.g. that India is a 'Tech-Assisted' country; also cost break up has been provided in projects where applicable).
- D. The phrase 'survey' has been dropped and replaced with 'facilitation services' to eliminate all doubt about the nature of the exercise.
- E. The state contribution that was only for Year 1 has been revised and shown across four years for several projects - to demonstrate greater state skin in the game.
- F. Reimbursements of expected claims are sought under RAMP instead of the guarantee corpus.
- G. Some projects, such as the Buyer-Seller-Meets have been modified to suit the suggestions of the Committee and converted to 'Reverse Buyer Seller Meets'.
- H. Figures that have gone down, viz-z-viz the original cost have been highlighted In 'GREEN', while figures that have gone up, are highlighted In 'RED'.



2. Tamil Nadu's Key Projects

The five projects mentioned below are TN's marquee projects and funds are sought on priority for these:

Project No.	Project Name	Budget Requirement						
		Year 1 (₹ lakh)	Year 2 (₹ lakh)	Year 3 (₹ lakh)	Year 4 (₹ lakh)	Total budgetary outlay (₹ crore)	Convergence of existing scheme financing (₹ crore)	Gap financing required through RAMP Programme (₹ crore)
P1	Facilitating MSMEs through Digital MSME Facilitation Services	5,478	4,482	3,843	3,308	171.11	20	151.11
P2	Transforming sectors through Industry Transformation Maps (ITMs)	792	2500	0	500	37.92	2.5	35.42
p9	Strengthening Receivables Financing Market for MSMEs	792	260	278	298	16.28	8.14	8.14
P10	Enabling formal credit through TNCGS	6,757	7,121	7,798	8,540	302.17	150	152.17
P19	Sector Transformation – Food Processing	432.6	1,153.3	6,175.1	6,273.5	140.35	100	40.35
Total		14,252	15,516	18,094	18,920	667.83	280.64	387.19

Note: The above-given budget requirement is a revised budget based on the suggestions given by the SIPEC.



3. Response to the queries raised by the SIPEC

Pro No	Project Name	Original Project Cost (₹ crore)	Original State Contribution (₹ crore)	Original RAMP funds sought (₹ crore)	Questions raised by the SIPEC	Response	Revised Project Cost (₹ crore)	Revised State Contribution (₹ crore)	Revised RAMP funds sought (₹ crore)	Detailed financials and targets
P1	Digital MSME Facilitation Services	203.75	20	183.75	<p>1. Clarification required on the high cost involved in the development of the IT systems.</p> <p>2. No funds will be provided for DIC renovation since it is a hard intervention.</p>	<p>1. To bring in clarity on the project, it is split into two broad heads, with a reduced total outlay of Rs. 171.11 Cr (after deleting the Hardware costs that were earlier included):</p> <ul style="list-style-type: none"> • Module a) Digitalisation of services (Rs. 75.31 Cr), • Module b) On ground data collection, facilitation of MSMEs and incentives for facilitators (Rs. 95.80). <p>Module A: Digitalisation of services (Rs. 75.31 Cr)</p> <ul style="list-style-type: none"> • The actual cost of IT development is Rs. 38.52 Cr. • The remaining cost is for shared services such as APIs and Bureau pulls, cloud infrastructure, data standards etc. at Rs. 23 Cr., • Cost of Promotional Activities is Rs. 13.79 Cr. <p>The 'Cost of IT Development' (Rs. 38.52 Cr) consists of:</p> <p>a) Cost for preparing FRS documents.</p>	171.11	20	151.11	Page 24



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						<ul style="list-style-type: none"> b) Salary cost of Project Managers to lead these projects for 4 years. c) Cost of business process re-engineering. d) Cost of IT development (for 30+ modules)¹ and maintenance arrived at after detailed vendor consultations. The vendors Include off-the-shelf products and new developments. e) Cost of cloud infrastructure, and hosting - to handle the load of about 10 lakh MSMEs f) Cost for shared services such as API/ Bureau pulls (cost to be paid per pull). g) Voucher costs for MSMEs for availing these services (eg. cost for registering invoices in Invoice Registration Portal by GSTN) h) Cost of sending Whatsapp messages / SMS to MSMEs each time they interact with the department. i) Cost of creating videos/ training content so that users are able to use the above modules. 				

¹ The modules will be selected based on the priority of the government.



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						<p>j) Costs that will be incurred in re-architecting some of the modules after 1 - 2 years, when the requirements evolve.</p> <p>Module b) On ground data collection, facilitation of MSMEs and incentives for facilitators (Rs. 95.80 Cr)</p> <p>The costs for Module (b) consist of the following heads:</p> <p>a) Cost of a Head Office Team that will create the training content, undertake the training, and manage the roll out of the facilitation services across TN - including organising camps at the Block levels, mobilising MSMEs there so that Udyam/ Gem registration also takes place and the facilitation incentive paid to on-ground facilitators (30,000 facilitators, at Rs. 50 per facilitation).</p> <p>b) Broadly, the cost of Rs. 95.80 Cr can be split into:</p> <p>I. Cost for capacity building of various stake holders such as facilitators, cost for training the trainer PMU etc: Rs. 14 Cr.</p> <p>II. Cost for promotional activities: Rs. 35.17 Cr.</p> <p>III. Cost for Incentives for the facilitators: Rs. 25.33 Cr.</p>				



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						<p>IV. Cost for operationalising the facilitatory exercise (involves the PMU cost and cost for putting in place a digital system to monitor): Rs. 21.3 Cr.</p> <p>V. <i>A video explaining the scope of this first of its kind project that could revolutionise service delivery to MSMEs is attached to this document.</i></p>				
					3. Clarification required on the repetition of the capacity building and awareness creation/ promo activities etc.	<p>1. Capacity Building Costs: The cost is sought for different purposes - i. Capacity building for the 1,000+ Department officials to use all the platforms developed, ii. Capacity building for Training the Trainers (who will train the facilitators) and iii. Capacity building for the MSME facilitators who will help the MSMEs avail various services.</p> <p>2. Awareness/ Promo Costs: The cost includes the cost for creating SoPs, cost for the creation of collaterals, promotional activities, etc.</p>				
					4. Suggestion to develop the IT portal in user friendly and manner so that capacity building and awareness exercise can be minimised.	<p>1. The IT portal for MSMEs will be developed in a user friendly and intuitive manner. However, after conducting over 100+ sessions across TN we believe that MSMEs need physical, local hand-holding.</p> <p>2. The decision to use On-ground facilitators is inspired by our on-ground experience. This is because India is an Assisted - Tech country which means that Technological solutions without on-ground, locally available, human assistance will not work.</p>				



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					5. Clarification sought on fees for MSMEs have to pay for a service.	<p>1. Several services offered will be charged to the MSME after Year 5. However, as is the case with all modern Apps/ Businesses, there is an initial 3 - 5 year period when users are extended discounts/ free services to build traction. These costs are proposed to be charged under RAMP.</p> <p>After five years (a period that is necessary to build traction among MSMEs) the MSMEs will pay for the service themselves.</p>				
					6. Clarification sought on MSME survey since it conveys different meaning to different people.	<p>1. The phrase proposed to be used uniformly is "A Facilitation Exercise". As and when MSMEs seek information/ services from the department, the information will be collected on-ground by the facilitators. This will result in updation of the database over a period of time. More importantly, it will ensure that the database is dynamic and current - and is not static, as is the case with all other databases.</p> <p>It may be noted that all private companies today - banks, telecom companies, Zomato, Flipkart etc. collect user information in stages as and when the user "seeks a service" - and therefore keep it updated.</p>				
					7. Use the Champions portal for grievance redressal and not create a separate	<p>1. The Champions portal was used by TN and the feedback is as follows:</p> <p>a) The portal does not allow the user to list grievances on Exports, Market Access, GEM Registration, IEC Codes,</p>				

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					BizBuddy (TN Grievance Portal).	<p>Quality Certification etc. This is an indicative list of items not permitted on the portal.</p> <p>b) On clicking on "MSME Scheme Related Grievance" (one of the permitted categories), the sub-list includes (a) International Co-op, (b) Training Institutions, (c) Training Infra, (d) DBT, (e) SC/ST Hub - which have no linkage to the grievance category.</p> <p>c) The grievance, once registered, lands on a dashboard of TN. Beyond that, there is no provision for (a) Forwarding grievance within the TN MSME department, (b) Escalations, (c) Tracking repeated grievances, (d) Integration with Call Centre.</p> <p>BizBuddy portal will be linked internally to the employees portal of the MSME Department, where every employee will be given a profile. The BizBuddy portal will also be linked to other modules developed such as visitor register for tracking visits in the DICs and other field offices, Investor Intent form for tracking the interest in investment etc., and will be having work flows to ensure these grievances/ request for information are promptly addressed. So, the scope of BizBuddy portal is bigger than a regular grievance redressal portal. Finally, GoTN will plug the data into the GOI Champions portal rather than the other way around.</p>				

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					8. MSMEs will engage with professionals for doing their accounts. Why do we need to give them this on-ground support?	1. The Small, Medium enterprises will engage with experts. However, 98% of all MSMEs are in the Micro Category. They need support on ground. Every day, TN's DICs see about 100 walk-ins in each district. Our attempts to tell MSMEs that we will offer them services over Zoom are not adequate, since they want manual assistance. As an illustration, TN has compiled a list of 200 subsidies and publicized this widely across the state. However, MSMEs bring the book to FaMeTN and require us to sit with them for 1-2 hours each and explain to them the services that are relevant for them. Not just in TN, but across India, facilitation will only work with on-ground, local touch.				
P2	Industry Transformation Maps	37.92	2.5	35.42	No questions raised		37.92	2.5	35.42	Page 26
P3	ZED	4.3	1.5	2.8	MoMSME to decide if funds required for the schemes of Gol can be given to states under RAMP	Not applicable. The total project cost and the state contribution have increased since the state contribution accounted in year 1 earlier is now accounted in all four years.	8.8	6	2.8	Page 27
P4	Lean	2.58	-	2.58	MoMSME to decide if funds required for the schemes of Gol	Not applicable.	2.58	-	2.58	Page 28



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					can be given to states under RAMP					
P5	IPR	5.04	1.08	3.96	MoMSME to decide if the funds required for the schemes of Gol can be given to states under RAMP	Not applicable. The total project cost and the state contribution have increased since the state contribution accounted in year 1 earlier is now accounted in all four years.	8.28	4.32	3.96	Page 29
P6	Design	2.92	-	2.92	MoMSME to decide if the funds required for the schemes of Gol can be given to states under RAMP	Not applicable.	2.92	-	2.92	Page 30
P7	Industry 4.0	88.2	-	88.2	1. This is the replica of the 'digital scheme' which will be released by Gol soon.	GoTN will await the guidelines for the Digital Scheme.	57	-	57	Page 31
					2. Subsidies for hard interventions will not be given under RAMP.	1. The subsidy cost has been eliminated based on feedback received. Therefore the revised project cost is now 57 Crore, down from 88.20 Crore.				
P8	Incubation	18.83	0.75	18.08	1. DPIIT is running incubators in TN.	1. Tamil Nadu is one of the States to house Incubators in various domains. However, the incubators mainly	18.83	0.75	18.08	Page 32



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					What is the need for more incubators and running dedicated incubation vertical in the department?	concentrate on service oriented businesses which includes SaaS, IT/ITES, Life Sciences, Sustainability Sectors and so on. Only a very few incubators concentrate on manufacturing sectors and Industry 4.0. Being a State, which has a large manufacturing MSME landscape, there is a huge potential to foster Innovations in the manufacturing sector and accelerate existing micro enterprises. Also, a dedicated incubation vertical is needed to liaison with and manage all these incubators, handhold start-ups and to work with DPIIT to register more start-ups with them.				
					2. Since there are multiple incubators running successfully in Tamil Nadu, what is the need for pre-incubators?	<ul style="list-style-type: none"> It is evident that more than 90% of the Startups / business entities fail during their initial period. This is due to the fact that the business entities are not giving proper emphasis on the business strategies like validating the solutions, product-market fit, marketing, team formation and so on. And also, to motivate the young minds to start a venture. If these areas are focussed right from the awareness and ideation stage, the success rate of such business entities will improve. To bridge this gap, establishment of Pre-Incubation centres are necessary. Pre-Incubation Centres are visioned to support in Idea Validation, Mentorship, Training and Workshops, Networking Opportunities, Access to Resources, Pitching Opportunities and Proof of Concept Support. It serves as a stepping stone for 				

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						entrepreneurs to validate their ideas, refine their business models, and build the foundation necessary to enter a full-fledged incubation or acceleration program.				
P9	TN TReDS	16.28	8.14	8.14	1. Suggestion from the SIPEC to explore partnering with other players.	1. The decision to partner with RXIL was primarily to ensure that the platform is developed in a robust manner, and once developed, is extended to all registered players. TN has already partnered with other TReDS players, and will integrate all their systems as well.	16.28	8.14	8.14	Page 33
					2. Clarification sought on TAICO bank license for acting as a refinancer under the TNTReDS.	<p>1. TAICO Bank has requested RBI's permission to act as a refinancer in TN TReDS and the proposal is under consideration by RBI.</p> <p>It may be noted that TAICO Bank's objects clause and bylaws provide for discounting bills on TReDS and TN TReDS platforms as per RBI and Tamil Nadu government guidelines.</p> <p>In case of a delay in payments after 180 days, TAICO Bank extends an additional 120 days for the settlement of dues. Till date, payment for invoices factored on TN TReDS has all been received within the due date without the need to resort to TAICO Bank as a refinancing facility. This is a result of regular review and monitoring by FaMeTN, which is the nodal agency of Tamil Nadu for TReDS implementation in the state.</p>				
P10	TNCGS	317.46	150	167.46	1. Suggestion from the SIPEC to submit	1. As per the suggestion of SIPEC, GoTN intends to claim reimbursements of expected TNCGS claims under RAMP	302.17	150	152.17	Page 34



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					the claims as reimbursements instead of corpus.	<p>instead of contribution to the corpus. We request that ₹125.18 crores (calculated based on past CGTMSE data for MSME lending in Tamil Nadu) be approved towards these reimbursements. The details are enclosed in Annexure 1.</p> <p>Since GoTN intends to claim reimbursements of expected claims, the targets identified for the four-years have also been revised. The revised targets and the financials are given in Page No. 32.</p>				
					2. Why does TNCGS portal development require high cost? Since CGTMSE is already available, TNCGS can be integrated with it.	<p>1. Of the 152.17 Cr sought, the cost of Platform development, hosting, servers, API pulls, maintenance, and re-architecture as needed over four years is 16.5 Crore. The platform will have the following workflow:</p> <p>(a) MSME scans a QR code, (b) Lands on a landing page, (c) Basic details of MSME collected/ fetched from GST/ Udyam, Electricity and other departments to pre-populate his form, (d) IT Returns, other GST data, bank statements uploaded by MSME, (e) IT system will read the IT returns, and bank statements and create a profile of the MSME, which will be shared with Banks/ NBFCs - already on-boarded on the platform. TN has signed MoUs with several NBFCs for this.</p> <p>The platform will enable us to provide a guarantee decision before the sanction of loan: Through TNCGS, we intend to move to a regime where TNCGS guarantee cover will be decided before the bank makes the decision on the</p>				



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						<p>loan, this will help instil higher confidence from financial institutions in the guarantee cover by creating more predictability in the scheme. To be able to take an informed guarantee decision, a mechanism needs to be put in place to collect reliable and accurate data digitally. To enable this, the TNCGS platform is creating a customer data collection and scoring regime which shall be OCEN ready. The customer shall be able to complete the entire loan journey on the platform and it shall be integrated with financial institutions and CGTMSE to enable smooth claims processing.</p> <p>2. Facilitate an assisted lending experience through loan facilitators: We believe that ensuring efficient last-mile delivery of credit to micro enterprises will require that the digital capability of the platform is complemented by trained loan facilitators who shall handhold small entrepreneurs through the loan process. The cost of training and incentivising the facilitators is also a part of the assistance requested.</p> <p>3. The platform will also enable real time monitoring of default of MSMEs by tracking (a) Electricity bill payments and Units consumed, and (b) EMI re-payments by the MSME. The platform therefore requires additional integrations and robustness.</p>				

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						4. A video explaining the IT development of TNCGS and facilitation requirements is attached to the document.				
P11	Greening Initiatives	63.18	2.92	60.26	1. No subsidy can be provided for emission audits and Solar Panels. 2. State should also extend subsidies if RAMP is to also fund the same.	1. The state government has launched a scheme called 'PEACE' for subsidising energy audit and the implementation of energy audit points in MSMEs. Since the state government is contributing to the energy audit, funds are being sought under RAMP for the emission audits. 2. The subsidy cost for solar panels has been eliminated based on feedback received. Therefore the revised project cost is now 55.24 crore, down from 63.18 crore. 3. The state contribution has increased since the contribution accounted only in year 1 earlier is now accounted in all four years.	55.24	16.06	39.18	Page 35
					3. Try handholding enterprises which lost out on single use plastic etc.	1. Funds required for empanelling advisors and experts to support MSMEs with ESG, carbon credit, SEBAM, transitioning to biobased plastics and advisory support on going green has been added in the revised project cost of Rs. 55.24 crore shown alongside.				
P12	MSME Samadhaan and Online Dispute Resolution	5.89	-	5.89	1. The Finance Bill, 2023 proposes amendments that will disallow expenses if not paid to MSMEs as per Section 15 of the	1. The nature of cases on Samadhaan are those, when the dispute is non-financial. That is, there are issues of quality, delayed delivery or other such causes. It is the last resort for an MSME because the MSME would ideally like to continue its business with the buyer. 2. The Samadhaan portal however, is not work flow based.	5.89	-	5.89	Page 38



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					<p>MSMED Act. Therefore, Samadhaan is not required.</p> <p>2. Improvements needed in the Samadhaan portal will be carried out centrally by the MoMSME.</p>	<p>For example, (a) Case history, (b) list of hearings, (c) Minutes of each hearing, (d) Attendance of parties in each hearing, (e) Mechanism to automatically generate orders, (f) Mechanism to invite parties for each hearing through automated e-mails/ WhatsApp etc. These features are not available on the platform.</p> <p>3. A PPT on the same was shared with MSME Delhi, the Policy and IT Teams on September 16, 2021.</p> <p>4. The changes that are proposed will impact every state. TN will develop it and share the same for adoption to Gol.</p>				
P13	Virtual Pavilion	19.65	-	19.65	<p>1. The virtual platforms were a novelty during Covid and have now lost their relevance.</p>	<p>1. The platform consists of four parts:</p> <p>(a) A front end 3D visual for an MSME and for an Association,</p> <p>(b) A 2D view - that is the equivalent of an automatically created website for every MSME, and</p> <p>(c) A back-end that allows MSMEs to create private ecosystems, aggregate orders, and aggregate supplies. The back-end is integrated with a financing platform that will allow MSMEs to obtain funding from FIs to service the orders.</p> <p>(d) A permanent virtual exhibition that gives every exhibition a permanent online presence even after It Is</p>	19.65	-	19.65	Page 39

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						<p>over. Such a facility is provided by multiple countries such as South Korea, Netherlands etc.</p> <p>Till date, more than 1300 MSMEs and associations have been onboarded on the platform since its launch on June 27, 2023.</p> <p>The platform will be integrated into the ONDC. On this platform, information about tenders specific to the HSN code will be made available to MSMEs so that they can take up orders.</p>				
					2. There is already a database, and is there a need for a further platform?	<p>1. TN proposes to operate this platform as follows:</p> <p>1.1. Every MSME on the TN Industry Database, will automatically be registered on the Pavilion, and will be nudged to then update their profile with photos, HSN codes etc.</p> <p>1.2 This platform will be integrated into ONDC (as explained above).</p> <p>1.3 The platform gives every MSME a web-address (www.trade.fametn.com/Company name). The platform has a 3D view and a Web-View. The Web-View will double up as the website of the MSME. This is crucial as majority of MSMEs do not have a website of their own.</p> <p>1.4 At the backend is a powerful aggregation platform, that will allow MSMEs to come together and make supplies to large orders. The same will be applicable to FPOs also - who can make their own closed loop private ecosystems. The</p>				

Pro No	Project Name	Original Project Cost (₹ crore)	Original State Contribution (₹ crore)	Original RAMP funds sought (₹ crore)	Questions raised by the SIPEC	Response	Revised Project Cost (₹ crore)	Revised State Contribution (₹ crore)	Revised RAMP funds sought (₹ crore)	Detailed financials and targets
						<p>platform is being integrated with payment gateways, and bank financing so that banks make lending possible on this platform.</p> <p>1.5 The first live online transaction is being targeted to be carried out in Sep-Oct 2023, where a Scheduled Commercial Bank will digitally get, real time visibility on buy-sell transactions of a FPO and will disburse funds online.</p> <p>If required, a demo of this product can be made to the Committee.</p> <p>Note: FaMeTN has an MoU with an e-commerce sites for on-boarding MSMEs onto the platforms. However, it was found that crucial information pertaining to individual MSME sales, etc. was not shared with FaMeTN and hence the need for the creation of this platform.</p>				
P14	Exhibition and Expos	14.2	1	13.2	1. Document the outcome (sales, exports) of financially supported MSMEs to visit/ participate in expos etc.	1. This has proved difficult so far as the gestation time of receiving orders is much longer than the visit. Also, the visit itself is often for the purpose of discovery, and not order closure. The immediate outcome of participation in one event/ visit is difficult to quantify, however FaMeTN will ensure followups with all MSMEs post event to document the outcome of the visit/ participation in terms of sales, exports, etc.	20.46	1	19.46	Page 40



Pro No	Project Name	Original Project Cost (₹ crore)	Original State Contribution (₹ crore)	Original RAMP funds sought (₹ crore)	Questions raised by the SIPEC	Response	Revised Project Cost (₹ crore)	Revised State Contribution (₹ crore)	Revised RAMP funds sought (₹ crore)	Detailed financials and targets
					2. Reverse buyer-seller meets can be organised.	2. Funds required for organising reverse buyer-seller meets have been added. Please refer to Page 40 for the revised year wise budget requirement and the targets.				
					3. Funds for the sponsorship can be availed through the Gol scheme.	3. Funds will be sought through the existing Gol scheme. However, it is requested that the application process be made online, and allow for quicker approvals.				
P15	Vendor Development	17.15	-	17.15	1. Funds required for conducting GeM workshops can be availed under GeM Sahay.	1. Funds will be sought through the existing Gol scheme. However, it is requested that the application process be made online, and allow for quicker approvals.	17.15	-	17.15	Page 41
P16	E-Commerce / ONDC	2.07	-	2.07	No questions raised.		2.07	-	2.07	Page 42
P17	Exports	25.63	0.39	25.24	1. The works proposed by the export desks and the export cell can be carried out by the Export Promotion Councils.	1. The interventions planned under this project are (a) Organising export workshops (b) Identification of sectors and creation of baseline reports, (c) Functioning of export desks in each district to support export MSMEs and to identify and form new exporters (d) Development of export portal with market intelligence on what to export and where to export and (e) R&D cost to promote innovation and to cope up with the changing technology and Innovation across the world.	25.63	0.39	25.24	Page 43

Pro No	Project Name	Original Project Cost (₹ crore)	Original State Contribution (₹ crore)	Original RAMP funds sought (₹ crore)	Questions raised by the SIPEC	Response	Revised Project Cost (₹ crore)	Revised State Contribution (₹ crore)	Revised RAMP funds sought (₹ crore)	Detailed financials and targets
						<p>FaMe TN carried out discussions with the Export Promotion Councils (after the meeting with the SIPEC) on the services they provide. Export Promotion Councils are involved in Policy Advocacy, taking MSMEs to international tradefairs, and conduct local seminars on technology and laws. Granular hand-holding, sharing of lists of quality requirements for products/ countries, crash-courses on product specific exports are not provided.</p> <p>FaMeTN released a generic booklet on "how to export" in collaboration with FIEO. It is to be noted that while FIEO is stated to provide hand-holding support to MSMEs on exports, such a document did not exist before FaMeTN created it along with FIEO.</p>				
					2. State Govt. contribution should be there to showcase sustainability after RAMP.	The projects are proposed to be taken up for 3 - 4 years to create a buzz among MSMEs about the services provided. Once an adequate awareness is provided, the services will be charged for and MSMEs will be required to pay.				
P18	Micro Cluster Development Program	93.25	75	18.25	1. Since the project has already been implemented, no funds are required for the monitoring.	1. Micro Cluster Development Program (MCDP) is a new scheme of Government of Tamil Nadu and around 30 projects have been approved by the Project Sanctioning Committee so far. But the fund disbursement is still in progress. Therefore, to monitor the fund disbursement and	93.25	75	18.25	Page 45



Pro No	Project Name	Original Project Cost (₹ crore)	Original State Contribution (₹ crore)	Original RAMP funds sought (₹ crore)	Questions raised by the SIPEC	Response	Revised Project Cost (₹ crore)	Revised State Contribution (₹ crore)	Revised RAMP funds sought (₹ crore)	Detailed financials and targets
						the performance of the cluster, a Workflow based platform is required and funds are being sought under RAMP for the same. The platform will link into the MSME database, and will enable project progress monitoring, and financial monitoring.				
P19	Sector Transformation - Food processing	140.35	100	40.35	1. Hard interventions like regional start up hubs and export enablement centre may not be funded.	1. Setting up regional start-up hub and Export Enablement Centre will be carried out by the state government since it is a hard intervention. The costs sought are for the facilitation manpower , that is proposed to be deployed at these Hubs.	140.35	100	40.35	Page 46
					2. The cost of PMU for the implementation of the agro industrial corridor can be obtained from the 5 crore fund given for SIP preparation.	1. Rs. 5 crore fund given by the MoMSME has been utilised for the SIP preparation and will be utilised for the RAMP implementation. Since this is an individual project which required field level officers, funds have been sought separately.				
P20	Sector Transformation - Coir	14.97	-	14.97	1. Project is similar to the Coir Udyami Yojana, and therefore no separate funding is required.	The programmes planned under the RAMP project include: (a) Creation of a certification programme for Coir businesses, (b) Organising workshops for Coir businesses on branding, and packaging,	14.07	-	14.07	Page 50

Pro No	Project Name	Original Project Cost (₹ crore)	Original State Contribution (₹ crore)	Original RAMP funds sought (₹ crore)	Questions raised by the SIPEC	Response	Revised Project Cost (₹ crore)	Revised State Contribution (₹ crore)	Revised RAMP funds sought (₹ crore)	Detailed financials and targets
						<p>(c) Providing training to businesses on Export processes, and</p> <p>(d) Training on New Product Development - specifically binderless boards and plant specific growing media.</p> <p>These components are not covered under the existing Coir Board schemes. The idea is for TANCOIR to provide the above services, and not provide individual subsidies to the MSMEs.</p> <p>The component on Domestic and International participation in exhibitions is overlapping and has been dropped in the revised financials.</p>				
Total		1,093.62	363.28	730.34			1,019.7	384.2	635.5	



4. Project Costing and Deliverables

P1: Facilitating MSMEs through Digital MSME Facilitation Services

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	Number of Udyam Registrations ²	16 lakh	19 lakhs (+3 lakh)	24 lakhs (+5 lakh)	27 lakhs (+3 lakh)	30 lakhs (+3 lakh)
2	Number of awareness camps organised ³	0	25	100	300	500
3	No. of Facilitators onboarded ⁴	0	50	100	200	400

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
No of Udyam Registrations	Focus Area 1: Development and Operationalising of the TN Industry database	528	784	366	261	19.39	5	14.39
	Focus Area2: Digitalisation of services	1,760	1,195	668	638	42.61	5	37.61

² The numbers mentioned are cumulative, i.e., in year 1, the total number of Udyam registrations will be 19 lakhs and the total will be 24 lakhs in year 2.

³ The numbers mentioned are cumulative.

⁴ The numbers mentioned are cumulative.



Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
	Focus Area 3: Capacity building for various stakeholders	321.35	328.55	336.47	345.182	13.31	-	13.31
Sub Total		2,609	2,307	1,371	1,244	75.31	10	65.31
Number of awareness camps organised	Focus Area 1: Capacity building for Facilitators	675	235	106	89	11.04	-	11.04
	Focus Area 3: Reaching out to MSMEs for awareness creation	281.42	274.18	277.13	265.32	10.98	-	10.98
	Focus Area 2: Developing and operationalising digital systems for the MSME survey	620	192	146.4	163.68	11.22	-	11.22
	Focus Area 4: Operationalising MSME survey	865	889	915.4	944.4	36.14	10	26.14
Sub Total		2,441	1,590	1,445	1,462	69.38	10	59.38
No. of Thozhil Udhaviyalar Systems operationalised	Focus Area 1: Capacity building for facilitators	180	60	36	36	3.12	0	3.12
	Focus Area 2: Operationalising Thozhil Udhaviyalar Systems	150	413	850	425	18.38	-	18.38
	Focus Area 3: Awareness creation and promotional activities	97.5	112.25	141.97	140.36	4.92	-	4.92
Sub Total		428	585	1,028	601	26.42	-	26.42
Total		5,478	4,482	3,843	3,308	171.11	20	151.11



P2: Transforming Sectors through Industry Transformation Maps (ITMs)

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1	Target - Year 2	Target - Year 3	Target - Year 4
1	Number of Sector Transformation Maps launched	Nil	2 maps	10 maps	Implementation	Implementation
2	Review and revision of maps	Nil	-	-	-	Review of 5 maps

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakh)	Year 2 (₹ lakh)	Year 3 (₹ lakh)	Year 4 (₹ lakh)	Total budgetary outlay (₹ Crore)	Convergence of existing scheme financing (₹ Crore)	Gap financing required through RAMP Programme (₹ Crore)
Number of Sector Transformation Maps launched	Identification of the Sectors and Development of Sector specific Maps in collaboration with the sector partners	792	2,500	-	-	32.92	0	32.92
Review and revision of maps	Review and revision of maps	-	-	-	500	5	2.50	2.50
Total		792	2,500	-	500	37.92	2.50	35.42

Note:

- The Industry Maps will be discrete components of work and funds for the same shall be claimed as the reports are completed at the rate of approximately ₹2.5 Cr per report (Year 2). Further, while 12 reports have been estimated for in the table above, the same may be revised based on actual progress in two years.



P3: Opening new markets through ZED and Quality-Certification (Q-Cert)

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
01	Number of ZED registrations in the state	2,991	4,000	6,000	7,000	8,000
	(Of which women entrepreneurs)	240	450	600	700	800
02	Number of ZED certified MSMEs in the state	856	1,000	1,000	1,000	1,000
	(Of which women entrepreneurs)	50	100	100	100	100
03	Number of MSMEs benefitted through Q-Cert	248	300	300	300	300

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
Number of ZED registrations and certifications in the state and Number of MSMEs benefitted through Q-Certs	Capacity Building and training of internal stakeholders	20	15.75	16.81	17.96	0.71	-	0.71
	Awareness programmes through partners	25	21	22.3	23.7	0.92	-	0.92
	Handholding Support and Public Relations Outreach	24.81	28.15	30.93	33.71	1.18	-	1.18
	Subsidy for quality certification	150	150	150	150	6	6	-
Total		219.81	214.9	220.07	225.42	8.8	6	2.8



P4: Improving Firm Capabilities through MSME Competitive (Lean) Scheme

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	Number of Lean registrations in the state	-	100	300	500	700
	(Of which women entrepreneurs)	-	30	75	125	200
2	Number of Lean-certified MSMEs in the state	-	10	25	50	50
	(Of which women entrepreneurs)	-	1	3	5	5

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ Cr)	Convergence of existing scheme financing (₹ Cr)	Gap financing required through RAMP Programme (₹ Cr)
Number of Lean registrations in the state and Number of Lean certified MSMEs in the state	Capacity Building and training of internal stakeholders	11	24	17	17	0.69	-	0.69
	Awareness programmes through partners	11	25	18	18	0.72	-	0.72
	Handholding Support and Public Relations Outreach	24.8	28.1	30.9	33.1	1.17	-	1.17
Total		46.75	77.09	65.86	68.64	2.58		2.58



P5: Securing Innovations through Intellectual Property Rights (IPR) Scheme

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1	Target - Year 2	Target - Year 3	Target - Year 4
1	No. of beneficiaries under the IPR scheme	-	25	50	50	75

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
No. of beneficiaries under the IPR scheme	Focus Area 1: Capacity building and training of internal stakeholders	20	15.75	16.81	17.95	0.71	-	0.71
	Focus Area 2: Awareness programs through partners	20	15.75	16.81	17.95	0.71	-	0.71
	Focus Area 3: Empanelment of agency to supplement IPFC	16	37.6	40.36	43.4	1.37		1.37
	Focus Area 4 & 5: Handholding Support and Public Relations Outreach	24.81	28.15	30.93	33.71	1.18	-	1.18
	Focus Area 6: Subsidy for GI, trademark and patent through IPR scheme of the Govt. of Tamil Nadu	108	108	108	108	4.32	4.32	-
Total		188.8	205.3	212.9	221	8.28	4.32	3.96



P6: Improving Firm Capabilities through Innovative (Design) Scheme

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1	Target - Year 2	Target - Year 3	Target - Year 4
1	Number of MSMEs applied for the 'Design' scheme	-	25	100	150	200

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
Number of MSMEs applied for the 'Design' scheme	Capacity Building and training of internal stakeholders	7	15.5	14.3	15.3	0.52	-	0.52
	Design awareness workshops for MSMEs	8	20.5	14	15	0.58	-	0.58
	Project owner for driving the scheme	4.5	18	19.8	21.78	0.64	-	0.64
	PR and outreach	25	28	31	34	1.18	-	1.18
Total		44.31	82.15	79.33	86.13	2.92	-	2.92



P7: Digital transition of MSMEs

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1	Target - Year 2	Target - Year 3	Target - Year 4
1	No. of digital adoptions (payroll, logistics, accounts, compliance etc.)	0	100	1,000	2,000	2,000
2	No. of digital consultations	0	10	110	120	120

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ Cr)	Convergence of existing scheme financing (₹ Cr)	Gap financing required through RAMP Programme (₹ Cr)
Number of digital adoptions	Focus Area 1: On-boarding service providers on a digital platform	31.09	53.87	59.3	65.04	2.09	0	2.09
	Focus Area 2: Awareness programmes	10	30.5	36	36.9	1.11	0	1.11
	Focus Area 3: Curating training content, conducting training programs, creating of learning videos and field visits	15	10	10	10	0.45	0	0.45
	Focus Area 4: Support for procurement of digital solutions	31.2	312	696	696	17.35	0	17.35
Number of digital consultations	Focus Area 1: Supporting MSMEs with the cost of a 'Digital Consult'	100	1,100	1,200	1,200	36	0	36
Total		187.3	1,506	2,001	2,008	57	0	57



P8: Fostering entrepreneurship by incubation

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	No. of approved pre-incubators	-	25	25	25	25
2	No. of incubatees for which incubation has commenced	-	5	5	5	5

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
No. of approved pre-incubators	Financial support for setting up of pre-incubators	187.50	187.50	187.50	187.50	7.50	0.75	6.75
No. of incubatees for which incubation has commenced	Cost for running a dedicated incubation vertical in the MSME Department	240.00	240.00	240.00	240.00	9.60	-	9.60
	Development of the incubation platform	75.00	30.00	30.00	30.00	1.65	-	1.65
	PR, Communications and Outreach	2.00	2.00	2.00	2.00	0.08		0.08
Total		504.50	459.50	459.50	459.50	18.83	0.75	18.08



P9: Strengthening Receivables financing market for MSMEs

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1	Target - Year 2	Target - Year 3	Target - Year 4
1	Number of MSMEs onboarded onto TReDS	548	2,000	2,250	2,500	3,000
2	Amount of bills discounted (in (₹ Crores)	238	300	300	300	300

Funds required for the next four years

Indicator	Main Interventions under SIP	Year 1 (₹ Lakhs)	Year 2 (₹ Lakhs)	Year 3 (₹ Lakhs)	Year 4 (₹ Lakhs)	Total Budgetary Outlay (₹ Crores)	Convergence of existing scheme financing (₹ Crores)	Gap financing required through RAMP Programme (₹ Crores)
Number of MSMEs onboarded onto TReDS and Amount of bills discounted	Focus area 1: TN TReDS portal development	125	25	25	25	2.00	1.00	1.00
	Focus area 2: Development of the core banking system of TAICO bank for re-financing	500	50	50	50	6.50	3.25	3.25
	Focus area 3: Capacity building and training of internal stakeholders	12	8	9	10	0.39	0.195	0.195
	Focus area 4: Awareness programmes	10	17	18.2	19.52	0.65	0.325	0.325
	Focus area 5: Handholding support for MSMEs and PSEs	120	132	145.2	159.72	5.57	2.78	2.78
	Focus area 6: PR Campaign	25	28	31	34	1.18	0.59	0.59
Total		792	260	278	298	16.28	8.14	8.14



P10: Tamil Nadu Credit Guarantee Scheme

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	Development of the digital platform	-	Development completed	Integration with other Depts.	Integration with TN TReDS	Maintenance
2	Credit Guarantee volume for MSMEs*	₹1,930 crores	₹3,350 crores	₹3,650 crores	₹4,000 crores	₹4,450 crores
	Of which Women	-	₹335 crores	₹365 crores	₹400 crores	₹445 crores
	Of which green initiatives	-	₹165 crores	₹180 crores	₹200 crores	₹220 crores

Funds required for the next four years

Sl.	Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
1	Creation of Digital Platform	Development of digital platform	600	350	350	350	16.5	-	16.5
12	Credit Guarantee volume for MSMEs	Handling of the facilitator network and incentivisation	5	5	5	5	0.18	-	0.18
		Organisation building cost for Tamil Nadu Credit Guarantee corporation	212	233	256	282	9.83	-	9.83
		Reimbursement of expected claims under TNCGS	5,929	6,522	7,175	7,892	275.18	150	125.18
		Loan facilitation workshops for MSMEs	12	12	12	12	0.48	0	0.48
Total			6,757	7,121	7,798	8,540	302.17	150	152.17



P11: Making MSMEs sustainable through PEACE and capacity building

Deliverables for the next four years

Sl.	Indicator	Baseline	Target – Year 1	Target – Year 2	Target – Year 3	Target – Year 4
1	No. decarbonisation baseline reports	-	-	10	5	-
2	No. of Energy efficiency workshops conducted	-	12	12	12	12
3	No. of workshops conducted on decarbonisation, GHG accounting and carbon taxation	-	8	15	15	15
4	No. of MSMEs benefitted through PEACE	216	275	350	400	450
5	No. of MSMEs supported with carbon credit, advisory support on going green, ESG and MSMEs handheld on transitioning to biobased plastics	-	35	35	35	35
6	Study on decarbonisation	-	Completion of study	-	-	-
7	Circular economy – case studies	-	5	5	5	5



Funds required for the next four years

Sl.	Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
1	No. of sectors identified and baseline reports prepared	Identification of sectors and creation of baseline reports		250.00	125	-	3.75	-	3.75
2	No. of Energy efficiency workshops conducted	Implementation of Energy Efficiency workshops	16.00	16.00	16.00	16.00	0.64	0.32	0.32
		PR, Outreach and Campaigns	2.50	2.50	2.50	2.50	0.10	0.05	0.05
		Curation of content and creation of learning series and repositories	62.50	62.50	62.50	62.50	2.50	1.25	1.25
3	No. of workshops conducted on decarbonisation, GHG accounting and carbon taxation	Implementation of workshops on decarbonisation, greenhouse gas (GHG) accounting and carbon pricing	5.60	10.50	10.50	10.50	0.37	0.185	0.185
		PR, Outreach and Campaigns	2.50	2.50	2.50	2.50	0.10	0.05	0.05
		Curation of content and creation of learning series and repositories	62.50	62.50	62.50	62.50	2.50	1.25	1.25



Sl.	Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
4	No. of MSMEs benefitted through PEACE	Subsidising emission audits (energy audits covered under existing PEACE)	671	725	945	1,175	35.16	12.96	22.2
		PR, Outreach and Campaigns	2.50	2.50	2.50	2.50	0.10	-	0.10
5	No. of MSMEs supported with carbon credit, advisory support on going green, ESG and MSMEs handheld on transitioning to biobased plastics	Empaneling experts and advisors for ESG, carbon credit, carbon trading, SEBAM, transitioning to biobased plastics, etc.	180	180	180	180	7.2	-	7.2
6	Study on decarbonization	Creation of sectoral report	82.6	-	-	-	0.83	-	0.83
7	Circular economy – case studies	Creation of case study report	50	50	50	50	2	-	2
Total			1,137	1,364	1,459	1,564	55.24	16.06	39.18



P12: Smoothing buyer-seller issues through focussed MSME Samadhaan

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	Number of cases resolved through SAMADHAAN	1,000	300	300	300	300
2	Upgradation of SAMADHAAN portal to link with the ODR platform	Development and testing	Maintenance	Maintenance	Maintenance	Maintenance

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
Number of cases resolved through SAMADHAAN	Capacity Building and training of internal stakeholders	12	12.37	13.3	14.5	0.52	-	0.52
	Awareness programmes for MSEs	9.8	17.04	17.89	18.79	0.635	-	0.635
	Handholding support for MSEs	25	27.5	30.25	33.28	1.16	-	1.16
	PR and outreach	24.81	28.15	30.93	33.71	1.18	-	1.18
Upgradation of SAMADHAAN portal to link with the ODR platform	Upgradation of SAMADHAAN portal to link with the ODR platform	60	100	50	30	2.4	-	2.4
Total		131.6	185.1	142.4	130.3	5.89	-	5.89



P13: Marketing MSMEs through a Virtual Pavilion

Deliverables for the next four years

Sl.	Indicator	Baseline	Target – Year 1	Target – Year 2	Target – Year 3	Target – Year 4
1	Development of online Platform	Not operational	Development of the portal	Upgradation and maintenance of the portal	Upgradation and maintenance of the portal	Upgradation and maintenance of the portal
2	Onboarding of MSMEs	-	1,000	50,000	2,00,000	5,00,000

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crore)	Convergence of existing scheme financing (₹ lakhs)	Gap financing required through RAMP Programme (₹ crores)
Development of online platform	Focus Area 1: Development of online platform	230	180	198	217.8	8.26	-	8.26
Onboarding of MSMEs	Focus Area 2: Awareness Campaign and PR campaign	54.8	61.1	67.2	73.6	2.57	-	2.57
	Focus Area 3: Customer Support	36	39.6	43.56	47.92	1.67	-	1.67
	Focus Area 4: Support for logo, catalogue and portfolio creation for MSMEse	120	180	198	217.8	7.16	-	7.16
Total		440.75	460.69	506.72	557.09	19.65	-	19.65



P14: Opening new markets through expos and exhibition

Deliverables for the next four years

Indicator		Baseline	Year 1	Year 2	Year 3	Year 4
1	No. of MSMEs that have availed sponsorship	93	150	200	250	250
2	No. of MSMEs that have attended expos/ exhibitions	150	300	400	500	600
3	No. of international delegation visited Tamil Nadu for the reverse buyer-seller meet	-	25	25	25	25

Funds required for the next four years

Sl.	Indicators	Main Interventions Under SIP	Year 1 (₹ Lakhs)	Year 2 (₹ Lakhs)	Year 3 (₹ Lakhs)	Year 4 (₹ Lakhs)	Total Budgetary Outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing through RAMP (₹ crores)
1	No. of MSMEs that have availed sponsorship and No. of MSMEs that have attended expos/ exhibitions	Development of an event calendar	5	-	-	-	0.5	-	0.5
		Curating training content, conducting training programs	20	20	-	-	0.40	-	0.40
		Handholding support and sponsorship	75	100	300	700	11.75	1	10.75
		Social media promotion, Handouts, communication tools for information dissemination.	50	55	60.5	66.55	2.32	-	2.32
2	No. of international delegation visited Tamil Nadu for the reverse buyer-seller meet	Cost of organising reverse-buyer seller meets	128	141	155	170	5.94	-	5.94
Total			278	316	515	937	20.46	1	19.46



P15: Opening new markets through Vendor development

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1	Target - Year 2	Target - Year 3	Target - Year 4
1	No. of awareness workshops conducted on GeM and Central Public Procurement Portal (CPPP)	-	5	10	15	20
2	No. of vendor development programmes conducted for MSMEs	2	5	5	7	7

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
No. of awareness workshops conducted on GeM and Central Public Procurement Portal (CPPP)	Identification of key sectors, key government entities and their procurement processes	15	15	15	15	0.60	-	0.60
	Conduct of GeM and CPPP workshops	25	50	75	100	2.50	-	2.50
	PR, Communications and Outreach	5	10	15	20	0.50	-	0.50
	Development of repositories of processes and periodic revision	10	8	6	6	0.30	-	0.30
Number of vendor development programmes conducted for MSMEs	Conduct of vendor development programmes	250	250	350	350	12	-	12
	PR, Communications and Outreach	25	30	30	40	1.25	-	1.25
Total		330	363	491	531	17.15	-	17.15



P16: Opening new markets through E-commerce

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	Number of MSMEs onboarded in e-commerce platforms	321	400	500	700	1000

Funds required for the next four years

Sl.	Indicators	Main Interventions Under SIP	Year 1 (₹ Lakhs)	Year 2 (₹ Lakhs)	Year 3 (₹ Lakhs)	Year 4 (₹ Lakhs)	Total Budgetary Outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing through RAMP (₹ crores)
1	Number of MSMEs onboarded in e-commerce platforms	Workshops, awareness campaigns, capacity building	30.00	42.00	42.00	42.00	1.56	-	1.56
		Marketing and Branding workshops	7.5	14.5	14.5	14.5	0.51	-	0.51
Total			37.5	56.50	56.50	56.50	2.07	-	2.07



P17: Making MSMEs competitive in exports

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	No. of Export workshops conducted	-	12	13	12	13
2	No. of sectors identified and reports prepared (including revision of initial reports for 25 sectors)	-	12	13	12	13
3	Export Desks in districts	-	10	10	-	-
4	Development of Export Portal	-	Completion of as-is assessment	Completion of survey	Analysis of survey and creation of report; and portal development	Completion and operationalisation of portal

Funds required for the next four years

Sl.	Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
1	No. of Export workshops conducted	Implementation of Export workshops	258.6	258.6	258.6	258.6	10.34	0.34	10
		PR, Outreach and Campaigns	2.50	2.50	2.50	2.50	0.10	0.05	0.05



Sl.	Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
2	No. of sectors identified and reports prepared (including revision of initial reports for 25 sectors)	Identification of sectors and creation of baseline reports	120	130	120	130	5.00	-	5.00
3	Export Desk	Functioning of export desks	240	240	-	-	4.80	-	4.80
		Subscriptions to global databases/ reports/ magazines/ platforms	10	10	10	10	0.40	-	0.40
		Development of export cell	99.6	99.6	99.6	99.6	3.98	-	3.98
4	R & D and Innovation Survey and portal development		25	25	25	25	1.00	-	1.00
Total			755.7	765.7	515.7	525.7	25.63	0.39	25.24

P18: Inclusive Economic growth through Cluster Development approach

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1 (Nos)	Target - Year 2 (Nos)	Target - Year 3 (Nos)	Target - Year 4 (Nos)
1	Number of approved clusters	0	20	20	20	20
2	Number of completed clusters	0	10	10	10	10

Funds required for the next four years

Indicator	Main interventions under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
Number of approved clusters in the state and	Capacity Building training of internal stakeholders and DPR preparation	180	165	190	215	7.5	-	7.5
	Development of online portal	110	130	130	145	5.15	-	5.15
Number of completed clusters in the state.	Networking and Collaboration	110	130	150	170	5.6	-	5.6
	Development of common infrastructure	7,500	-	-	-	75	75	-
Total		7,900	425	470	530	93.25	75	18.25



P19: Sector Transformation: Food Processing

Deliverables for the next four years

Sl.	Indicator	Baseline	Target - Year 1	Target - Year 2	Target - Year 3	Target - Year 4
1	Setting up a Food Processing Industrial Park in the districts.	0	0	0	1	1
2	Number of food processing MSMEs formed in the delta districts	0	0	50	50	50
3	Digital infrastructure development	Not available	Onboarding a vendor	Development of the portal	Upgradation and maintenance	Upgradation and maintenance
4	Setting up regional hub for promoting agro-based MSMEs	Not available	Setting up and operationalizing	Management and operation	Management and operation	Management and operation
5	Setting up a Regional Export Enablement Centre in the Delta districts	Not available	Setting up and operationalizing	Management and operation	Management and operation	Management and operation
6	Number of MSMEs supported with branding and marketing	0	10	50	50	50
7	Number of Primary Processing Units and Food Processing MSMEs supported to establish Standard Operating Procedures (SOP) for material handling and storage.	0	10	50	50	50
8	Number of workshops on phytosanitary measures and other export compliance norms organized across the districts.	0	1	10	10	10
9	Number of workshops and seminars on latest innovations and market opportunities to be organized across the districts.	0	1	10	10	10
10	MSMEs in the districts supported with new product design and technical assistance.	0	0	50	50	50
11	Number of MSMEs supported for supply chain management, market accessibility, market insights information etc.	0	0	20	25	50



Funds required for the next four years

Sl.	Indicator	Main Interventions Under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
1	Setting up a Food Processing Industrial Park in the districts.	Infrastructure development for promoting the food processing sector			5,000	5,000	100	100	0
2	Number of food processing MSMEs formed in the delta districts	Capacity building, Business Development Services	164.64	325.1	330.11	363.13	11.83	-	11.83
3	Digital infrastructure development	Developing a project monitoring portal to track progress, facilitate communication, and make data-driven decisions.	50	50	25	25	1.5	-	1.5
4	Setting up regional hub for promoting agro-based MSMEs	Establishing and operating the hub as a center of excellence for agri-Tech and related technologies, branding, marketing and product development.	60	66	72.6	79.86	2.79	-	2.79
5	Setting up a Regional Export Enablement Centre in the Delta districts	Establishing and operating the hub to provide business transformation consultancy services, trainings, buyer-seller meets and facilitation of international trade.	36	39.6	43.56	47.92	1.67	-	1.67



Sl.	Indicator	Main Interventions Under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
6	Promotion, branding and marketing expenditure	Promoting the brand through social media campaigns, brochures and pamphlets, advertisements etc., in the districts & supporting and handholding food processing MSMEs in branding, marketing, and quality standards.	332	322	338	355	11.23	-	11.23
7	Skilling and Training: Number of Primary Processing Units and Food Processing MSMEs supported to establish Standard Operating Procedures (SOP) for material handling and storage.	Identifying and empaneling experts, Awareness & Handholding support	10	91	97.10	103.81	3.02	-	3.02
8	Skilling and Training: Number of workshops on phytosanitary measures and other export compliance norms organized across the districts.	Organizing workshops for capacity building in MSMEs by collaborating with stakeholder organizations like DGFT, FIEO, APEDA, etc. for export facilitation.	2	20	22	24.2	0.68	-	0.68



Sl.	Indicator	Main Interventions Under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total budgetary outlay (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
9	Skilling and Training: Number of workshops and seminars on latest innovations and market opportunities to be organized across the districts.	Organizing workshops in each of the districts for capacity building in MSMEs by collaborating with institutions like NIFTEM/ TNAU/ KVK/ MSSRF for research and product development.	2	20	22	24.2	0.68	-	0.68
10	Skilling and Training: MSMEs in the districts supported with new product design and technical assistance.	Supporting MSMEs with new product design and technical assistance.	0	200	200	200	6	-	6
11	Supply Chain Development Partner Support: Number of MSMEs supported for supply chain management, market accessibility, market insights information etc.	Empaneling a Supply Chain Development partner, Supporting MSMEs with market insights and Optimization, and Supporting MSMEs with logistics of produce to consumer markets.	0	20	25	50	9	-	9
Total			432.64	1,153.3	6,175	6,273.5	140.35	100	40.35



P20: Sectoral Transformation – COIR

Deliverables for the next four years

Sl.	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	Number of entrepreneurs certified with courses provided by the TANCOIR	0	Curriculum design	20	50	100
2	Number of coir MSMEs benefitted with 'new product development' workshops conducted by TANCOIR	0	100	200	400	600
3	Number of coir MSMEs benefitted with 'branding and package' workshops conducted by TANCOIR	0	100	200	400	600
4	Number of coir MSMEs onboarded onto e-commerce platforms	1	50	100	200	300
5	Number of coir MSMEs benefitted with export training	0	100	200	400	600

Funds required for the next four years

Sl.	Indicator	Main Interventions Under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
1	Number of entrepreneurs certified with courses provided by the TANCOIR	Certification course for capacity building in the sector	18	22.8	29.28	38.96	1.09	-	1.09
		PR Campaign	24.81	27.63	30.93	33.71	1.17	-	1.17
2	Number of coir MSMEs benefitted with 'new product development' workshops conducted by TANCOIR	New product development	49.5	53.85	58.61	63.8	2.26	-	2.26



Sl.	Indicator	Main Interventions Under SIP	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total (₹ crores)	Convergence of existing scheme financing (₹ crores)	Gap financing required through RAMP Programme (₹ crores)
3	Number of coir MSMEs benefitted with 'branding and package' workshops conducted by TANCOIR	Branding & Packaging	201.5	221.65	243.8	268.2	9.35	-	9.35
4	Number of coir MSMEs onboarded onto e-commerce platforms	Marketing	1.5	1.65	1.8	2	0.07	-	0.07
5	Number of coir MSMEs benefitted with export training	Export Training	2.7	2.97	3.27	3.59	0.125	-	0.125
TOTAL			298.01	330.55	367.71	410.26	14.07	-	14.07



5. Summary of the revised RAMP Budget

Table 1: Summary of funding requirements

Project No.	Project Name	Year 1 (₹ lakh)	Year 2 (₹ lakh)	Year 3 (₹ lakh)	Year 4 (₹ lakhs)	Total Budgetary Outlay (₹ Cr)	Convergence of existing scheme financing (₹ Cr)	Gap financing through RAMP (₹ Cr)
P1	Facilitating MSMEs through Digital MSME Facilitation Services	5,478	4,482	3,843	3,308	171.11	20	151.11
P2	Transforming sectors through Industry Transformation Maps (ITMs)	792	2500	-	500	37.92	2.50	35.42
P3	Opening new markets through ZED and Q-Cert	219.81	214.9	220.07	225.42	8.8	6	2.8
P4	Improving firm capabilities through MSME Competitive (Lean) scheme	46.75	77.09	65.86	68.64	2.58		2.58
P5	Securing innovation through Intellectual Property Rights	188.8	205.3	212.9	221	8.28	4.32	3.96
P6	Improving firm capabilities through MSME Competitive (Design) scheme	44.31	82.15	79.33	86.13	2.92	-	2.92
p7	Digital transition of MSMEs	187.3	1,506	2,001	2,008	57	0	57
p8	Fostering entrepreneurship by incubation	504.50	459.50	459.50	459.50	18.83	0.75	18.08
p9	Strengthening Receivables financing market for MSMEs	792	260	278	298	16.28	8.14	8.14
P10	Tamil Nadu Credit Guarantee scheme	6,757	7,121	7,798	8,540	302.17	150	152.17
P11	Making MSMEs sustainable through PEACE and capacity building	1,137	1,364	1,459	1,564	55.24	16.06	39.18



Project No.	Project Name	Year 1 (₹ lakh)	Year 2 (₹ lakh)	Year 3 (₹ lakh)	Year 4 (₹ lakhs)	Total Budgetary Outlay (₹ Cr)	Convergence of existing scheme financing (₹ Cr)	Gap financing through RAMP (₹ Cr)
P12	Online Dispute Resolution	131.6	185.1	142.4	130.3	5.89	-	5.89
P13	Marketing MSMEs through a virtual pavilion	440.75	460.69	506.72	557.09	19.65	-	19.65
P14	Opening new markets through Expos and Exhibition	278	316	515	937	20.46	1	19.46
P15	Opening new markets through Vendor development	330	363	491	531	17.15	-	17.15
P16	Opening new markets through E-Commerce	37.5	56.50	56.50	56.50	2.07	-	2.07
P17	Making MSMEs competitive in exports	755.7	765.7	515.7	525.7	25.63	0.39	25.24
P18	Inclusive economic growth through cluster development approach	7,900	425	470	530	93.25	75	18.25
P19	Sector Transformation: Food Processing	432.64	1,153.3	6,175	6,273.5	140.35	100	40.35
P20	Sector Transformation: Coir	298.01	330.55	367.71	410.26	14.07	-	14.07
Grand Total		26,752	22,328	25,657	27,230	1,019.7	384.2	635.5



Annexure 1: Calculation of expected reimbursement for claims under TNCGS

Sl.	Particulars	Year 1 (₹ lakhs)	Year 2 (₹ lakhs)	Year 3 (₹ lakhs)	Year 4 (₹ lakhs)	Total (₹ crores)
1	Loans extended by MLIs to Manufacturing MSMEs in Tamil Nadu (Total of 1.1 to 1.3)	3,354	3,689	4,058	4,464	15,566
1.1	-Upto ₹40 lacs (Only TNCGS)	80	88	97	106	371
1.2	-Upto 40 lacs (TNCGS in partnership with CGTMSE)	1,596	1,756	1,931	2,124	7,407
1.3	-Above 40 lacs (TNCGS in partnership with CGTMSE)	1,678	1,846	2,030	2,233	7,788
2	GoTN Share of Guarantee Coverage (Total of 2.1 to 2.3) (Note 1)	395	435	478	526	1,835
2.1	-90% of 1.1 (Only TNCGS)	72	79	87	96	334
2.2	-15% of 1.2 (TNCGS in partnership with CGTMSE)	239	263	290	319	1,111
2.3	-5% of 1.3 (TNCGS in partnership with CGTMSE)	84	92	102	112	389
3	Outflow expected from the corpus of TNCGS (Total of 3.1 and 3.2) (Note 2)	59.29	65.22	71.75	78.92	275.18
3.1	To be met from funding under RAMP Scheme (Reimbursement of Expected Outflow)	9.29	15.22	21.75	78.92	125.18
3.2	To be met from State Govt. Allocation	50	50	50	---	150





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