



Raising and Accelerating MSME Performance PROGRAM (RAMP)



STRATEGIC INVESTMENT PLAN

Submitted by
Department of **MSME** and Export Promotion,
Govt. of U.P.

Nodal Agency :
U.P. Small Industries Corporation Ltd., Kanpur



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“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

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1. OVERVIEW OF THE MSME SECTOR IN THE STATE OF UTTAR PRADESH

Uttar Pradesh stands as the home to a vast number of MSME enterprises, playing a significant role in industrial growth and socio-economic progress. These MSMEs provide employment opportunities to across various sectors, showcasing their potential as a key driver of economic growth. These businesses not only create large-scale employment at a lower cost of capital but also contribute to the industrialization of rural and backward areas, fostering regional balance and equitable distribution of national revenue and wealth. The MSME sector in Uttar Pradesh is a major exporter in various categories such as textiles, engineering goods, carpets, and more, further enhancing its significance. The state government has also implemented several schemes to support and nurture the growth of the MSME sector, including the Udyog Bandhu scheme, the Pradhan Mantri Mudra Yojana, and the Micro and Small Enterprises Development Programme. Overall, the MSME sector in Uttar Pradesh serves as the backbone of the state's economy, driving innovation, job creation, and economic progress.

1.1. Number of MSME's and growth in numbers over time; MSME's in the State as a share of MSME's in India

MSME Growth Story in India

During the period from July 1, 2020, to March 31, 2022, a total of 8,016,195 enterprises were registered on the Udyam Portal. Among these, 95.1% were classified as micro enterprises, 4.4% as small enterprises, and 0.4% as medium enterprises. The following is the quarterly registration data for MSMEs until March 31, 2022.

Quarter wise MSME Registration ¹								
Quarter/ Category	Q2 2020-21	Q3 2020-21	Q4 2020-21	Q1 2021-22	Q2 2021-22	Q3 2021-22	Q4 2021-22	Total
Micro	6,27,956	8,78,758	11,45,258	8,22,347	12,95,727	12,98,257	15,58,751	76,27,054
Small	38,512	62,286	80,013	40,771	51,788	40,659	39,214	3,53,243
Medium	8,227	7,789	8,588	3,336	3,632	2,404	1,922	35,898
Total	6,74,695	9,48,833	12,33,859	8,66,454	13,51,147	13,41,320	15,99,887	80,16,195
Note: Q1: Apr- June, Q2: Jul-Sep, Q3: Oct-Dec, Q4: Jan-Mar								

Table 1: MSME Registration

¹ Source: https://www.dcmsme.gov.in/UDYAM_Publication_with_tables_final20220622.pdf

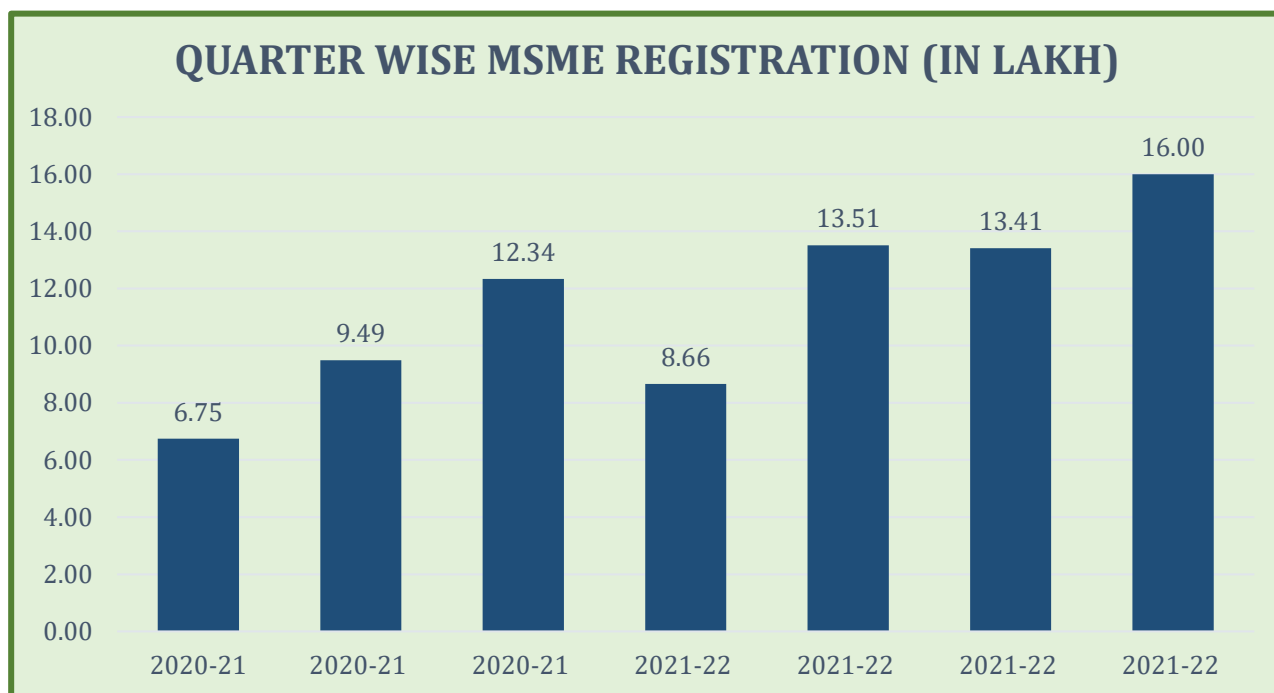


Figure 1: Quarter wise MSME Registration

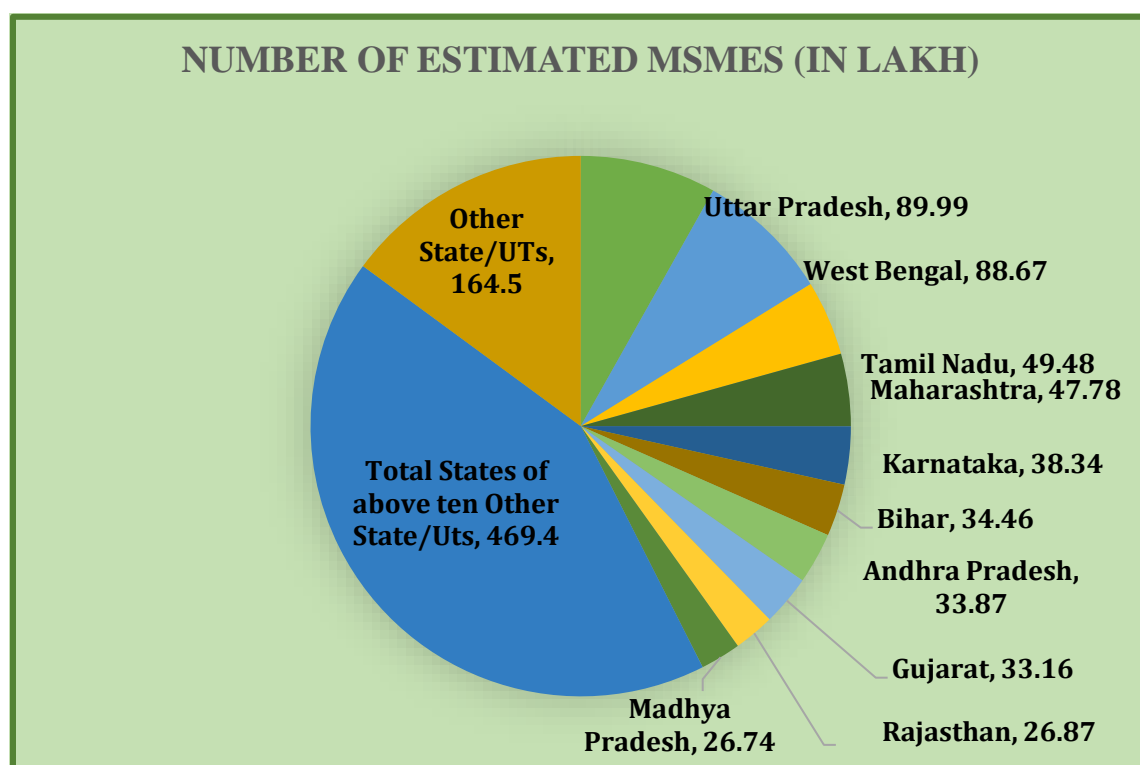


Figure 2: Number of Estimated MSME

As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period



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2015-16, there were 633.88 lakh unincorporated non agriculture MSMEs in the country engaged in different economic activities.

Table 2: Snapshot of MSME and TReDS

Parameter	Value
No of MSMEs registered with RXIL (All State)	17,817
No of MSMEs onboarded on TReDS (Uttar Pradesh)	957
Percentage of MSME onboarded on TReDS (UP) against the no of MSMEs registered with RXIL (All State)	5.37%
No of State PSEs onboarded on TReDS	262
Total no of State PSEs in Uttar Pradesh	6
Percentage of State PSEs onboarded on TReDS	2.29%
Value of Invoices discounted throughput of RXIL	59,823.25 Crore
Value of Invoices discounted through UP TReDS	1,816.37 Crore
Percentage of Value of Invoices discounted through UP TReDS against the Value of Invoices discounted throughput of RXIL	3.04%

Table 3: MSME Statistics²

Sl. No.	State/UT	NSS 73rd round	
		Number (in lakh)	Share (%)
1	Uttar Pradesh	89.99	14
2	West Bengal	88.67	14
3	Tamil Nadu	49.48	8
4	Maharashtra	47.78	8
5	Karnataka	38.34	6
6	Bihar	34.46	5

² Source: Annual Report: Ministry of MSME year 2021-22



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Sl. No.	State/UT	NSS 73rd round	
		Number (in lakh)	Share (%)
7	Andhra Pradesh	33.87	5
8	Gujarat	33.16	5
9	Rajasthan	26.87	4
10	Madhya Pradesh	26.74	4
11	Total States of above ten Other State/Uts	469.4	74
12	Other State/UTs	164.5	26
13	All	633.9	100

MSME Growth Story in the State of Uttar Pradesh

Uttar Pradesh, the most populous state in India, has a vibrant and dynamic MSME sector. As per available data, the state has witnessed significant growth in the number of MSMEs over the years. The number of MSMEs in Uttar Pradesh has been growing at a CAGR of 11 % over the past few years.

Since then, the MSME sector in Uttar Pradesh has shown consistent growth, driven by favourable government policies, infrastructure development, and a conducive business environment.

While the precise share may vary in recent years, as of 2021, Uttar Pradesh accounted for a substantial portion of the country's MSMEs.³

³ Source: https://www.dcmsme.gov.in/UDYAM_Publication_with_tables_final20220622.pdf

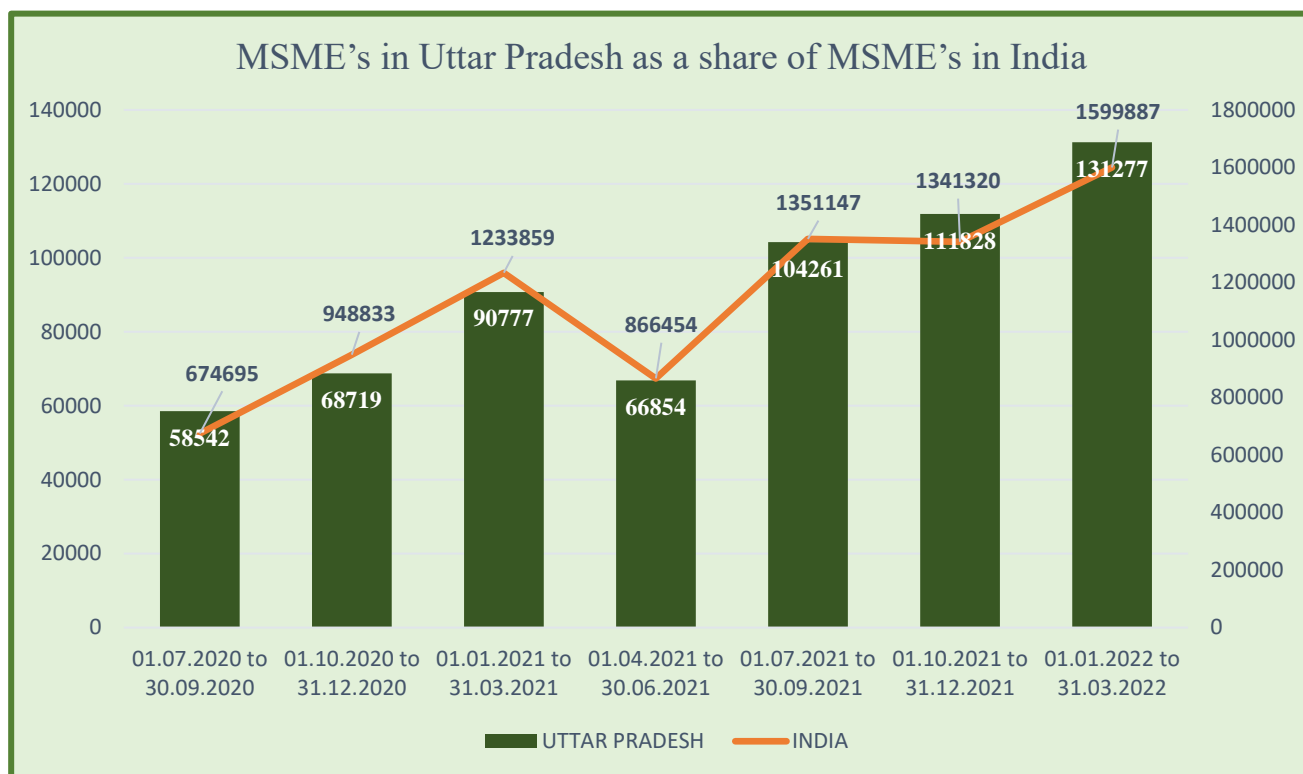


Figure 3: MSMEs in Uttar Pradesh

Uttar Pradesh plays a crucial role in the MSME sector, and its progress significantly influences India's overall development. With a substantial workforce and a high number of MSMEs, the state generates ample employment opportunities. Uttar Pradesh contributes 14% to India's total GDP, demonstrating its significant economic impact. As India advances rapidly, leveraging the potential of MSMEs becomes a promising pathway for nationwide growth. The continuous expansion and scaling up of individual MSME units based on their performance signify the continuous development and progress of the MSME sector.⁴

⁴ Source: Registration of Micro, Small and Medium Enterprises (MSMEs) in India (Udyog Aadhaar Memorandum)

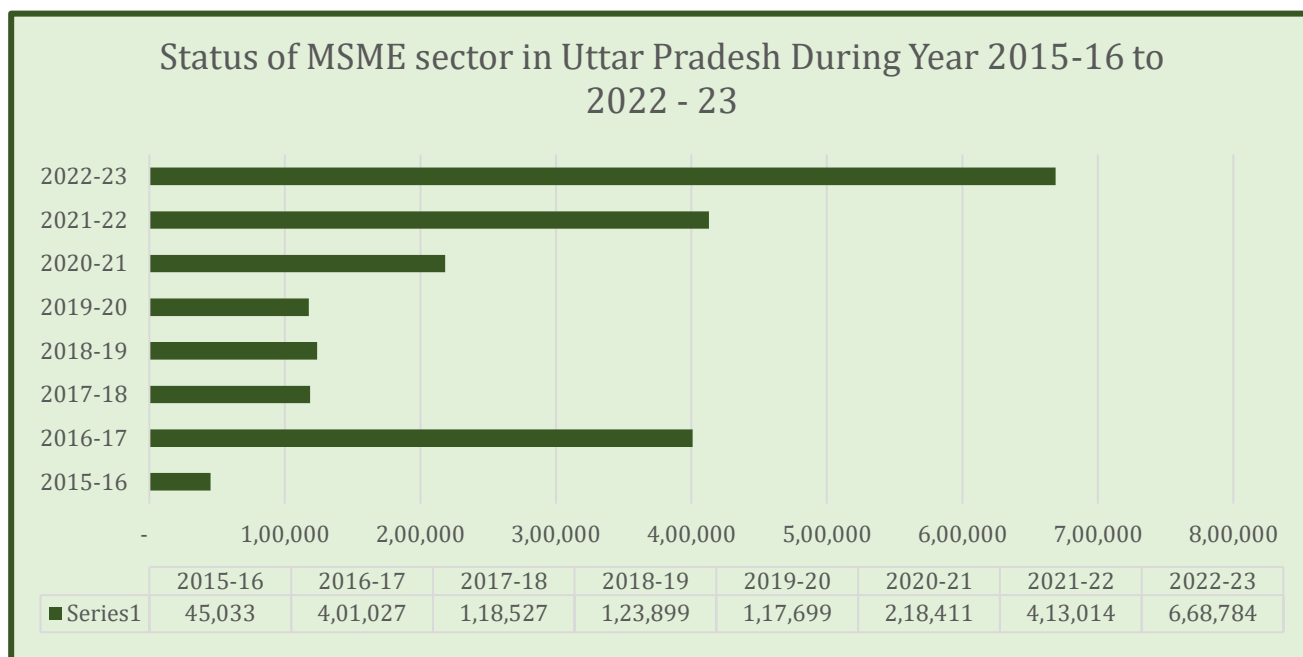


Figure 4: Status of MSME Sector in Uttar Pradesh

In the year 2015-16, Uttar Pradesh had a total of 45,033 MSMEs. Over the seven-year period until 2022-23, the number of MSMEs in the state increased significantly by 6,68,784 units.

1.2. Number and share of women headed MSME's

Table 4: Women Led Enterprises

Details	U.P. (Lakhs)	India (Lakhs)	% (UP v/s Country)	% (Women Vs Total MSME)
Total MSME	89.99	633.86	14.19%	9.59%
Women Led	8.63	123.90	6.97%	

1.3. Size Distribution of the Enterprises⁵

Table 5: Size Distribution of Enterprises

No of MSMEs	No. of Employees
264231	1

⁵ Source: Directorate of Industries and Enterprise Promotion



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No of MSMEs	No. of Employees
825264	2-5
162973	6-9
103188	10-19
36640	20-49
8030	50-99
4474	100-499
1029	500 and above



1.4. Position of Uttar Pradesh in the latest EoDB Rankings

Uttar Pradesh has made significant progress in improving its ease of doing business ranking in recent years.

In 2015-16, the state ranked 14th, in 2017-18, the state ranked 12th, and in 2019-20, it jumped to 2nd. In the latest EODB ranking of 2020-2021 Uttar Pradesh rank is in the “Achievers” Category.



1.5. Output/value added and share of MSME's in State GDP

Sector	2017-18 (Rs. crore)	2021-22 (Quick Estimates) (Rs. crore)
GSDP	1,439,925.50	1,916,913.42
Primary Sector	351,698.43	491,253.77
Secondary Sector	345,335.31	425,193.71
Tertiary Sector	626,642.32	811,092.85
Manufacturing	177,310.90	211,616.11

Table 6: Uttar Pradesh's Economic Performance (2017-18 to 2021-22)

Uttar Pradesh's economic performance in the last five years has been noteworthy, as evident from its Gross State Domestic Product (GSDP) figures across different sectors. The GSDP of Uttar Pradesh has steadily grown from Rs. 1439925.50 crore in 2017-18 to Rs. 1916913.42 crore in 2021-22 (Quick Estimates). This signifies a robust and consistent economic expansion, positioning the state as a significant contributor to India's economic growth during this period.

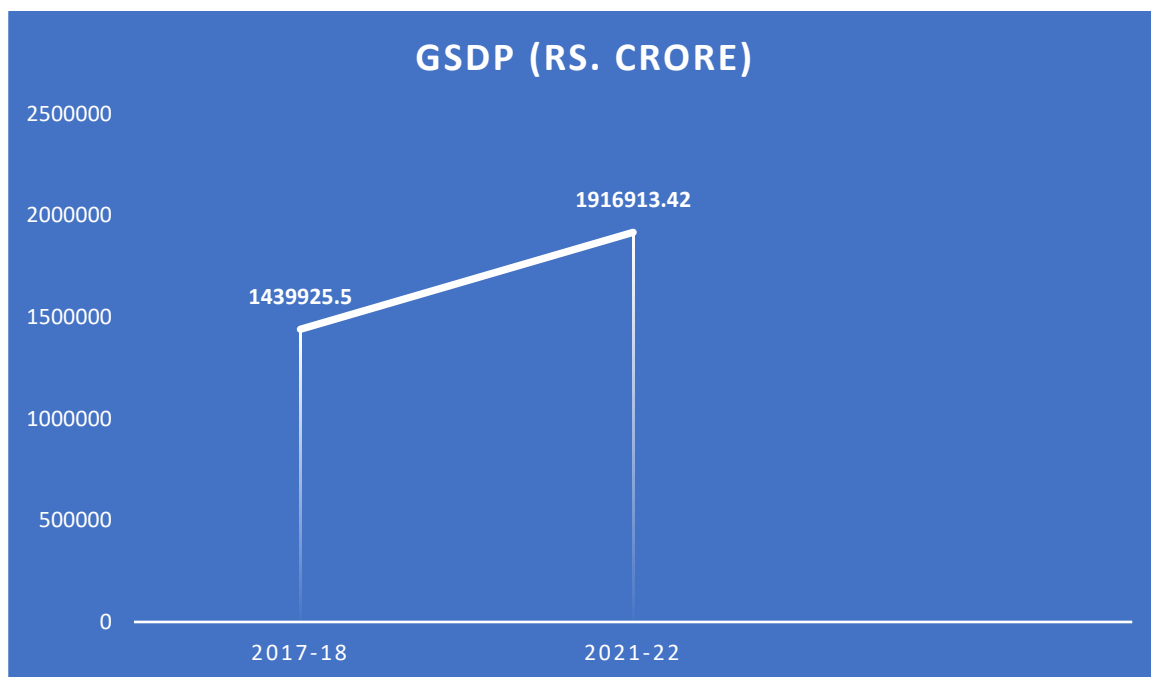


Figure 5: GSDP of Uttar Pradesh

The primary sector, consisting of agriculture, forestry, and fishing, has played a crucial role in Uttar Pradesh's economic growth. Over the last five years, the primary sector's contribution to the GSDP has steadily increased from Rs. 351698.43 crore in 2017-18 to Rs. 491253.77 crore in 2021-22. This growth emphasizes the state's focus on strengthening agricultural activities and allied sectors. Likewise, the secondary sector, comprising manufacturing, electricity, construction, and utility services, has made significant strides in contributing to the state's economy. Its contribution rose from Rs. 345335.31 crore in 2017-18 to Rs. 425193.71 crore in 2021-22 (Quick Estimates), highlighting the state's efforts in promoting industrial growth and infrastructure development. The tertiary sector, encompassing trade, transportation, financial services, real estate, and public administration, has also witnessed substantial growth in its contribution to the GSDP. It increased from Rs. 626642.32 crore in 2017-18 to Rs. 811092.85 crore in 2021-22 (Quick Estimates), reflecting the state's emphasis on service-based activities and administrative functions.

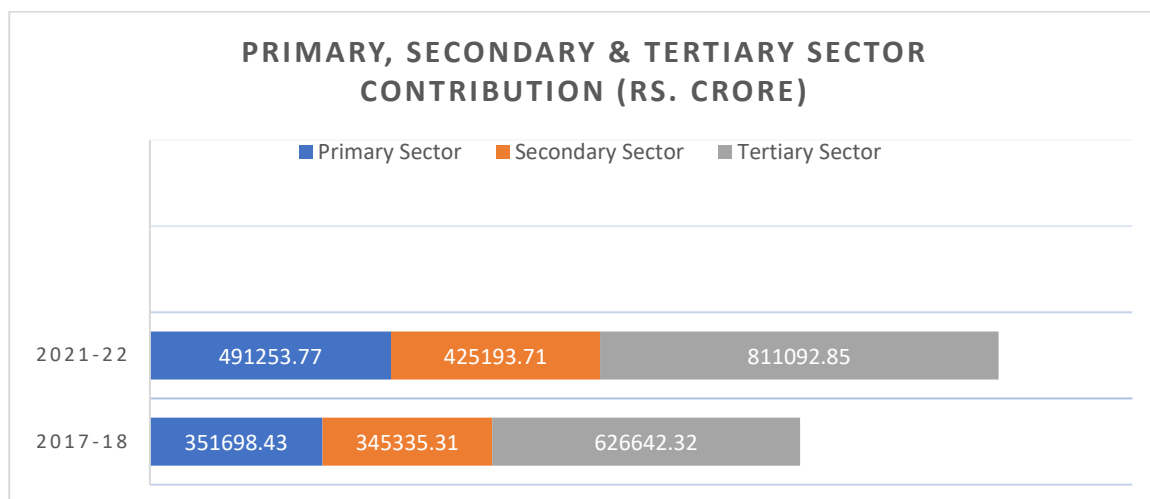


Figure 6: Contribution of Primary, Secondary and Tertiary Sector

The manufacturing sector has been a significant driving force behind Uttar Pradesh's economic progress in the last five years. Its consistent growth has contributed significantly to the state's GSDP. The manufacturing sector's contribution increased from Rs. 177310.90 crore in 2017-18 to Rs. 211616.11 crore in 2021-22 (Quick Estimates). This underscores the state's success in promoting industrial development and fostering a conducive environment for manufacturing activities. The manufacturing sector's remarkable performance signifies Uttar Pradesh's efforts in attracting investments, boosting production capacities, and generating employment opportunities in the state. The growth of this sector has further diversified the state's economy and enhanced its overall economic competitiveness.

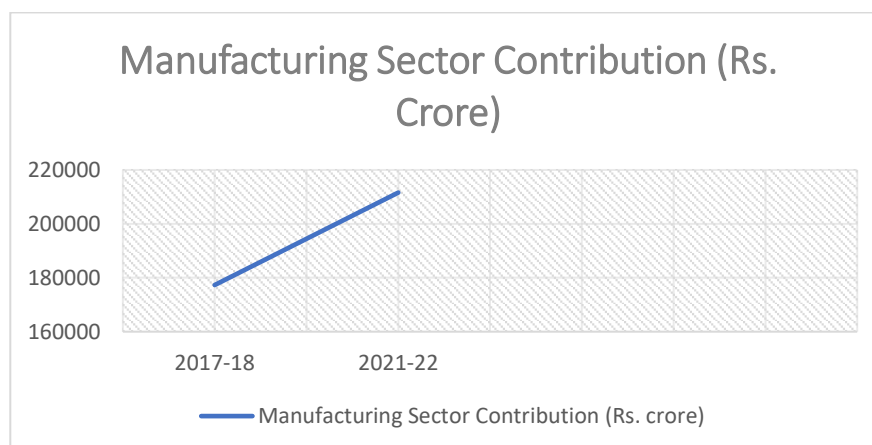


Figure 7: Manufacturing Sector Contribution

In conclusion, Uttar Pradesh has demonstrated remarkable economic growth in the last five years, with significant contributions from its primary, secondary, and tertiary sectors. The manufacturing sector's robust performance underscores its pivotal role in driving the state's economic progress and highlights the government's efforts in fostering industrial development. The state's economic trajectory positions it as a vital player in India's economic landscape, and its continued growth promises a bright future for the state's economy.



1.6. Proportion of latest State Budget allocated to MSME

In Uttar Pradesh Latest State Budget 2023-24, the Budget allocated to MSME is 100 Cr, through UP MSME Policy 2022.

1.7. Employment in MSME sector

The distribution of workforce participation and its percentage across all three categories of MSMEs in Uttar Pradesh. In the year 2015-16, the total workforce involved in these categories was 280,822, accounting for 68.37% of the workforce. By the year 2022-23, this number increased to 42,38,857.

This data indicates that the MSME sector has been a promising avenue for employment generation in a populous state like Uttar Pradesh, showcasing positive growth trends in workforce participation over the years.⁶

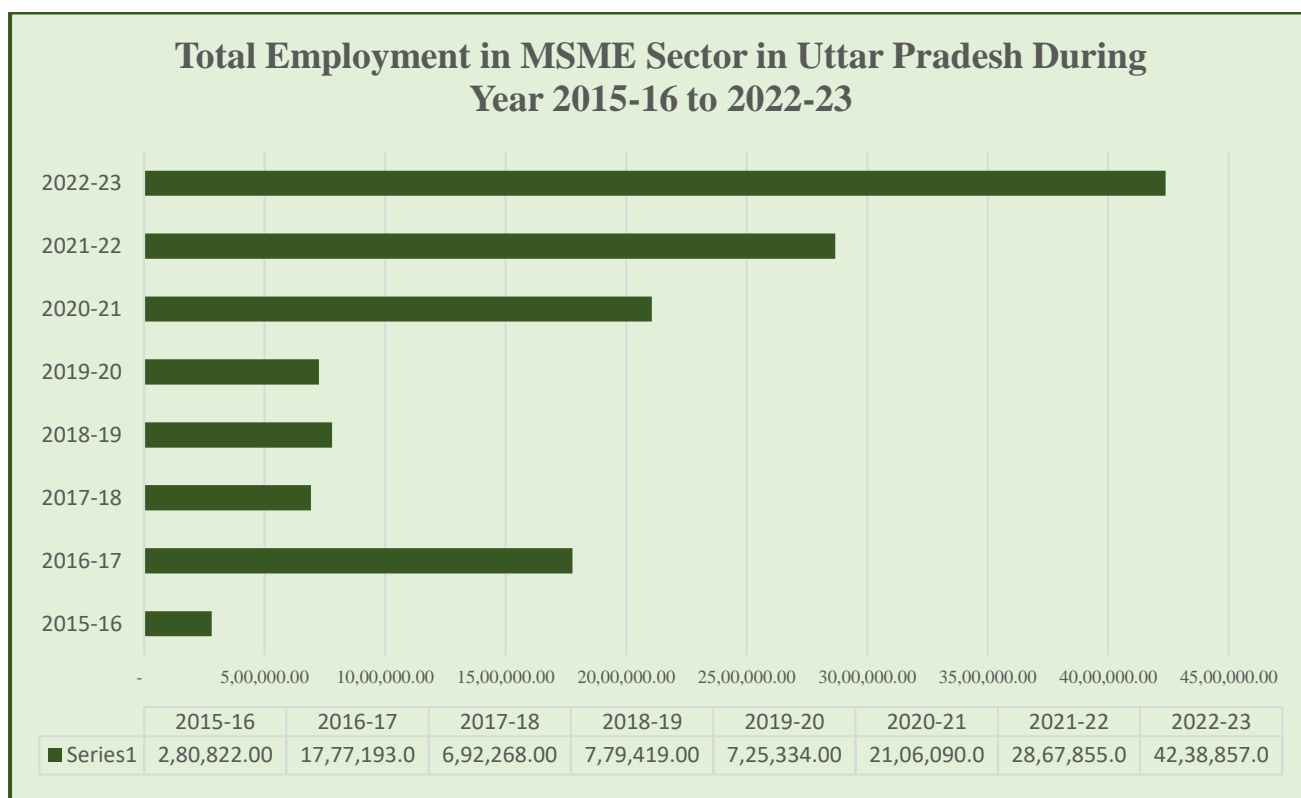


Figure 8: Employment in MSME

The below mentioned diagram shows the growth in MSMEs registration Vs the employment in the state and Entrepreneurship data Vs Employment

⁶ Source: Registration of Micro, Small and Medium Enterprises (MSMEs) in India (Udyog Aadhaar Memorandum)
Source: Directorate of Industries and Enterprise Promotion



1.8. Productivity Statistics on MSME's in the State⁷

The Annual Survey of Industries (ASI) data for Uttar Pradesh in 2018-19 reveals some significant trends in the state's economic landscape. The top five industries, namely mining and quarrying, manufacturing, electricity, gas, and water supply, construction, and trade, hotels, transport, communication, and services related to broadcasting, emerged as the key contributors to India's Gross Value Added (GVA) during this period. Together, they accounted for an impressive 70% of the total GVA, highlighting their critical role in driving the country's economic growth.

S.No.	Particular	Working factory		Estimated Factory		Invested Capital		Value of Production		GVA		Total Employee Emoluments	
		NIC	No.	NIC	No.	NIC	thousand ruppees	NIC	thousand ruppees	NIC	thousand ruppees	NIC	No.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Maximum Value in descending order	10	999	10	1736	10	680696139	10	1349073104	10	145592178	10	46673745
2		23	434	23	1009	20	248254093	20	483345194	20	84807761	26	31721421
3		14	427	25	983	35	212589054	26	478591881	26	78027348	29	28728939
4		25	385	14	870	24	144322116	24	445477475	22	65935911	14	26355456
5		13	378	22	849	26	109759013	19	428784120	35	61393228	20	23242748
1	Minimum Value in ascending order	74	1	74	1	74	292	38	88022	74	1091	74	192
2		95	6	95	6	96	149160	58	844708	96	160281	96	82957
3		38	10	38	10	95	188917	45	1026222	95	227456	38	89979
4		58	10	58	10	82	285781	52	1832337	38	245479	95	186795
5		96	10	96	10	38	483354	33	2329960	82	530350	58	275349

Table 7: Productivity Statistics (NIC Code Wise)

S.No.	Particular	Working factory		Estimated Factory		Invested Capital		Value of Production		GVA		Total Employee Emoluments	
		District	No.	District	No.	District	thousand ruppees	District	thousand ruppees	District	thousand ruppees	District	thousand ruppees
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Maximum Value in descending order	G.B. Nagar	1297	G.B. Nagar	3058	G.B. Nagar	517373564	G.B. Nagar	1424128441	G.B. Nagar	294252304	G.B. Nagar	133252979
2		Gaziabad	555	Gaziabad	1570	Gaziabad	180362998	Mathura	463404614	Gaziabad	93654342	Gaziabad	38515567
3		Kanpur nagar	433	Kanpur nagar	1178	Lalitpur	146200528	Gaziabad	434818306	Bulandsahar	56472171	Agra	15789014
4		Agra	394	Agra	839	Mathura	91499983	Bulandsahar	207839321	Saharanpur	41116757	Kanpur nagar	13707306
5		Meerut	281	Meerut	603	Kanpur nagar	87110151	Kanpur nagar	181287846	Kanpur dehat	39093325	Meerut	13049072
1	Minimum Value in ascending order	Siddharth nagar	3	Siddharth nagar	3	Azamgarh	23869	Balia	23222	Manpuri	-6696677	Banda	6518
2		Lalitpur	4	Lalitpur	4	Banda	39207	Banda	24504	Bagpat	-877910	Azamgarh	7977
3		Banda	5	Banda	5	Pratapgarh	50966	Azamgarh	35695	Mau	-780721	Siddharth nagar	14063
4		Auraiya	6	Balia	6	Siddharth nagar	87861	Pratapgarh	47839	Sultanpur	-38294	Pratapgarh	20740
5		Basti	6	Hamirpur	7	Balia	117856	Kaushambi	338812	Maharajganj	-19997	Balia	26584

Table 8: Productivity Statistics (Major Districts of Uttar Pradesh)

⁷ Source: Annual Survey of Industries (2018-2019)

1.9. Exports and GVC linkages⁸

Uttar Pradesh ranked second under Landlocked category as per the Export Prepared Index 2021 published by Niti Ayog. In Export Prepared Index 2021, Uttar Pradesh has scored exceptionally well in export promotion policy and providing business environment to the MSMEs of the State.

Export growth would not only boost the state economy but also generate more opportunities for employment and augment the competitiveness of business enterprises from the State.

Exports from Uttar Pradesh have grown as compared to last year. Over the period of 5 years, exports from Uttar Pradesh have grown at a compounded annual growth rate (CAGR) of 8.82%. Export share of Uttar Pradesh has also grown from 10.92% (by Value) in last 2 years.

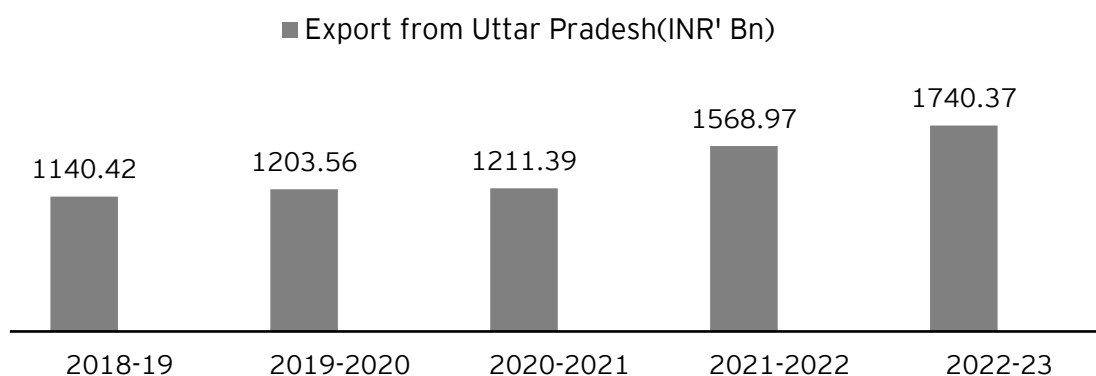


Figure 9: Export from Uttar Pradesh

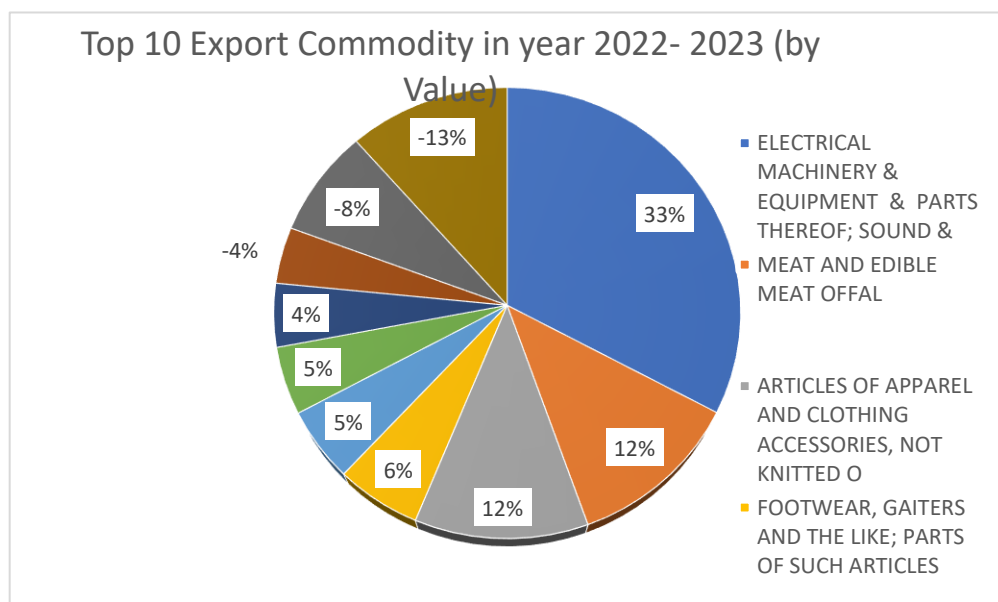


Figure 10: Top 10 Export Commodity in Year 2022-2023

⁸ UP Export Promotion Bureau. https://dcmsme.gov.in/Export_358_Items.pdf



1.10. Sector/Industry wise information for above indicators

1.10.1. Electronics Manufacturing Sector

- ▶ Uttar Pradesh the largest consumer base of India with 230 Mn population and another 425 Mn in 9 neighbouring states
- ▶ Largest network of Expressways in India - more than 1700 Km
 - Yamuna Expressway
 - Agra – Lucknow Expressway
 - Purvanchal Expressway
 - Bundelkhand Expressway
- ▶ UP is the only state to have 5 international airports: 3 existing, 2 upcoming
- ▶ Eastern and Western Dedicated Freight Corridors are intersecting at Dadri.
- ▶ State has developed industrial corridors and other facilities in and around the area such as DMIC, AKIC, Multi Modal Logistics Hub and Multi Modal Transport Hub
- ▶ UP is one of the largest Exporter of consumer electronics in India
- ▶ 196 ESDM companies presently operating in the State.
- ▶ 40% Of the mobile manufactured in the country comes from the State.
- ▶ 55% Of total India’s mobile component manufacturing units present operates from the State.
- ▶ 26% Of total India’s mobile handset manufacturing unit operate from the State.⁹
- ▶ Hot Spots for Electronics Manufacturing in UP: Noida, Greater Noida and Yamuna Expressway.
- ▶ UP Electronics Manufacturing Policy launched in 2017 achieved its target of INR 20,000 Crores investment within 3 years from its launch
- ▶ Government of UP has established many CoEs across the state in fields like Li-ion Cells (Post Cell), MediTech, AI and Block Chain, Drone etc.

Ongoing Project in Uttar Pradesh

- ▶ 100 acres EMC is being established in Greater Noida U.P.
- ▶ TEGNA EMC have 8 SPV members comprising of 4 investors from Taiwan 3 from India and 1 from China

⁹ Electronics Manufacturing | InvestUP



- ▶ The EMC will provide employment to more than 1 Lakh people & with more than INR 5000 Cr investment
- ▶ The Companies investing in the State are leading Producers of Mobile phones and accessories, Point of Sales Systems, Drive Video Recorders, USB Cables, Power Banks, A.C. adapters, USB, SSD, Memory Cards etc.
- ▶ 350 Acres Medical Device Park in Yamuna Expressway
- ▶ 1000 Acres dedicated land parcel in Yamuna Expressway for Semiconductor units & EMCs

Major companies in Uttar Pradesh: -

Vivo Smart Phone, Oppo, LAVA, KHY, FORME, Haier, Samsung, LG, Dixon, F&D, Ikio (LED lighting), MediaTek.

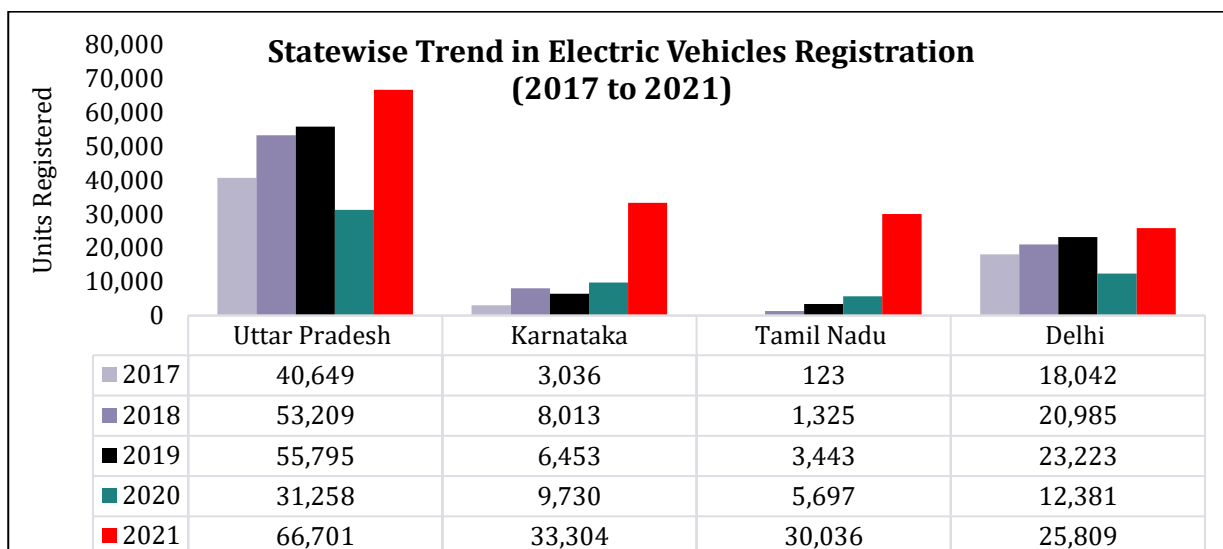
1.10.2. Electrical Vehicle

Uttar Pradesh takes the lead in electric vehicles (EVs) adoption in India as the state actively participates in the nationwide endeavour to combat pollution and shift away from fossil fuel-based vehicles. Being the most populous state in the country, Uttar Pradesh holds the highest number of registered EVs in India. As of July 2022, the roads of Uttar Pradesh witnessed a total of 3,37,180 EVs in operation, contributing significantly to the overall count of 13,34,385¹⁰ EVs across India.

Uttar Pradesh has held the highest share in EV sales in 2021, with the number of units sold across all segments reaching 66,701, followed by Karnataka with 33,304 units and Tamil Nadu with 30,036 units. Uttar Pradesh dominated the three-wheeler segment, while Karnataka and Maharashtra led the two-wheeler segment and four-wheeler segment, respectively¹¹.

¹⁰ Source : <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1842704>

¹¹ Source: State-wise Number of Electric and Non-Electric Vehicles on Roads of India (As on 14.07.2022) (indiastat.com)



Source: Sectorial Profile – Uttar Pradesh

Figure 11: Trend in Electric Vehicle Registration

The State has been one of the largest beneficiaries under FAME 1 & 2 schemes of Government of India. With regards to creation of charging infrastructure, Uttar Pradesh has been sanctioned 207 charging stations under FAME II which are being installed in 9-cities of the State, viz. Noida, Lucknow, Varanasi, Prayagraj, Kanpur, Aligarh, Saharanpur, Bareilly & Jhansi through REIL & EESL. More charging stations are expected along the Expressways in the State.

Growth drivers and opportunities

1: Expressway, Highways, road network, Container, Defense

Uttar Pradesh has largest railway network in India spanning over 8,949kms. The Western Dedicated Freight Corridor (WDFC) that stretches from Dadri in Ghaziabad to Jawaharlal Nehru Port at Mumbai, is set to boost the economic activities in the state by reducing the transportation time to ports. Similarly, 57% of the Eastern Dedicated Freight Corridor (EDFC) connect western region to the eastern part of the of the country passes through Uttar Pradesh.

The connectivity web of the state including expressways like Poorvanchal Expressway, Bundelkhand Expressway, Lucknow- Agra Expressway etc.; 4 lane and 6 lane state highways; national and international airports; NW 1 waterways connecting Allahabad, Varanasi and Haldia sea port etc., is expected to create a web



of air, water, road and rail network that will help the state’s industries and manufacturing units.

Factors such as an increase in demand for stringent government rules and regulations toward vehicle emission along with a reduction in the cost of electric vehicle batteries, fuel-efficient, high-performance and low-emission vehicles and increasing fuel costs has been supplementing the growth of the electric vehicle market in the State. Therefore, the growing footprints of the EV industry provide infinite opportunities for Uttar Pradesh.

Uttar Pradesh is the most populous state in India with a population of nearly 200 million people. The Gross State Domestic Product (GSDP) of Uttar Pradesh grew at a CAGR of around 8.43% between 2015-16 and 2020-21 to reach Rs. 17.06 trillion (US\$ 234.96 billion). The State has emerged as one of India’s favorite investment destination. It is rapidly promoting ease of doing business (EoDB), ease of living (EoL) and aggressively reducing compliance burden for any industry. Through its progressive and proactive governance, the State Government has been actively attracting investments.

Following the principle of ‘Reform-Perform-Transform’ the New Uttar Pradesh is quickly translating opportunities into initiatives through ‘Cooperative Federalism’. Leveraging its potential, the State Government aspires to make UP a trillion-dollar economy soon. For this, the State Government is promoting rapid industrialization with inclusive & sustainable development as the core strategy. Therefore, the State Government has recognized ‘EV’ as a focus sector to unlock the opportunities in the industry for the State.

Major Companies in Electrical Vehicle

J.S Auto Pvt. Ltd, TATA motors, AMPERE by Greaves

1.10.3. Pharmaceutical Sector

- Uttar Pradesh has strong distribution networks for healthcare products and medicines with 71000 wholesale drug sale licence and 108000 retail drug sale licence.
- There are 608 manufacturing units which included allopathic, homoeopathic, medical devices and cosmetics units. There is huge scope for setting up new units in the state.
- There are 467 blood banks in the state to serve need of whole human blood and blood components.



Table 9: Exports of Drugs and Pharmaceutical Products from Uttar Pradesh (in million USD)

Commodities	2018-19	2019-20	2020-21
Bulk drugs, drug intermediates	62.35	50.59	77.97
Drug formulations, biologicals	58.59	58.72	86.45

Source: [State-wise Export of Drugs and Pharmaceutical Commodities from India \(2018-2019 to 2020-2021\) \(indiastat.com\)](#)

Table 10: Exports of medicinal plants and herbs from Uttar Pradesh (in millions of USD)

	2017-18	2018-19	2019-20
Uttar Pradesh	6.02	3.56	4.01
India	321.20	309.12	290.26

Source: [Export of Medicinal Plants and Herbs from Uttar Pradesh \(2017-2018 to 2019-2020\) \(indiastat.com\)](#)

- The State has a 3-tier public healthcare infrastructure, comprising community health centers (CHCs), primary health centres (PHCs) & sub-centres (SCs).

Table 11: Number of CHCs, PHCs, and SCs functioning in Uttar Pradesh (as on March 31, 2021)

Sub center		PHCs		CHCs	
Rural	Urban	Rural	Urban	Rural	Urban
20778	0	2923	593	753	12

Source: [State-wise Number of Sub-Centres \(SCs\), Primary Health Centres \(PHCs\) and Community Health Centres \(CHCs\) Functioning in Rural and Urban Areas in India \(As of 31st March, 2021\) \(indiastat.com\)](#)

- As per State Budget 2021-22, Rs. 32,009 crore (USD 4.41 billion) was allocated to the health and family welfare sector. Of this, Rs. 5,395 crore (USD 743.30 million) has



been allocated for the ‘National Rural Health Mission and Rs. 1,300 crores (USD 179.11 million) for the ‘Ayushman Bharat Yojana’.

- The government has set a target to make 49 nursing schools, and 49 paramedical schools functional in the state in the next five years. The government will also increase seats substantially in different courses, including 7,000 seats in MBBS, 3,000 in PG, 14,500 in nursing and 3,600 in paramedical. This will boost the healthcare consumption ultimately beneficial to the Pharma Industry.
- The state has about 131 colleges providing B Pharm degrees and about 75 colleges providing M.Pharm degrees.¹²

Key investment enablers:

Infrastructure Advantage¹³

As the Indian pharmaceutical industry is export-orientated, Uttar Pradesh has suitable export facilitating infrastructure:

- ▶ Located on Golden Quadrilateral.
- ▶ Excellent road network
- ▶ Access to National Capital Region on the west
- ▶ Strategic access to market & resource depth of eastern India
- ▶ Largest railway network in the country spanning over 8,949 km
- ▶ Major national & international airports connecting the rest of India, Middle East & South East Asian countries.
- ▶ Three existing international airports at Lucknow, Kushinagar and Varanasi, and one upcoming international airport Jewar
- ▶ Proposed National Waterway-1 (NW-1) connecting Allahabad to Haldia port
- ▶ 8.5% of Delhi Mumbai Industrial Corridor (DMIC) catchment area and 57% of Amritsar-Kolkata Industrial Corridor (AKIC) in UP
- ▶ Intersection of Western Dedicated Freight Corridor (WDFC) and Eastern Dedicated Freight Corridor (EDFC) at Greater Noida
- ▶ Multi-modal logistic hubs, industrial parks etc. to benefit from reduced travel time to ports

¹² PIC NIC

¹³ The Arteries of Growth: Expressways of Uttar Pradesh



- ▶ Existing and recently developed expressways like Poorvanchal Expressway (340-km), Bundelkhand Expressway, Lucknow- Agra Expressway etc.; 4-lane and 6-lane state highways; national and international airports; NW 1 waterways connecting Allahabad, Varanasi and Haldia sea port etc., is expected to create a web of air, water, road and rail network.

Raw Material base and growing Industry¹⁴

- I. The State has the 4th highest number of MSMEs in the country and has a considerable chemical and medicinal raw material base.
- II. There are several pharmaceutical units in the State, of which the majority are in the formulation, mostly located in the Western region of the state in Ghaziabad, Gautam Buddha Nagar, and in Lucknow, Kanpur.
- III. By 2022, the Gautam Buddh Nagar, Noida, is expected to have Northern India's first Medical Device Park. The park is developed in Sector 28 of the Yamuna Expressway Industrial Development Authority (YEIDA) Space.

Availability of Labour and Strong R&D base

The State has a perennial supply of skilled and unskilled manpower and prestigious research institutes and the Department of Pharmaceuticals.

Uttar Pradesh is home to prestigious research institutes including –

- ▶ CSIR-Central Drug Research Institute, Lucknow.
- ▶ National Institute of Pharmaceutical Education and Research, Raibareli.
- ▶ Indian Institute of Toxicology Research (IITR), Lucknow.
- ▶ Central Institute of Medicinal and Aromatic Plants, Lucknow.
- ▶ National Botanical Research Institute, Lucknow.
- ▶ Biological Sciences and Bioengineering Department, IIT- Kanpur.
- ▶ Biotechnology Department, MNNIT-Allahabad.
- ▶ Indian Institute of Technology – Banaras Hindu University (IIT BHU).
- ▶ King George's Medical University, Lucknow.
- ▶ Sanjay Gandhi Post Graduation Institute of Medical Sciences, Lucknow.
- ▶ Indian Pharmacopoeia Commission, Ghaziabad.

¹⁴ IBEF | Medical Devices



- ▶ National Institute of Biologicals, Noida.

Major companies in the State:

Teva – api, Unichem Laboratories Limited, Ramsons, BIBCOL, Jubilant Biosys, HiGlance Laboratories, Albert David, Lotus, Biogenix Inc Pvt. Ltd

1.10.4. Textile and Apparel Sector

- ▶ Textile sector is one of the important traditional industries in the state. Uttar Pradesh is the third highest fabric-producing State in India producing 13.24% of the national production¹⁵.
- ▶ Uttar Pradesh has about 1,99,000 handloom weavers and about 5,00,000 power loom weavers, with natural clusters developed over hundreds of years. The Silk sarees from Varanasi and Mau, Chikankari from Lucknow, Zari-zardozi from Lucknow, Bareilly and Shahjahanpur, Carpets from Bhadohi, Mirzapur and Sonbhadra and Durries from Sitapur are the strength and pride of the entire country. Most of our handloom products carry the GI (Geographical Indicator) tag.
- ▶ Export of textile and apparel from Uttar Pradesh was valued at around INR 20,000 Cr (USD 2.46 billion) in 2021-22.¹⁶ (including carpets and other textile floor coverings).
- ▶ Uttar Pradesh is the largest market for textile and apparel, with a consumer base of 240 million people.
- ▶ Gautam Budh Nagar and Kanpur districts are among the India’s largest ready-made garment and hosiery clusters.

Key Investment Enablers

1) Major Production Centers in Uttar Pradesh with unique textile products

Table 12: Production Centres in Uttar Pradesh

Amroha	Picnic Mats
Azamgarh	Silk Sarees, mixed sarees and fabrics, Kharri Mats
Agra	Mats, bedsheets, furnishings, heavy dress materials, chenille cotton carpets.

¹⁵ https://niti.gov.in/planningcommission.gov.in/docs/plans/stateplan/upsdr/vol-2/Chap_b3.pdf

¹⁶ Export Promotion Bureau, Uttar Pradesh



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Baghpat	Bedsheets, Bed Covers
Barabanki	Stoles, scarves, lungis.
Etawah	Bedsheets, dress materials, Mats, mixed fabrics
Farrukhabad	Cotton prints, bedsheets, dress materials, Mats, chenille cotton carpets, mixed fabrics
Fatehpur – Sikri	Heavy cotton fabrics, dress materials, Mats, chenille cotton carpets, mixed fabrics.
Gautam Budh Nagar	Apparels
Ghaziabad	Jacquard furnishings, bedspreads, terry towels, linen, home furnishings.
Gorakhpur	Terry towels, toweling, furnishing, dress material, Bed Sheets and Bed Covers
Hapur (Pilkhuwa)	Bed Sheets, Bed Covers and Canvas Cloths
Hathras	Chenille rugs, cotton carpets, fabrics
Kanpur	Mats, Dusters, Cotton fabrics, Canvas Cloths
Lucknow	Chikankari work
Moradabad	Bedsheets, Bed Covers
Rampur	Bedsheets, Bed Covers
Sitapur	Cotton mats
Varanasi	Silk sarees, sarees, mixed fabrics, cut work items, dress materials, furnishings, stoles, scarves, gauze and leno fabrics, brocades.

Key Handloom and Textile Clusters

Total 42 handloom clusters exist in the state. Bhadohi, Mirzapur, Varanasi, Azamgarh and Agra are the major carpet centers in the state. The most significant clusters for handloom and textile in Uttar Pradesh include: -



► **Carpet cluster Mirzapur – Bhadohi**

- Bhadohi is known as the ‘carpet city’ of India. It is the largest manufacturer and exporter of hand-knotted carpets in India.
- The Mirzapur – Bhadohi region is the largest handmade carpet weaving cluster engaging around 3.2 million people in the industry. Bhadohi employs 22,00,000 rural artisans in its export-oriented units¹⁷.
- The carpets of the region received the Geographical Indication (GI) tag, which means carpets manufactured in nine districts of the region, Bhadohi, Mirzapur, Varanasi, Ghazipur, Sonbhadra, Kaushambi, Allahabad, Jaunpur and Chandauli would be tagged with handmade carpet of Bhadohi.
- Well known carpet types from Bhadohi include Cotton Dhurry/Dhurries, Chhapra Mir carpets, Loribaft, Indo Gabbeh.

► **Silk cluster Varanasi**

- Varanasi Silk Handloom Cluster is world famous, and its dominance continues in producing the best quality silk fabrics, particularly sarees.
- The market size of the silk products of Varanasi was about INR 1,300 Crore (USD 0.16 billion) in 2018-19, out of which 20% has been generated from the exports of the silk products¹⁸.
- 70% of the total domestic market of the Varanasi silk industry is in southern cities such as Hyderabad, Bangalore, Chennai, Coimbatore etc. Apart from these, Kolkata, Jaipur, Ahmedabad, Lucknow and Mumbai are the other key markets for the Varanasi Silk Products.
- Bangladesh and Nepal are key international markets for Varanasi Silk Sarees and UK, USA and UAE are other key international markets for Silk products.
- Varanasi Silk Product Market consists of 80% of Saree & Brocades, 5% of Lacha, 10% of Dress Material, 5% of Dupatta stole/scarf and 1% of other silk products.¹⁹
- Varanasi silk saree/fabric with heavy embroidery work provides several variations in designs and color making it exclusive.

¹⁷ <https://bhadohi.nic.in/economy/>

¹⁸ Department of MSME, Government of Uttar Pradesh⁴

¹⁹ <https://www.library.up.gov.in/assets/front/img/InvestIndiaUPODOP.pdf>



► **Ready-Made Garments cluster Gautam Budh Nagar**

- The Ready-Made Garments (RMG) cluster is spread over Noida and Greater Noida industrial area, UPSIDC and Yamuna Expressway Authority area of Gautam Budh Nagar. The district is also known as “City of Apparels”.
- This cluster presents a diverse range of high quality ethnic and western apparels in tune with the global trends and markets. In the past two decades the cluster has emerged as a leading exporter of apparels from India. Majority of the exports from the cluster pertain to the US, UK, European Union, Canada, etc.
- Currently more than 1700 units and 1000 units are operating from Noida and Greater Noida respectively.

► **Hosiery and Ready-Made Garments cluster Kanpur Nagar**

- Kanpur is home to one of the most thriving leather, hosiery and ready-made textile regions. The industry goes back to the British era when Kanpur was nicknamed the ‘Manchester of India,’ for its perennially running cotton mills being home to thousands of dedicated cotton mill workers. It is one of the largest hosieries producing industrial regions of India.
- The textile cluster is mainly concentrated in areas within the central part of the city and in a sub urban area called Rooma.

Availability of skilled, semi-skilled human resource

- With a total population of more than 24 Crore (240 million), Uttar Pradesh boasts a labor force of over 6,58,14,71520. Rich in traditional arts, the state has an abundance of skilled labor readily available at competitive costs for the textile and apparel sector.
- Institutes like National Institute of Fashion Technology, Raebareli offer courses in textile design, leather design, fashion technology and management. Uttar Pradesh Textile Technology Institute offers UG and PG programs in textile technology and engineering. Indian Institute of Handloom Technology, Varanasi and Indian Institute of Carpet Technology, Bhadohi offers diploma courses in handloom technology.

²⁰ Uttar Pradesh Population Census 2011 (<https://www.handloom.upsdc.gov.in/StaticPages/Demography.aspx>)



- Integrated skill development scheme (ISDS)- a centrally sponsored scheme is successfully running in the State to address the skilled manpower of the textile industry. Around 1,16,677 people have been trained and 75,238 have been placed under this scheme in the State.²¹
- Similarly, under the SAMARTH scheme 14,156 people have been trained, 13603 assessed and 5072 placed in Uttar Pradesh²².
- The state has world class institutions such as Indian Institute of Technology – Kanpur (IIT – K), Indian Institute of Technology, Banaras Hindu University (IIT BHU), Indian Institute of Management – Lucknow (IIM – L), and about 75 Universities, 4,000 colleges for training skilled workforce for industrial upgrade.

Investment Opportunities in Uttar Pradesh

Looking at the high employment generating potential, the Government of India has extended various benefits to the Textile and Apparel sector. The highest contributors to FDI in the Textile sector of India from April 2016 to March 2021 are Japan, Mauritius, Italy, and Belgium. In Uttar Pradesh, investors can benefit from the market access arrangement in India with these countries.²³ There are numerous investment opportunities across the value chain in Garmenting, Dyeing, Fabric production, Spinning, Apparel design and manufacturing, etc.

- a) Fiber Production – In India, Uttar Pradesh offers huge scope for man-made fiber and filament manufacturing. With the changes in consumer preferences and awareness about health and hygiene, consumption of man-made fibers is poised to grow in the future.
- b) Spinning – The spinning sector in Uttar Pradesh is highly advanced and competent globally in terms of price, quality and standards, offering cheap skilled labor. It is likely to grow further and adopt new technologies.
- c) Weaving – India forms the world's highest Installed weaving capacity, and Uttar Pradesh holds a strong position. There is an achieved strength in the

²¹ <http://isds-textiles.gov.in/pub/dashboard.html#>

²² https://samarth-textiles.gov.in/public_dashboard/

²³ Textile & Apparel Industry: The Change Agent of India (investindia.gov.in)



manufacturing of fabric however opportunities in value-added and specialty fabrics still need to be explored.

- d) Stitching – Given the abundant labor force with high rates of female labor force participation in the textile sector the state has the potential to be a part of the global value chain through stitching for the apparel industry.
- e) Apparel – This industry alone can generate 70 jobs for every INR 1 crore (USD 122,925) invested, as compared to 12 jobs created on an average in other industries.
- f) Technical Textiles – Technical Textiles is a knowledge-based industry at a nascent stage in India, which offers tremendous opportunities for joint ventures and FDI. The Indian technical textile market was estimated at USD 17.6b in 2020-21 and grew at a CAGR of 10% since 2015-16. Uttar Pradesh can be a promising destination to invest in manufacturing technical textiles in India²⁴.

Table 13: Segment wise Opportunities

Sub-Segment	Opportunity
InduTech	Glass fiber, battery separator, fusing belts, high mesh filters, industry felt, woolen felt, fire-resistant fabric, slings for bulk handling
HomeTech	High quality upholstery fabric, narrow width fabric for furniture application, wipes for household use, fiber foam & wadding, fibrefill products
AgroTech	Agro shading net, packing net for agro products
GeoTech	Woven & non-woven geotextiles
ClothTech	Narrow width fabric as fashion accessories like belt
BuildTech	Scaffolding net
ProTech	Fire retardant clothes
MobilTech	Interior carpets & NVH components
PackTech	Jumbo bags, FIBC, coated fabric for soft luggage
OekoTech	PP nonwoven liners for landfill sites of MSW
MediTech	Nonwoven disposables like apron, mask, caps, draper, etc

²⁴ <https://www.investindia.gov.in/sector/textiles-apparel>



- g) Integrated Textile and Apparel Parks – There is also scope for integrated factories from spinning to weaving and garmenting with high automation, especially for the domestic fashion market. Integrated units can leverage economies of scale and market access benefits of set-ups in Uttar Pradesh and cater to the fast fashion requirement of consumers. Uttar Pradesh will not only create maximum jobs but also contribute to textile exports of India.
- h) Retail Brands – The capital market in multi-brand retailing allows 51% FDI in India²⁵, Uttar Pradesh is one of the most promising destinations to set up multi-brand retail businesses through Joint Ventures, since Uttar Pradesh has the largest consumer base.
- i) E-Commerce – With the boom in the e-commerce sector, investment in IT for handloom and textile products manufactured in Uttar Pradesh is a promising opportunity. There is a popular demand for the traditional art and finesse of Uttar Pradesh handloom products across the globe.
- j) Textile R&D Centre – Investment in R&D for new product development by way of establishing hi-tech production centers, design studios, and training centers is another promising opportunity in Uttar Pradesh in this sector. These centers can be started as incubation centers in existing textile institutes and textile parks, already equipped with skilled and semi-skilled labor and an abundance of raw materials.

Key Players in Uttar Pradesh

1. TT Limited
2. Raj Lakshmi Cotton Mills
3. Nine Private Limited
4. Paragon Apparels
5. Kanpur Plastipack Ltd. , Maral Overseas Limited, CTA Apparels

²⁵ <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1578132>



1.10.5. Leather Sector

Uttar Pradesh scenario

- The leather sector in Uttar Pradesh holds a prominent position as one of India's oldest and largest industries. It plays a crucial role by contributing approximately 25% to the nation's leather production and 40% to its exports. This sector primarily thrives in two key clusters: Agra and Kanpur.
- With a workforce of over 3 million individuals, the leather sector in Uttar Pradesh serves as a major employment generator and makes a substantial contribution to the state's economy. In the fiscal year 2021-22, the sector's exports were valued at more than US\$1 billion.
- The Mega Leather Park in Kanpur spans over 235 acres and involves a substantial investment of Rs. 5,850 crores. The development of this park holds the potential to generate direct employment opportunities for 50,000 individuals and indirect employment for approximately 1.5 lakh individuals

Growth Drivers

Uttar Pradesh holds a significant position. According to Indian leather export data, Uttar Pradesh accounted for a substantial share value of 26%, amounting to USD 1300 million. This makes Uttar Pradesh one of the key contributors to India's leather exports, showcasing its strong presence and competitiveness in the industry.

Table 14: Share of Exports for Leather

State	Export Value (US\$)	Share of Total Leather Exports (in %)
Uttar Pradesh	1,300 million	26%
Tamil Nadu	800 million	16%
West Bengal	400 million	8%
Karnataka	300 million	6%
Maharashtra	200 million	4%

State Government Support

The state government of Uttar Pradesh is committed to promoting the leather industry. The support measures provided by the government are helping to boost the growth of the leather industry in the state and to create jobs.

- 1. Leather Park Scheme:** The Leather Park Scheme is a government initiative to set up leather parks in different parts of the state. These parks provide infrastructure and



facilities to leather exporters, such as land, sheds, water, power, and common effluent treatment plants.

2. **Leather Cluster Development Scheme:** The Leather Cluster Development Scheme is a government initiative to develop leather clusters in different parts of the state. These clusters provide support to small and medium-sized enterprises in the leather industry, such as training, marketing assistance, and access to credit.
3. **Leather Export Promotion Scheme:** The Leather Export Promotion Scheme is a government initiative to promote exports of leather products from the state. This scheme provides financial assistance to leather exporters to help them upgrade their technology, improve their productivity, and expand their businesses.
4. **Leather Skill Development Scheme:** The Leather Skill Development Scheme is a government initiative to provide skill development training to workers in the leather industry. This scheme provides training in various aspects of the leather industry, such as tanning, finishing, and manufacturing.
5. **Scheme for Setting up of Common Effluent Treatment Plants (CETPs) in Leather Clusters:** The CETP scheme is a government initiative to set up common effluent treatment plants (CETPs) in leather clusters. The CETPs help to treat the effluent from the leather industry and to protect the environment.

The state government of Uttar Pradesh provides a number of support measures for leather companies. These measures include:

1. **Financial assistance:** The government provides financial assistance to leather companies in the form of loans, grants, and subsidies. This assistance helps companies to upgrade their technology, improve their productivity, and expand their businesses.
2. **Infrastructure development:** The government provides infrastructure support to the leather industry by setting up leather parks and providing other facilities such as roads, power, and water. This infrastructure support helps to attract investment in the leather industry and to create jobs.
3. **Skill development:** The government provides skill development training to workers in the leather industry. This training helps workers to acquire the skills they need to be more productive and to get better jobs.
4. **Research and development:** The government supports research and development in the leather industry by funding research projects and providing grants to leather



companies. This research and development support helps to improve the quality of leather products and to develop new leather products.

5. **Export promotion:** The government promotes exports of leather products by providing financial assistance to exporters, organizing trade fairs, and providing market information. This export promotion support helps to increase the demand for leather products from Uttar Pradesh in the global market.

Key Players in Uttar Pradesh

1. Bata India Ltd
2. Superhouse Group
3. Mirza International Ltd
4. Elentec India Pvt. Ltd
5. Aqualite India Ltd
6. R.A. Leather Industries
7. Talent Leather Exports
8. RSPL Ltd

1.10.6. Handicraft Sector

Scenario in Uttar Pradesh

The handicraft sector in Uttar Pradesh is a dynamic and varied industry that celebrates the state's abundant cultural heritage and artistic traditions. With its skilled artisans and extensive repertoire of traditional crafts, Uttar Pradesh has established itself as a prominent center for exquisite handmade goods. This sector serves as a vital catalyst for job creation, cultural preservation, and socio-economic advancement. This report aims to provide an insight into the handicraft sector in Uttar Pradesh, shedding light on its prominent characteristics, prevailing challenges, and the support extended by the government. As per the Export Promotion Council for Handicrafts (EPCH), Uttar Pradesh accounted for around 30% of India's total handicraft exports in the financial year 2021-22.

Profile of Major Handicraft Clusters of Uttar Pradesh

Major GoI schemes / programmes / Initiatives for Handicraft Development

1. Ambedkar Hastshilp Vikas Yojana



The scheme envisages a package of support to the cluster of handicraft artisans, which inter-alia includes basic inputs and infrastructure support in addition to capacity enhancement to cater to target markets.

2. Handicraft Marketing Incentive Scheme

Artisans are reimbursed certain percentage of expenditure incurred to promote their participation in trade fairs and exhibitions

3. Handicraft Identity Card Scheme

Handicraft cards are issued to the artisans by District Industry Centre. Linkage of the same with adhaar cards shall facilitate Direct Benefit Transfer

4. Handicraft Marketing Incentive Scheme

Artisans are reimbursed certain percentage of expenditure incurred to promote their participation in trade fairs and exhibitions

5. One district One Product Scheme

Scheme is an initiative launched by the government of Uttar Pradesh, India, with the aim of promoting traditional industries and crafts in each district of the state. The scheme focuses on identifying and supporting one unique product from each district, which has the potential for economic growth and market demand. By highlighting and developing these specific products, the ODOP scheme aims to create employment opportunities, enhance skill development, and uplift the socio-economic conditions of artisans and entrepreneurs involved in traditional industries.

It has major 4 types of Interventions:

- **Common Facility Centre (CFC) Scheme**

Objective: To address infrastructural needs of ODOP manufacturers by developing Common Facility Centres including Testing Lab, Design Centre, Raw Material Bank, Common Production Centre, Packaging, Labelling and Barcoding facilities and Product exhibition cum Selling Centre etc.

Subsidy: Up to 90% of the project cost subject to ceiling of 13.5 Crs, for establishment of CFC.

- **Marketing Development Assistance (MDA) Scheme**

Objective: Encourage participation of ODOP artisans in national and international fairs for better outreach and marketing promotion



Subsidy: Incentives and subsidies paid for stall cost, travel cost and registration of e-commerce portal by GoUP

- **Financial Assistance (Margin Money) Scheme**

Objective: To provide loans to ODOP artisans/ workers/ entrepreneurs at subsidised rates for establishing their industries and achieve self-reliance

Subsidy: Provisioned loans up to INR 20 lakh per applicant. All national, rural and scheduled banks are covered to provide these loans

- **Skill Development & Toolkit Distribution Scheme**

Objective: Capacity Building of ODOP artisans/ workers

Subsidy: 10-days training to unskilled artisans and certification; distribution of relevant advanced tool kits at free of cost

Exports from UP

Uttar Pradesh Exports – Growth in last five years
(INR Cr)

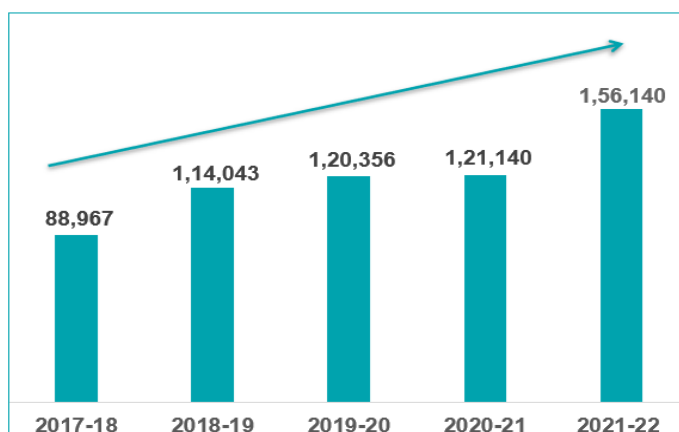


Figure 12: Uttar Pradesh Exports Growth in Last Five Years

- ▶ Uttar Pradesh has become the fifth largest contributor to the country's exports in 2021-22.
- ▶ Exports from the UP have increased from Rs. 88,967 Cr. in 2017-18 to Rs. 1.56 Lac Cr. in 2020-21 registering over a growth of 76%.
- ▶ ODOP products are majorly (~80%) contributing to state exports; key contributors being the handicrafts clusters of the state.

²⁶ Directorate of Industries and Export Promotion



1.11. Linkages of MSME vendors to PSES, and Major Anchor Buyers

Background

Micro and Small Enterprises (SMEs) are the backbone of India’s socio-economic system. Following the liberalization, India experienced tremendous economic growth, primarily driven by the services sector, while manufacturing remained subdued. Although the growth of Micro, Small and Medium Enterprises (MSMEs) has already surpassed the overall economic growth rate, it still has a long way to go in realizing its true potential. In short, the choices and decisions India makes today to manage its vast and rapidly growing SMEs will have a profound impact on the country’s future growth.

The state of Uttar Pradesh has been one of the fastest growing states in terms of growth of GSDP in last one decade. Uttar Pradesh GSDP for 2021- 22 is 21.74 trillion (US\$ 294.90 billion) which is growing at 11.39% CAGR (FY 15-16 to FY 21-22)²⁸.

Anchor Units in Uttar Pradesh

Uttar Pradesh is known as the food basket of India as it is a leading producer of several food items. It is also one of the top manufacturing destinations in India, contributing more than 8% of the national manufacturing output. In the sector profiles mentioned above, we have listed the key players in the respective sectors.

Vendor Unit in Uttar Pradesh

Vendor Units are the units with potential provide raw material / components to existing large and medium units established in the State. Uttar Pradesh has a 90-lakh MSME base which is the highest in India and the state contributes around 14% share of India's total MSME count of 6.33 crore.

Table 15: Major Sub sector in Uttar Pradesh (As of 2019)²⁹

Industries	No. of Units	Investment (INR Cr)	Employment
Food Products	65027	7216.32	356341

²⁸ <https://niveshmitra.up.nic.in/AdvantageUP.aspx>

²⁹ Source: MSME Sector profile, (<https://invest.up.gov.in/>)



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Industries	No. of Units	Investment (INR Cr)	Employment
Beverages, Toba & Toba Product	980	190.77	5406
Cotton Textiles	11267	1050.28	68961
Wool, Silk & Synthetic Fibre Textile	9112	844.26	64660
Jute, Hemp & Mesta Textiles	1571	569.85	6205
Hosiery & Garments	29620	2337.65	202183
Wood Products	10759	1388.10	65156
Paper Products & Printing	5767	1109.41	46721
Leather Products	8139	1825.05	92810
Rubber & Plastic Products	5809	1802.94	59883
Chemical & Chemical Products	5162	1290.49	47214
Non-Metallic Mineral Products	2978	709.46	26757
Basic Metal Industries	3626	1112.02	30307
Metal Products	17237	2689.61	140184
Machinery & Part except Electrical	5874	1449.60	67007
Electrical Machinery & Apparatus	4784	980.13	53030
Transport Equipment & Parts	612	3146.42	5184
Misc. Manufacturing	196922	19251.95	1104029
Repairing & Servicing Industries	349777	23342.36	1483247
TOTAL	735023	72306.67	3925282



Major Anchor Units in Uttar Pradesh

Table 16: Anchor Units in Uttar Pradesh

Sl. No.	Company Name
Ordnance Factories in Uttar Pradesh	
1	Ordnance Factory Muradnagar (OFM)
2	Ordnance Clothing Factory Shajahanpur (OCFS)
3	Ordnance Equipment Factory Kanpur (OEFC)
4	Ordnance Factory Kanpur (OFC)
5	Small Arms Factory (SAF)
6	Field Gun Factory (FGK)
7	Ordnance Factory Project Korwa (OFPKR)
8	Ordnance Parachute Factory (OPF)
9	Ordnance Equipment Factory Hazratpur (OEFHz)
List of tentative Anchor units in Uttar Pradesh	
10	Vivo Mobiles
2	Haier India
3	Oppo Mobiles India Pvt. Ltd., China (Expansion)
4	Sunwoda Electronic India Pvt Ltd
5	Max Ventures & Industries
6	Sparsh Industries Pvt. Ltd.
7	Ultra tech Cement (Barra Unit)
8	Rimjhim Ispat
9	Pepsico



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Sl. No.	Company Name
10	DCM Shriram Ltd.
11	KHY Electronics India Pvt Ltd
12	Paswara Papers
13	DCM Shriram Ltd.
14	SLMG Beverages Pvt. Ltd.
15	Kent RO Systems Ltd.
16	Amplus Energy Solutions Pvt Ltd
17	OMAX Auto Pvt Ltd
18	PTC Industries Ltd.
19	Triveni Engineering
20	Nikita Papers Ltd.
21	Silverton Pulp & Papers P.Ltd.
22	Jaiprakash associates
23	B.L. Agro Industries Ltd.
24	Dharampal Premchand Ltd
25	Ginni Filaments Ltd.
26	Inox Air Products Pvt. Ltd.
27	Organic India Pvt Ltd
28	Lava International
29	Shudh Plus Hygiene Products
30	Bikanervala Foods Pvt. Ltd.
31	Addverb Technologies Pvt Ltd



Sl. No.	Company Name
32	RSPL Ltd.
32	TT Limited
33	Chenfeng Tech Private Limited

1.12. MSME Clusters, Geographical concentration, Aspirational Districts, and Clusters

The major MSME clusters in the state is as given below

Table 17: MSME Clusters in Uttar Pradesh

S. No.	Product Category	District	MSME cluster/ ODOP Product
1	Carpet & Durrie	Bhadoi	Carpet
		Jaunpur	Woollen Durrie
		Mirzapur	Carpet
		Sitapur	Durrie
		Sonbhadra	Carpet
2	Engineering Products	Aligarh	Locks & Hardware
		Ghaziabad	Engineering Products
		Shamli	Iron Fabrication
		Fatehpur	Iron Fabrication Works
		Sultanpur	Iron & Steel Fabrication
3	Food Processing	Auraiya	Desi Ghee
		Ayodhya	Jaggery
		Balrampur	Food Processing (Pulses)



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S. No.	Product Category	District	MSME cluster/ ODOP Product
		Gonda	Food Processing (Pulses/Maize)
		Hathras	Heeng Processing
		Kaushambi	Food Processing (Banana)
		Muzaffarnagar	Jaggery
		Pratapgarh	Food processing (Amla)
		Siddharthnagar	Food Processing (Kala namak chawal)
		Bahraich	Food Processing
		Basti	Vinegar Products (sirka)
		Kushinagar	Banana Products
		Lakhimpur Kheri	Jaggery
		Prayagraj	Food Processing
4	Glassware	Firozabad	Glassware
5	Handicrafts	Amethi	Moonj Products
		Azamgarh	Black Clay Artwork
		Bahraich	Wheat Stalk Craft
		Ballia	Bindi
		Banda	Shazar Stone Craft
		Deoria	Decorative Products
		Ghazipur	Jute Wall Hangings
		Jalaun	Handmade Paper
		Jhansi	Soft Toys
		Kushinagar	Banana Fibre Products



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S. No.	Product Category	District	MSME cluster/ ODOP Product
		Lakhimpur Kheri	Tribal Craft
		Mahoba	Gaura Stone Craft
		Mainpuri	Tarakashi Art
		Prayagraj	Moonj Products
		Sambhal	Horn & Bone products
		Shravasti	Tribal Craft
		Sultanpur	Moonj Products
		Baghpath	Home Décor Products
		Hapur	Home Décor Products
		Agra	Marble Engraving
		Bareilly	Bamboo Products
		Kanpur Dehat	Plastic Products
		Mathura	Thakur Ji's Dress, Decoration & Kanthi Mala
6	Handloom & Textiles	Badaun	Zari Zardozi
		Etawah	Textile Products
		Farukhabad	Textile Printing
		Hardoi	Handloom Products
		Kasganj	Zari Zardozi
		Lalitpur	Zari Silk Sarees
		Lucknow	Chikankari & Zari-Zardozi
		Rampur	Applique Work, Zari Patch work & Patchwork



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S. No.	Product Category	District	MSME cluster/ ODOP Product
		Shahjahanpur	Zari Zardozi
		Unnao	Zari Zardozi
		Varanasi	Silk Products
		Ambedkar Nagar	Textile Products
		Barabanki	Handloom Products
		Bareilly	Zari Zardozi
		Chandauli	Zari Zardozi
		Fatehpur	Bed Sheet
		Gautam Budh Nagar	Readymade Garments
		Mau	Textile Products
		Amroha	Readymade Garments
		Azamgarh	Clothes (Silk Saree)
		Deoria	Readymade Garments
		Deoria	Knitting, Embroidery related products
		Kanpur Nagar	Hosiery & Textile products
		Mainpuri	Knitting, Embroidery related products (Zari Zardozi)
		Sant Kabir Nagar	Hosiery Products
7	Leather Products	Agra	Leather Products
		Hamirpur	Jooti
		Kanpur Nagar	Leather Products
8	Metal Craft & Metalware	Etah	Ghoongroo, Ghanti & Brass Products



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S. No.	Product Category	District	MSME cluster/ ODOP Product
		Moradabad	Metal Craft
		Mahoba	Metal Craft
9	Musical Instruments	Amroha	Dholak (Musical Instruments)
		Pilibhit	Flutes
10	Pottery Products	Bulandsahar	Ceramic Products
		Gorakhpur	Pottery (Terracotta)
11	Sports Goods	Meerut	Sports Goods
12	Utensils	Kanpur Dehat	Aluminium utensils
		Sant Kabir Nagar	Brass Utensils
13	Wooden Products	Basti	Wood Craft
		Bijnor	Wood Craft
		Maharjganj	Furniture
		Rae Bareilly	Woodcraft (Woodwork)
		Saharanpur	Wood Craft (Wood Carving)
		Shravasti	Furniture
		Chitrakoot	Wood Craft/ Wooden Toys
14	Miscellaneous	Kanauj	Itra (Scents)
		Mathura	Sanitary Products
		Bareilly	Goldsmithy (Sunari)

The eight districts, named by the Niti Ayog as Aspirational Districts are ***Balrampur, Shravasti, Bahraich, Siddharthnagar, Chandauli, Sonbhadra, Fatehpur and Chitrakoot.***



1.13. Access to credit for MSME's, formal Financial Institutions in the State

Access to credit is crucial for the growth and sustainability of MSMEs in Uttar Pradesh. Formal financial institutions play a significant role in providing credit facilities and financial support to MSMEs in the state. While I don't have access to the most recent data, I can provide you with general information on formal financial institutions' involvement in providing credit to MSMEs in Uttar Pradesh based on previous trends.

In Uttar Pradesh, MSMEs have access to credit from a range of formal financial institutions, including:

- **Commercial Banks:** Commercial banks, both public and private sector, are major providers of credit to MSMEs. They offer various loan products, such as working capital loans, term loans, and credit lines, tailored to meet the specific needs of MSMEs. These banks have branches and regional offices throughout the state, making it easier for MSMEs to access credit.
- **Regional Rural Banks (RRBs):** RRBs play a crucial role in providing credit to MSMEs in rural areas of Uttar Pradesh. These banks are specifically designed to cater to the financial needs of rural and semi-urban areas, where many MSMEs are located. RRBs offer a range of credit products, including microfinance loans, to support the growth of small businesses.
- **Small Industries Development Bank of India (SIDBI):** SIDBI is a specialized financial institution dedicated to promoting and financing MSMEs. It operates various schemes and programs to facilitate credit access for MSMEs, including collateral-free loans, working capital support, and credit guarantee schemes. SIDBI also partners with commercial banks and other financial institutions to extend credit to MSMEs.
- **Non-Banking Financial Companies (NBFCs):** NBFCs are another important source of credit for MSMEs, particularly for those that may face challenges in obtaining loans from traditional banks. NBFCs provide alternative financing options and are often more flexible in their lending criteria. They offer working capital loans, equipment financing, and other credit facilities to support the growth of MSMEs.

The Government of Uttar Pradesh, in collaboration with the central government, has implemented several initiatives to enhance credit availability for MSMEs. These include the



Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS), which provides collateral-free credit to eligible MSMEs, and the Prime Minister's Employment Generation Programme (PMEGP), which offers financial assistance through banks for starting new enterprises.

1.14. Factors that Impact Production in the State

Table 18: Factors that Impact Production in Uttar Pradesh

Status of the availability of various factors for production		
Sl. No	Factor	Status
1	Land	<ul style="list-style-type: none"> Land bank set up by the UP government and incentives provided for the procurement of land in various policies
2	Energy	<ul style="list-style-type: none"> Uttar Pradesh has achieved consistent availability of electricity, but there are currently power cuts being observed. The state of Uttar Pradesh is riding on the wave of transition to renewable energy.
3	Water	<ul style="list-style-type: none"> Reluctance of banks / financial institutions to provide credit
4	Labour	<ul style="list-style-type: none"> Skill development for the MSME units – one is for the workers and the other is for the managerial / owner category. Lack of skilled manpower due to lack of paying capacity
5	Entrepreneurship	<ul style="list-style-type: none"> With 14 % of the MSME units in the state of Uttar Pradesh, the entrepreneurship of the state is good
6	Technology	<ul style="list-style-type: none"> Many have moved from Cupola to Induction furnace. Lack of implementation of the required software to ensure that the regulatory compliances are met and to improve transparency and competitiveness. Access to IT at an affordable cost is the key.



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		<ul style="list-style-type: none"> • With the advent and implementation of industry 4.0, MSME units also need to utilize this technology for building their competitiveness
7	R & D and Testing facilities	<ul style="list-style-type: none"> • The state has industries in the electronics manufacturing wherein the large companies are in a position to have their in-house facilities. However, the traditional sectors and clusters will require more investment in common R & D facilities



1.15. Snapshot of Access to Financial Institution

Table 19: Size Snapshot of Access to Finance

Sector	Major Method of Finance	Existing Central/State Scheme availed	Industry Associations
Manufacturing	Sources of credit can include Banks, Lenders, NBFC & Informal Source	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme, Small Industry Cluster Development Program Scheme, Credit Guarantee Fund Scheme for Micro and Small Enterprises, Market Promotion and Development Scheme (MSDA),	Assocham, UP Indian Industries Association, FICCI, The Brass Art Ware Manufacturers Association, NASSCOM India
Services		Uttar Pradesh Chief Minister Youth Self Employment Scheme, Building Awareness on Intellectual Property Rights (IPR), Skill Upgradation & Mahila Coir Yojana (MCY),	
Trading		Performance & Credit Scheme for Rating of Small Scale Industries	
Service		Very low	Local Associations
Leather Products		Central Scheme CGTMSE	Agra Iron Founders Association
Cotton And Textile		PMEGS	
Paper Products And Stationery			Agra Hotel and restaurant association
Home Furnishing		Central Scheme CGTMSE	LUB-Laghu Udyog Bharti
Agriculture Implements		PMEGS	IIA-Indian Industry Association
Jaggery			BIWA-Baghpatt Industries Welfare Association



1.16. Snapshot of overview by geography

Table 20: Snapshot of Overview by Geography

District	No of MSMEs	Main Sector of District
Aligarh	25,434	<ul style="list-style-type: none"> • Retail trade (except of motor vehicles and motorcycles) • Wholesale trade, except of motor vehicles and motorcycles • Manufacture of fabricated metal products, except machinery and equipment • Other personal service activities • Manufacture of food products
Amroha	8,610	<ul style="list-style-type: none"> • Retail trade • Land transport and transport via pipelines • Wholesale trade, except of motor vehicles and motorcycles • Manufacture of food products • Other personal service activities
Bahraich	9,267	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Other personal service activities • Manufacture of food products • Food and beverage service activities
Balrampur	2,512	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Other personal service activities • Manufacture of food products • Food and beverage service activities
Bijnor	28,004	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Land transport and transport via pipelines



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District	No of MSMEs	Main Sector of District
		<ul style="list-style-type: none"> • Other personal service activities • Manufacture of food products
Etah	7,867	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and Motorcycles • Land transport and transport via pipelines • Manufacture of food products • Other personal service activities
Gonda	12,472	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Other personal service activities • Manufacture of food products • Food and beverage service activities
Hathras	10,137	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Manufacture of food products • Wholesale trade, except of motor vehicles and motorcycles • Land transport and transport via pipelines • Other manufacturing
Kasganj	3,424	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Manufacture of food products • Other personal service activities • Food and beverage service activities
Moradabad	27,977	<ul style="list-style-type: none"> • Land transport and transport via pipelines • Retail trade, except of motor vehicles and motorcycles • Manufacture of basic metals • Wholesale trade, except of motor vehicles and motorcycles



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District	No of MSMEs	Main Sector of District
		<ul style="list-style-type: none"> • Other manufacturing
Muzaffarnagar	24,555	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Land transport and transport via pipelines • Wholesale trade, except of motor vehicles and motorcycles • Manufacture of food products • Other personal service activities
Rampur	13,345	<ul style="list-style-type: none"> • Land transport and transport via pipelines • Retail trade, except of motor vehicles and motorcycles • Manufacture of food products • Other personal service activities • Wholesale trade, except of motor vehicles and motorcycles
Saharanpur	33,568	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Other personal service activities • Land transport and transport via pipelines • Manufacture of food products
Sambhal	8,402	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Land transport and transport via pipelines • Other manufacturing • Manufacture of food products
Shamli	8,380	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Land transport and transport via pipelines • Wholesale trade, except of motor vehicles and motorcycles • Other personal service activities



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District	No of MSMEs	Main Sector of District
		<ul style="list-style-type: none"> • Manufacture of food products
Shravasti	2,527	<ul style="list-style-type: none"> • Retail trade, except of motor vehicles and motorcycles • Wholesale trade, except of motor vehicles and motorcycles • Other personal service activities • Manufacture of food products • Food and beverage service activities
Ambedkar Nagar	11437	Textile Industries, Sugar Plant, Cement manufacturing Plant, Agriculture Industry
Amethi	9830	Moonj Industries, Industry of Fertilizers, Cement Industry, Electronic Industries
Ayodhya	15128	Jaggery, Readymade Garments, Chemical Industry
Sultanpur	11015	Moonj Rope Cluster, Sugar Mills
Barabanki	15695	Bottlers based industries, Food processing industry, Sugar-mill, spinning mills, Agro-based industry, rice-mills, terracotta, chikan embroidery.
Lucknow	90655	Chikankari and Zari Zardozi
Hardoi	17517	Handloom
Unnao	11889	Zari-Zardozi
RaeBareli	16121	Zari, Paper
Sitapur	8929	Carpets and Daries, Leather Industry, Zari-Zardozi, handicraft Industry, Textile Industry, Engraved Door Panels
Lakhimpur	-	Agro Based, Soda Water, Cotton Textile, Woollen, Silk and Artificial Thread Based Clothes, Ready-Made Garments and Embroidery, Wood/Wooden Based Furniture, Paper and Paper Products Leather Based Rubber, Plastic and Petro based Chemical/Chemical Based, Mineral Based, Metal Products, Engineering



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District	No of MSMEs	Main Sector of District
		Units, Electrical Machinery and Apparatus, Transport Equipment and Parts, Repairing and Servicing
Badaun	10775	Zari Zardozi, Mentha oil
Bareilly	38097	Zari Zardozi, Cane & bamboo, Rice mills, Mentha
Pilibhit	11698	Sugar mill, Flute and Wooden Products
Shahjahanpur	12991	Rice mill, flour mill, Zari-Zardozi, Carpet making
Auraiya	6541	Food Processing (Desi Ghee), Rice & dal mills
Etawah	8853	Textiles looms, Rice mills
Farrukhabad	8658	Leather carpets, Textile printing, Zari & Zardozi
Kannauj	7895	Perfume & agarbatti, Cold storage
Kanpur Dehat	9282	Leather products, Chemical products, Rubber products, Food products
Kanpur Nagar	64054	Leather products, Readymade textiles and garment
Banda	6619	Shazar Stone Craft, Food processing
Chitrakoot	4737	Wooden toys, Tourism, Hotels & lodges
Hamirpur	5490	Iron & steel fabrication, Jutis (shoes)
Mahoba	4912	Gaura Stone Craft
Prayagraj	42155	Education Services, Sand Mining, Stone Quarrying, Services, Metal Fabrication, Engineering, Food Products, Textile
Gorakhpur	34839	Education Services, Sand Mining, Chemical, Leather & Paper Products, Sugar Mill, Rice Mill, Services, Engineering, Food Products, Metal Fabrication, Textile, Manufacturing, Woollen Clothes, Fertilizers
Varanasi	50597	Sand Mining, Chemical, Leather & Paper Products, Sugar Mill, Rice Mill, Services, Engineering, Food Products, Metal Fabrication, Textile, Manufacturing, Woollen Clothes, Wood Products
Azamgarh	23554	Food Products, Rice Mills, Sugar Mills, Services, Metal Fabrication, Engineering, Food Products, Textile



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District	No of MSMEs	Main Sector of District
Sonbhadra	10772	Sand Mining, Stone Quarrying, Services, Metal Fabrication, Engineering, Food Products, Textile
Fatehpur	10957	Agro products, Services, Metal Fabrication, Food Products, Textile, Cattle products
Jaunpur	25820	Agro Products, Services, Engineering, Food Products, Wood Products, Textile, Electrical Machinery
Kushinagar	14678	Tourism, Wood Products, Engineering, Food Products, Manufacturing, Textile, Sugar Mills, Rice Mills
Ghazipur	21506	Wood Products, Engineering, Paper Products, Sand Mining, Engineering, Food Products, Metal Fabrication, Textile, Sugar Mills, Rice Mills
Mirzapur	14042	Sugar Mills, Rice Mills, Stone Crushing, Services, Metal Fabrication, Engineering, Food Products, carpet manufacturing, brassware production, Textile
Deoria	18827	Sugar Mills, Rice Mills, Art Decor, Metal Fabrication, Engineering, Food Products, Textile
Ballia	15046	Education Services, Sand Mining, Stone Quarrying, Services, Metal Fabrication, Engineering, Food Products, Metal Fabrication, Textile
Basti	11539	Education Services, Sand Mining, Stone Quarrying, Services, Metal Fabrication, Engineering, Food Products, Ispat, Textile
Pratapgarh	16095	Agro products, Metal Fabrication, Engineering, Food Products, Wood Products, Textile
Maharajganj	12409	Education Services, Sand Mining, Stone Quarrying, Services, Metal Fabrication, Engineering, Food Products, Metal Fabrication, Textile
Mau	10772	Services, Sugar Mills, Rice Mills, Engineering, Food Products, Metal Fabrication, Textile
Siddharth Nagar	9083	Sugar Mills, Rice Mills, Food Products,



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District	No of MSMEs	Main Sector of District
Kaushambi	6510	Agro Products, Engineering, Food Products, Metal Fabrication, Textile
Chandauli	10741	Rice Mills, Sugar Mills, Engineering, Food Products, Metal Fabrication, Textile, Rubber Products
Bhadohi	11995	Carpet Manufacturing, Repairing services, Paper Products, Agro Products, Rubber Products
Sant Kabir Nagar	9368	Agro Products, Engineering, Food Products, Wood Products, Textile



2. MAIN CHALLENGES/KEY CONSTRAINTS TO MSME GROWTH

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the economic development of Uttar Pradesh, India's most populous state. The MSME sector in Uttar Pradesh is diverse, encompassing various industries and contributing significantly to employment generation, industrial growth, and GDP. Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the economic development of Uttar Pradesh, India's most populous state.

It is the major contributors to employment generation, especially in rural and semi-urban areas. They provide opportunities for both skilled and unskilled workers, reducing unemployment and supporting livelihoods.

The MSME sector has habitually been termed the “engine of growth”. There have been major policy changes over the last few years, at the national and state level aimed at consolidating and developing this sector. The national and the state government are giving their support to the MSMEs for the upliftment of this sector however, for the sector to fully utilize its potential, it is necessary to the entrepreneurs along with the government support take essential steps for further development.

In most of the focused group discussions (FGD) while collecting the data for preparing Strategic Investment Plan (SIP) gives a glimpse of business environment issues to MSMEs of Uttar Pradesh.

Table 21: Overview of Main Challenges

Main challenges/ Key Gaps	Main challenges/ Key Constraints identified by Uttar Pradesh
Business environment: Assessment of the business environment (for starting and running a business); regulatory constraints, process gaps and costs; compliance burdens; continuing gaps in Business Environment	Compliance and Existing Challenges in EoDB
Factor Conditions: Land, Energy, Finance, Labour, Ecological Sensitivity	Access to Infrastructure
Infrastructure: key infrastructure gaps - Energy, water, roads, industrial land	Access to Infrastructure
Credit limitations - MSME access to credit, the credit gap	Access to Finance
Delayed Payments to MSMEs - delayed payment issues, Pending cases, assessment of ODR in the state	Access to Finance
Target Markets and product standards - regional, and global market opportunities, challenges preventing access to markets,	Access to Markets



Technology - technology gaps and constraints, sector specific technologies for production, access to green and climate friendly technologies	Access to Technology
Strengthening of Firm capabilities and adoption of Resource Efficient and Cleaner Production (RECP) practices by MSMEs - Identification of gaps in management capacity, setting and monitoring of production targets, systematic tracking of performance using KPIs	Improving to Firm capabilities
Market for Service provision to MSMEs - Mapping of support ecosystem for MSMEs, technical service providers and business service providers, supply constraints	Access to Markets
Gender gaps - barriers faced by women-headed MSMEs	Gender Gaps
Skills - Assessment of skills gaps, capacity building infrastructure, ITIs, and skill Kendra and gaps	Access to Skilled Manpower
Environmental, labour management and occupational health and safety standards compliance - Assessment of implementation framework for compliance with existing State and national environmental, labour and occupational health and safety regulations	Compliance and Existing Challenges in EoDB
Others -	Compliance and Existing Challenges in EoDB

A. Compliance and Existing Challenges in EoDB

- 1. Compliance Burden:** Compliance burden are the responsibilities, obligations, and costs associated with complying with various regulatory requirements imposed on businesses. In Uttar Pradesh, businesses face certain compliance burdens that can impact the business environment.

The presence of an extensive and lengthy compliance system can indeed pose challenges for Micro, Small, and Medium Enterprises (MSMEs) in Uttar Pradesh. While compliance measures are necessary to ensure legal and regulatory adherence, an excessively complex and time-consuming system can hinder the business environment for MSMEs.



MSMEs, commonly operating with limited resources and manpower, often find themselves burdened by extensive compliance requirements. This diversion of attention and resources from their core business activities adversely impacts their productivity and growth potential, as highlighted by the enterprises' statements.

Complying with a lengthy compliance system often entails additional costs for MSMEs. These expenses may include hiring specialized personnel, investing in compliance software or services, and meeting various regulatory fees, which can strain their financial capabilities. Also, MSMEs face competition from larger businesses that may have dedicated compliance teams and greater financial resources. The burden of an extensive compliance system can exacerbate the competitive disadvantage faced by MSMEs, inhibiting their growth and market presence.

In order to ascertain the nature of constraints / challenges faced by the MSMEs of the State, let us take the example of Readymade garments industry, which largely dominated by MSMEs.

The MSMEs in the garment industry need to acquire several licenses and permits from various government departments and authorities. Some of the key licenses and permits include:

- a) Registration with local authorities
- b) Commercial authorizations/ Trade License
- c) Development approvals
- d) Fire safety clearances
- e) Pollution Control Permits

a) Registration with local authorities:

- **Complex Application Process:** The application process for obtaining a Registration Certificate with Local Authorities is a tedious and complex task which involves multiple steps. Where MSMEs are required to navigate through various forms, documentation requirements, and comply with specific guidelines, making the process cumbersome and time-consuming.
- **Inconsistent Implementation:** In some cases, there is inconsistencies in the interpretation and application of regulations, which can further complicate the registration process and introduce uncertainty for MSMEs.
- **Lack of Support and Guidance:** MSMEs are facing challenges in accessing adequate support and guidance during the registration process. Limited availability of assistance from local authorities, lack of dedicated helplines, or a dearth of professional services are making it difficult for MSMEs to navigate the process efficiently.



b) Commercial authorizations/ Trade License:

- Commercial authorizations and trade licenses are often subject to zoning regulations that dictate the permissible locations for different types of businesses. MSMEs in the ready-made garment industry face challenges in finding suitable locations that comply with these regulations, especially if they require specific zoning permissions for manufacturing or retail activities.
- It also requires inspections and compliance checks by relevant authorities to ensure adherence to safety, hygiene, and fire regulations. Coordinating these inspections and meeting the required standards are time-consuming and resource intensive for MSMEs.

c) Development approvals:

- Development approvals often require compliance with building codes, zoning regulations, and other construction-related regulations. MSMEs in the industry often face challenges in meeting these requirements, especially if they involve constructing or modifying buildings for manufacturing or retail purposes.
- Depending on the scale and nature of the development, MSMEs need to conduct an Environmental Impact Assessment (EIA) to ensure compliance with environmental regulations. This assessment involves studies, reports, and additional approval processes, which led to time-consuming and resource intensive.
- Development approvals require compliance with infrastructure and utility requirements, such as ensuring access to electricity, water supply, waste management systems, and road connectivity. Meeting these requirements is challenging, especially if the infrastructure in the area is inadequate or requires significant upgrades.

d) Fire safety clearances:

- MSMEs in the garment industry need to comply with fire safety regulations to ensure a safe working environment. This includes implementing appropriate fire prevention measures, installing fire safety equipment, and conducting regular inspections. However, understanding and adhering to the specific fire safety requirements are challenging for MSMEs.
- Existing buildings and infrastructure in which the MSME operates may not meet the required fire safety standards. This could include inadequate fire exits, lack of fire-resistant materials, improper electrical wiring, or limited accessibility for fire-fighting vehicles. Bringing such buildings up to fire safety compliance standards may require extensive investments and modifications. This situation particularly affects MSMEs operating on tight budgets, creating a major impact on their operations and financial resources.

e) Pollution Control Permits:



- MSMEs in the industry need to comply with environmental regulations to mitigate pollution and ensure sustainable practices. This includes obtaining pollution control permits and implementing measures to control air, water, and noise pollution. However, understanding and adhering to the specific requirements can be challenging for MSMEs.
 - Implementing pollution control measures and acquiring necessary equipment can be technically and financially challenging, especially for small MSMEs with limited resources. The costs associated with pollution control equipment, such as effluent treatment plants, air pollution control devices, or noise control measures, pose a major financial burden.
2. **Regulatory Constraints:** Cumbersome regulatory processes, complex compliance requirements, and bureaucratic red tape pose major challenges for MSMEs. Entrepreneurs often struggle with obtaining licenses, permits, and approvals, leading to delays and increased costs. Here are some common regulatory constraints faced by businesses in Uttar Pradesh.
- a) **Complexity of Regulations:**

The regulatory landscape are complex and constantly evolving, making it challenging for MSMEs to keep up with the requirements. The multitude of laws, rules, and guidelines across different domains, such as taxation, labour, environment, licensing, and permits, are creating confusion and increase the compliance burden among MSMEs.
 - b) **Administrative Burden:**

Compliance involves fulfilling administrative tasks such as record-keeping, filing reports, obtaining licenses, permits, and responding to regulatory inquiries. The administrative burden is time-consuming and divert the MSMEs' attention from core business activities, affecting productivity and growth.
 - c) **Inconsistent Implementation:**

Inconsistencies in the interpretation and enforcement of regulations among different authorities or regions can create confusion and uncertainty for MSMEs. This lack of uniformity can result in varying compliance requirements and practices.
 - d) **Lack of Awareness and Support:**

MSMEs may face challenges in understanding the full extent of regulatory requirements and changes. Limited access to information, inadequate guidance, and a lack of specialized support services are hindering MSMEs' ability to navigate the compliance landscape effectively.



Addressing the regulatory compliance burden on MSMEs in Uttar Pradesh requires a multi-faceted approach involving the government, industry associations, and support organizations.

Some of the key steps taken by state government in order to minimize regulatory Compliance Burden are:

- i. **7 Licenses** have been merged within single form e.g., Brand registration with Label Registration-Excise; Trade & Shop and establishment –Urban/Labour; CTO(Air/Water) merged with Hazardous license- PCB
 - ii. **7 Licenses** periodicity has been extended-Factory license & renewal for 10 years; Consent to Operate under Air & Water Act (Prevention and Control of Pollution) Act, 1981) for 5 years), Shop and establishment registration, Registration for repairer/dealer & manufacturer-Legal metrology one-time registration
 - iii. Total 907 Acts/regulations/rules of 27 departments have been abolished in the state
 - iv. More than 27 types of renewals already allowed on auto renewal basis (PCB/FSDA/Legal Metrology/Labour & Urban dept.
 - v. More than 10 renewals under more than 7 departments have been abolished for key licenses eg. Labour registration under shop & establishment, Legal Metrology, IT department for mobile tower installation, commercial tax, Film Bandhu, Tourism department, FSDA etc.
 - vi. 4 key licenses registrations (Trade License/Hotel/Travel agency/Professional Tax) have been abolished now; Single Integrated annual return under all labour laws have been introduced.
3. **Lack of Digitalization:** Without digitalization, MSMEs face challenges in reaching a broader customer base. They are struggling to expand their market beyond local or regional boundaries. Online platforms, e-commerce, and digital marketing strategies enable businesses to reach customers across geographical locations, but the absence of digitalization hinders their market access and growth potential of MSMEs.

Manual processes and traditional methods of conducting business led to inefficiencies and increased costs. Lack of digital tools and technologies for inventory management, order processing, accounting, and customer relationship management are resulting in delays, errors, and higher operational expenses.

Digitalization enables the collection and analysis of data, providing valuable insights into customer behaviour, market trends, and business performance. Without digital tools and analytics, MSMEs may lack the necessary data-driven insights to make informed decisions, optimize operations, and develop effective strategies for growth.



4. Continuing Gaps in Business Environment that need to be addressed:

Access to Finance: MSMEs continue to face challenges in accessing affordable and timely finance. Although there have been initiatives to provide financial assistance, there is a need to further enhance access to formal credit, promote alternative financing options, and simplify loan application processes for MSMEs. During Markey survey and FGDs it is observed some challenges and key gaps :

Many MSMEs struggle to secure adequate credit facilities from traditional financial institutions due to perceived higher risks associated with smaller businesses or lack of collateral.

Even when MSMEs manage to obtain loans, the interest rates might be relatively high, affecting their profitability and repayment capacity.

Collateral Requirements: Banks and financial institutions often demand substantial collateral, which MSMEs might not have, leading to further difficulties in obtaining loans.

Complex Application Procedures: The application process for loans and financial assistance can be lengthy and complicated, deterring some MSMEs from pursuing funding.

Lack of Financial Literacy: Some MSME owners might lack awareness or understanding of various financial products and their implications, making it challenging to make informed financial decisions.

Limited Credit Facilities: MSMEs often struggle to obtain formal credit from financial institutions due to factors such as lack of collateral, inadequate credit history, and perceived higher risks associated with smaller businesses.

High Interest Rates: Also, MSMEs face challenges in accessing finance at affordable interest rates. The interest rates charged by financial institutions, especially for unsecured loans, are often high they also encounter difficulties in navigating the complex loan application procedures, including extensive documentation requirements and lengthy approval processes.

At present, there is almost negligible flow of equity capital into this sector, even though the overall capital inflows have witnessed significant increase in the recent years. Absence of equity capital may pose a serious challenge to development of knowledge-based industries, particularly those that are sought to be promoted by the first-generation entrepreneurs with the requisite expertise and knowledge.

Access to the Potential Market: The MSMEs are finding it difficult to get access to potential markets due to inadequate capital and unavailability of the marketing tools. Therefore, it creates obstacles for MSMEs to sell out their offering to government-based



agencies. Also, this could narrow their reach in the market and let their counterpart to take advantage.

Also, Lack of comprehensive and up-to-date market information poses a significant constraint for MSMEs. Access to reliable data on market trends, consumer preferences, and competitor analysis is crucial for making informed business decisions. Limited access to market information such as price trends, availability, and sourcing options hampers MSMEs' ability to identify market opportunities, develop effective marketing strategies, and compete effectively.

Absence of Skilled Labour: MSMEs often struggle with a shortage of skilled labour in Uttar Pradesh. Despite of the fact that the state is blessed with a vast pool of human resources, the MSMEs still encounter the scarcity of quality manpower capable of performing the skilled-oriented task. There is a gap between the skills required by businesses and the skills possessed by the available workforce. This skill gap hampers productivity and restricts the ability of MSMEs to adopt advanced technologies and compete effectively. Also, MSMEs face challenges in accessing skill development programs that are tailored to their specific needs. Lack of awareness about existing skill development initiatives and limited collaboration between industry and training institutions further contribute to the constraint.

Low Productivity: Low productivity levels are a persistent challenge for many MSMEs in the state. Factors contributing to low productivity include outdated technology and machinery, inadequate production processes, poor workflow management, and a lack of continuous improvement initiatives. Insufficient focus on enhancing productivity and efficiency restricts the growth potential of MSMEs in the state.

Inadequate Access to latest Technology and Innovation: This is one of the leading issues encountered by MSMEs to date. MSMEs don't have proper access to the latest information which makes them unfamiliar with the latest technological developments. Oftentimes, they lack knowledge, skills, tech-oriented education to execute a competent MSME. This obstacle is quite prevalent specially in the rural part.

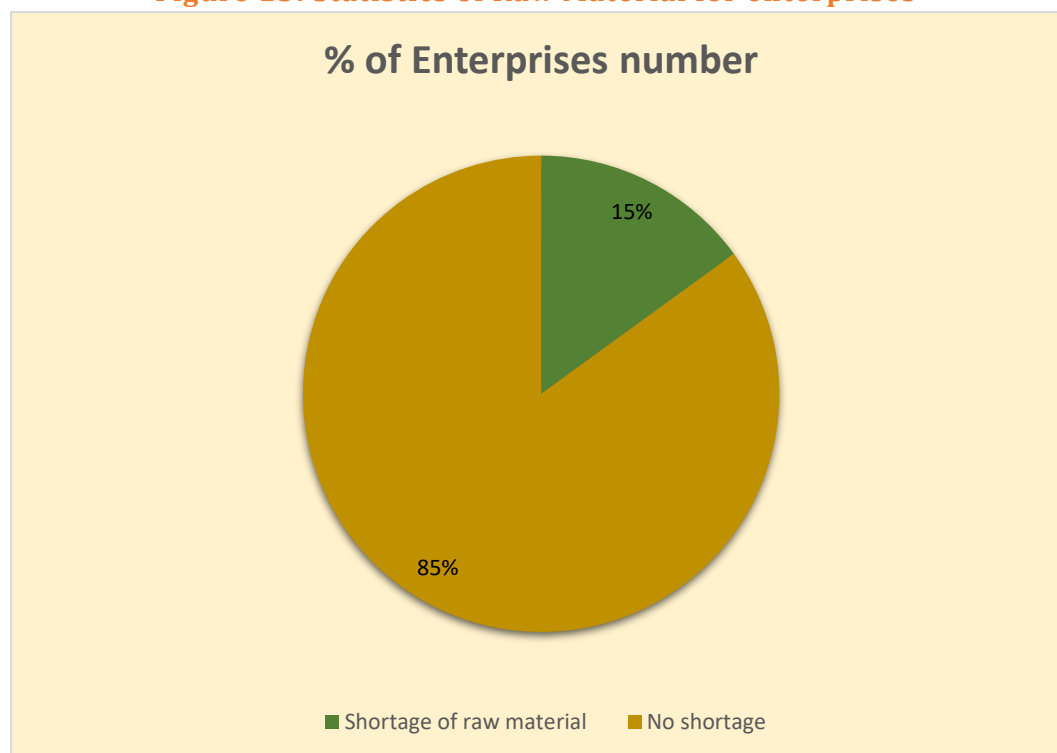
MSMEs often face challenges in affording the high costs associated with adopting the latest technologies. Investments in advanced machinery, software systems, automation, and research and development (R&D) can be financially burdensome for MSMEs with limited resources and capital. This constraint may restrict their ability to upgrade and remain competitive.

MSMEs often lack dedicated R&D facilities and expertise to develop and implement innovative solutions. Insufficient investment in R&D activities can hinder their ability to develop new products, improve processes, and adapt to evolving market demands. This constraint restricts their potential for innovation and technological advancement.

Procurement of Raw Material: It’s impossible to stimulate the growth of the business in the absence of ample economic resources. It has been one of the primary issues of this sector. Due to financial constraints, most of the small industries are bound to procure the low-quality raw material from the local region. Limited access to a diverse and competitive supplier base restricts their options and lead to dependency on local level suppliers. This pose risks in terms of inconsistent quality, and unreliable delivery schedules.

MSMEs are facing price volatility in raw materials too, especially for commodities that are subject to market fluctuations. Sudden price increases significantly impact the cost of production and squeeze profit margins. Limited bargaining power and inability to hedge against price risks making it challenging for MSMEs to manage raw material costs effectively. ³⁰According to the informants 15% of enterprises faced shortage of raw materials to manufacture their products.

Figure 13: Statistics of Raw Material for enterprises



³⁰ https://updes.up.nic.in/esd/13th_finance/UME_A_Survey_Report_2017.pdf



Ease of doing business/Business Reform Action Plan (BRAP)

Since 2017, Uttar Pradesh has embarked on an "Ease of Doing Business" journey, implementing over 600 business reforms in the state. These reforms have proven to be the driving force behind economic growth, empowering businesses and facilitating a conducive environment for their operations.



Figure 14: BRAP-Business Reform Action Plan Stats for Uttar Pradesh

- These reforms have been implemented across 12 reform areas
- More than 29 departments in Uttar Pradesh have been part of this business reform action plan journey so far
- More than 33 departments have been end-to-end digitalized from state level to district level for licenses approval system
- More than 50 new departmental licenses systems have been developed
- Inclusion of more than 200 services delivery timelines within UP Janhit Guarantee Act for timebound licenses approval
- As part of BRAP22, UP has implemented 352 reforms (261 G2B & 91 G2C) which are currently under evaluation with DPIIT. On day-to-day basis, response to DPIIT clarifications is being given to DPIIT.
- Based on following 3 criteria, a Monthly District Level EODB ranking is also being conducted for all 75 districts in Uttar Pradesh:
 - i. Disposal of Nivesh Mitra applications
 - ii. Disposal of Grievances received
 - iii. Satisfied User Feedback
- District level user awareness workshops have also been planned to be conducted in all 75 districts beginning in April'23
- Additionally, as part of Cost of doing business, more than 65 regulations have been identified to reduce cost of doing business in terms of directly cost involved, timeline and periodicity.
- The earlier scheduled consultation workshop on 2nd Mar'23 has been postponed. A new set of BRAP23 reforms are expected to be received from DPIIT.

B. Access to Infrastructure

1. Land Constraint:

The availability of suitable land for MSMEs is limited, particularly in industrial areas or regions with high demand. The scarcity of land making it challenging for MSMEs to find suitable locations to establish or expand their operations. The high cost of land can pose a



financial barrier, making it difficult for MSMEs to acquire the necessary land for their business activities.

2. Labour:

MSMEs are facing challenges in attracting and retaining skilled workers. The availability of a skilled labour force is limited which hinders productivity, innovation, and the ability to adopt new technologies which ultimately impacts the overall MSMEs growth in the state. Another important aspect is skill mismatch which shows the gap between the skills required by MSMEs and the skills possessed by potential employees.

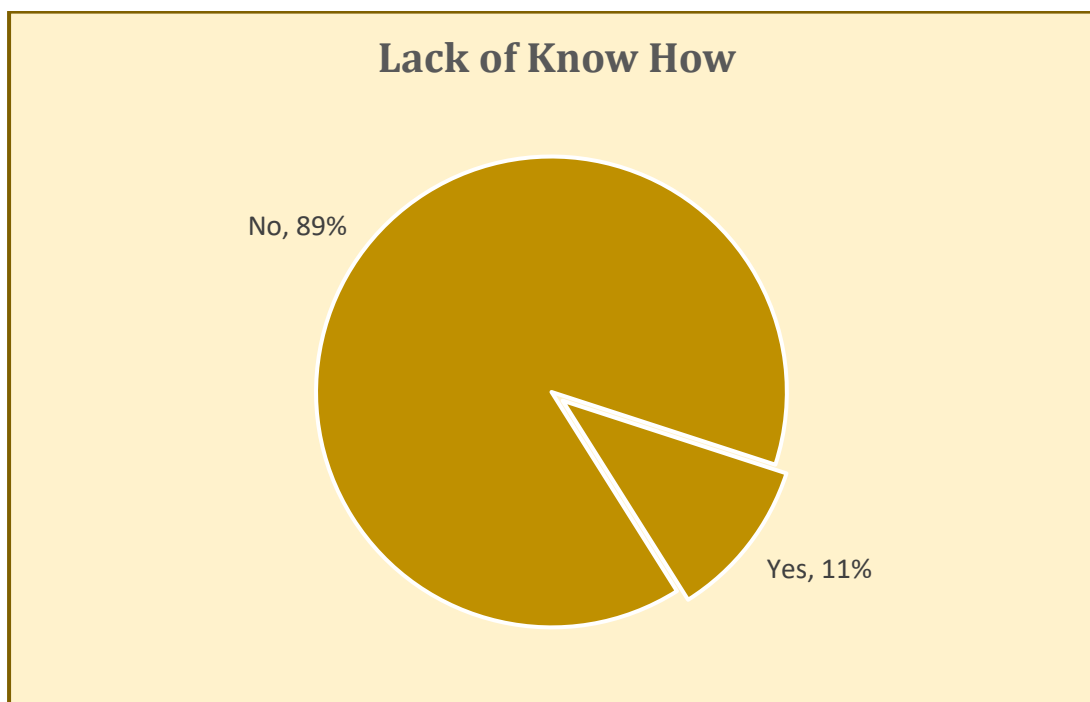
3. Ecological Sensitivity:

MSMEs operating in ecologically sensitive areas must comply with stringent environmental regulations to minimize their impact on the environment. These regulations include restrictions on emissions, waste management, water usage, and conservation measures. Compliance with these regulations can increase costs and administrative burdens for MSMEs. Ecologically sensitive areas often have limitations on the availability of natural resources such as water, land, and raw materials. MSMEs may face challenges in accessing and utilizing these resources sustainably, affecting their production capacity and growth potential.

4. **Market size & Access:** - The local market size in certain areas of Uttar Pradesh may be relatively small or constrained, especially in rural or less economically developed regions. This limited market size can restrict the growth opportunities for MSMEs, particularly those reliant on local demand. Also, regional imbalance can limit market opportunities for MSMEs operating in less-developed areas.

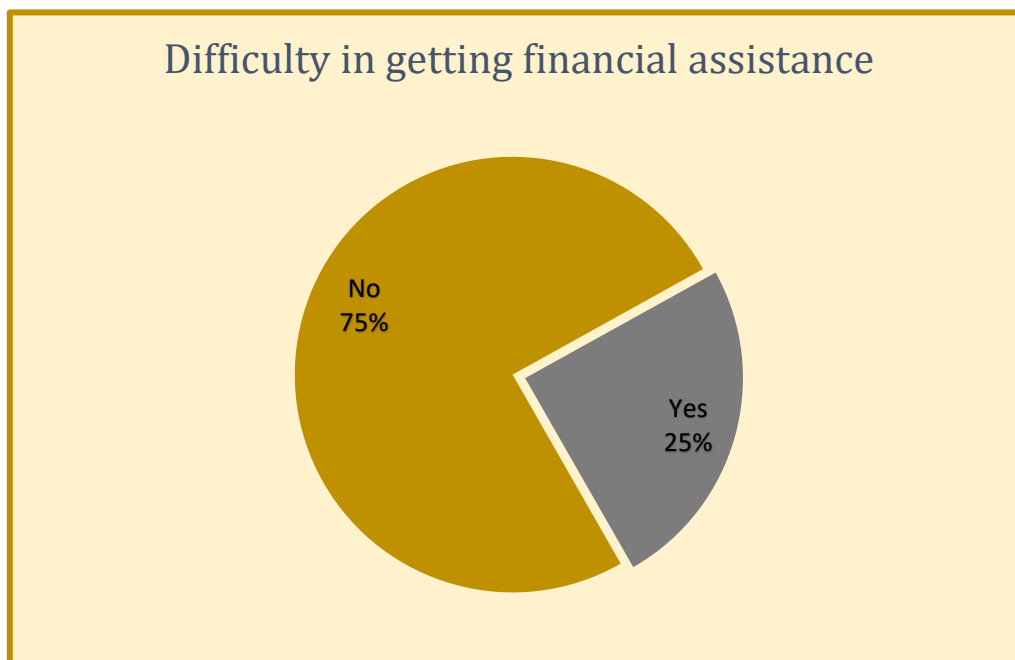
5. **Technology:** - Many MSMEs in Uttar Pradesh may lack awareness about the potential benefits and applications of emerging technologies. Limited knowledge and understanding of technological advancements can impede their ability to adopt and leverage relevant technologies for business growth. The cost of implementing new technologies, such as advanced machinery, software systems, automation, or digital infrastructure, can be prohibitive for MSMEs operating on tight budgets. The high initial investment costs can pose a significant financial barrier to technology adoption. The primary survey data suggest that respondents 11% of enterprises admitted that lack of know how adversely affects the proper running of the enterprises but respondents the remaining 89% were in denial

Figure 15: Technical awareness diagram



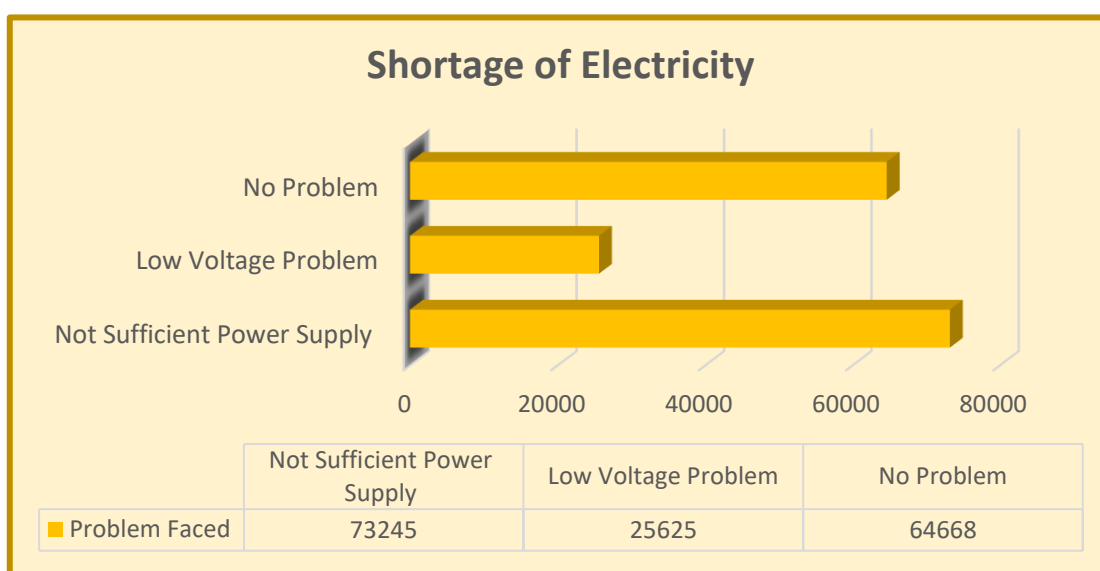
6. **Common Infrastructure:** - Insufficient common infrastructure, such as roads, transportation networks, power supply, water, and sanitation facilities, can pose challenges for MSMEs. Inadequate infrastructure can lead to increased transportation costs, disruptions in power supply, water scarcity, and limited access to essential services, hindering the growth and competitiveness of MSMEs. Limited connectivity, both digital and physical, can constrain the growth of MSMEs. Lack of reliable internet connectivity, inadequate telecommunications infrastructure, and limited access to affordable and high-speed internet services can impede digital operations, e-commerce activities, and market reach for MSMEs. Also, fragmented infrastructure planning and development across different regions or sectors can result in disparities and inconsistencies in the availability and quality of common infrastructure. Lack of coordination among relevant government agencies and stakeholders can hamper infrastructure development efforts for the benefit of MSMEs.
7. **Finance:** - MSMEs often face challenges in accessing formal credit from financial institutions such as banks and other lending agencies. Factors such as lack of collateral, limited credit history, and high credit risk perception can make it difficult for MSMEs to secure the necessary financing for their growth and expansion. MSMEs that manage to access formal credit may encounter high interest rates, fees, and other transaction costs associated with borrowing. These high costs of borrowing can pose a financial burden on MSMEs, limiting their ability to invest in business expansion, research and development, and technological upgrades. The primary survey reveals that 25% of enterprises have little access to finance, particularly to bank financing which thus hampers their emergence and eventual growth.

Figure 16: Financial Assistance statistics for enterprises



8. **Energy³¹:** - MSMEs in Uttar Pradesh often face challenges related to inadequate and unreliable power supply. Frequent power outages, voltage fluctuations, and load shedding can disrupt production schedules, hamper productivity, and increase operational costs for MSMEs. According to a report of Economics and Statistics Division, Government of Uttar Pradesh shows MSMEs facing power supply problem. About 45% enterprises reported to have insufficient power supply while 16% had low voltage problem. However, 49% of the enterprises had no such issues.

Figure 17: Electricity Statistics for Enterprises



9. **Water:** - As per the existing policy, UP does not have such policy of reservation of water for industrial use. Since water is a key component required for industrial processes in many

³¹ https://updes.up.nic.in/esd/13th_finance/UME_A_Survey_Report_2017.pdf



sectors, the state, to prevent the impact of water shortage on industrial growth, should consider such reservations for industrial units, especially the manufacturing units.

10. Raw Material Bank:

Implementing a raw material bank can bring several benefits to MSMEs in Uttar Pradesh, fostering growth and enhancing their competitiveness in the market. A raw material bank is a centralized facility that collects, stores, and distributes raw materials to MSMEs at affordable rates and in an efficient manner.

11. Common Facility Centres:

The purpose of Common Facility Centres (CFCs) is to provide shared facilities and services to Micro, Small, and Medium Enterprises (MSMEs) in a specific industry or geographical area. These centers aim to address various challenges faced by MSMEs and promote their growth and competitiveness.

Clusters offer benefits to MSMEs through collaborative efforts such as joint purchasing of inputs and shared use of equipment. They provide the necessary scale for accessing technical assistance and infrastructure support from business associations and the government. Value chain analysis within clusters identifies potential opportunities for upgrading, leading to the formulation of new intervention guidelines. Clustering enhances MSMEs' competitiveness and growth prospects by fostering collective actions and resource-sharing.

C. Access to Finance

MSMEs encountered numerous critical challenges when it came to source of finance. On the basis of Focus Group Discussions and these challenges can be broadly classified into the followings:

1. **Lack of Collateral:** Enterprises, particularly MSMEs (Micro, Small, and Medium Enterprises), encounter major challenges when attempting to access finance, primarily stemming from difficulties in presenting collateral or guarantees. This issue becomes more pronounced for smaller MSMEs, as they may struggle to offer adequate collateral to satisfy the requirements of financial institutions and secure loans. Financial institutions typically demand collateral as a security measure before disbursing loans, making this a significant obstacle.

According to the results of a primary survey, the two most prominent obstacles reported by enterprises are the difficulty in providing collateral or guarantees and procedural complexities. Focus Group Discussions have revealed that these businesses often find it exceedingly challenging to obtain loans from formal credit sources due to the substantial collateral demanded.

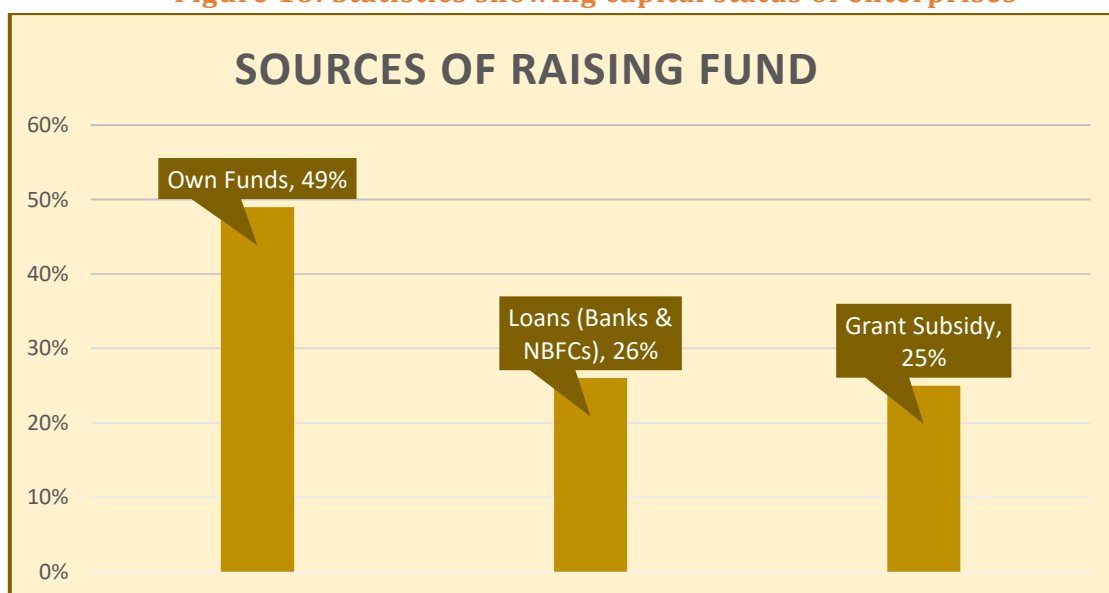
2. **Absence of formal credit history:** The primary survey highlights those financial institutions, including banks and non-banking financial companies, heavily rely on credit histories to assess the risk when extending loans to businesses. For MSMEs, lacking a proven track record of timely repayments makes it challenging to access loans or credit facilities. The absence of a credit history leads lenders to perceive lending to MSMEs as a

higher risk. As a result, these institutions offer loans at higher interest rates, making borrowing more expensive for the businesses.

Furthermore, the survey reveals that financial institutions sometimes hesitate to provide substantial loan amounts to MSMEs without a credit history. This cautious approach results in limited funding opportunities for these businesses, ultimately impeding their ability to expand operations or seize new investment prospects.

- 3. Limited Access to formal credit options:** Financial institutions typically maintain stringent lending criteria, which involve prerequisites such as collateral, credit history, and detailed financial statements. Unfortunately, numerous MSMEs in Uttar Pradesh may not fulfil these criteria, resulting in their exclusion from formal credit access. Additionally, the absence of a formal credit history or the presence of a limited credit history poses a challenge for MSMEs in proving their creditworthiness to these financial institutions. Therefore, the lack of a proven track record of timely repayments may lead lenders to be cautious when considering extending credit to these businesses.
- 4. Dependence on informal lending sources:** Informal lenders often charge exorbitant interest rates, far higher than those offered by formal financial institutions. MSMEs may end up paying a substantial amount as interest, which reduces their profitability and makes it challenging to invest in business expansion or modernization. While informal lending might be more accessible for some MSMEs due to fewer bureaucratic processes, the loan amounts available from these sources are often limited. As a result, MSMEs may not have access to the funds required for substantial business growth or working capital needs.

Figure 18: Statistics showing capital status of enterprises



Based on the survey results, the majority of MSMEs finance their operations using their ownfunds, with nearly 50% of them relying on this self-funding approach. In contrast, only 25% of MSMEs turn to loans as a source of funding for their business operations and growth.

D. Delayed Payments to MSMEs:

- Payment delays occur when buyers, often larger companies or government entities, fail to make timely payments to MSMEs for the goods or services provided. The delayed payments by banks to MSMEs are a critical issue for the Unnao area. Schemes like LEAN and MSME SAMADHAN are trying to make MSMEs digital and resolve their problems digitally, yet most of the MSMEs are unaware of these schemes the ground survey reveals.

Impacts of Delayed Payments are summarized below:

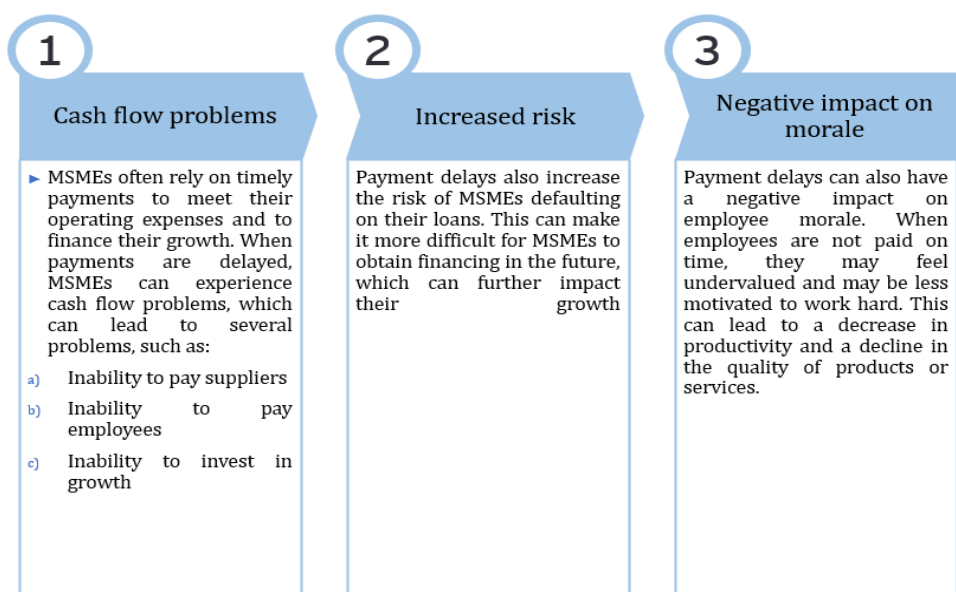


Figure 19: Impacts of Delayed Payments

Figure shows a vicious cycle of delayed payments for MSMEs, supply chains, and the economy

- Growth in the total volume of digital payments done (Y-o-Y basis): The digital transactions in Uttar Pradesh were to the tune of Rs 122.84 crore in the year 2017-18 which rose to Rs 161.69 crore in 2018-19 and further to Rs 189.07 crore in 2019-20.³²

³² <https://news.abplive.com/states/uttar-pradesh-government-sets-record-in-number-of-digital-payments-in-india-1450324>

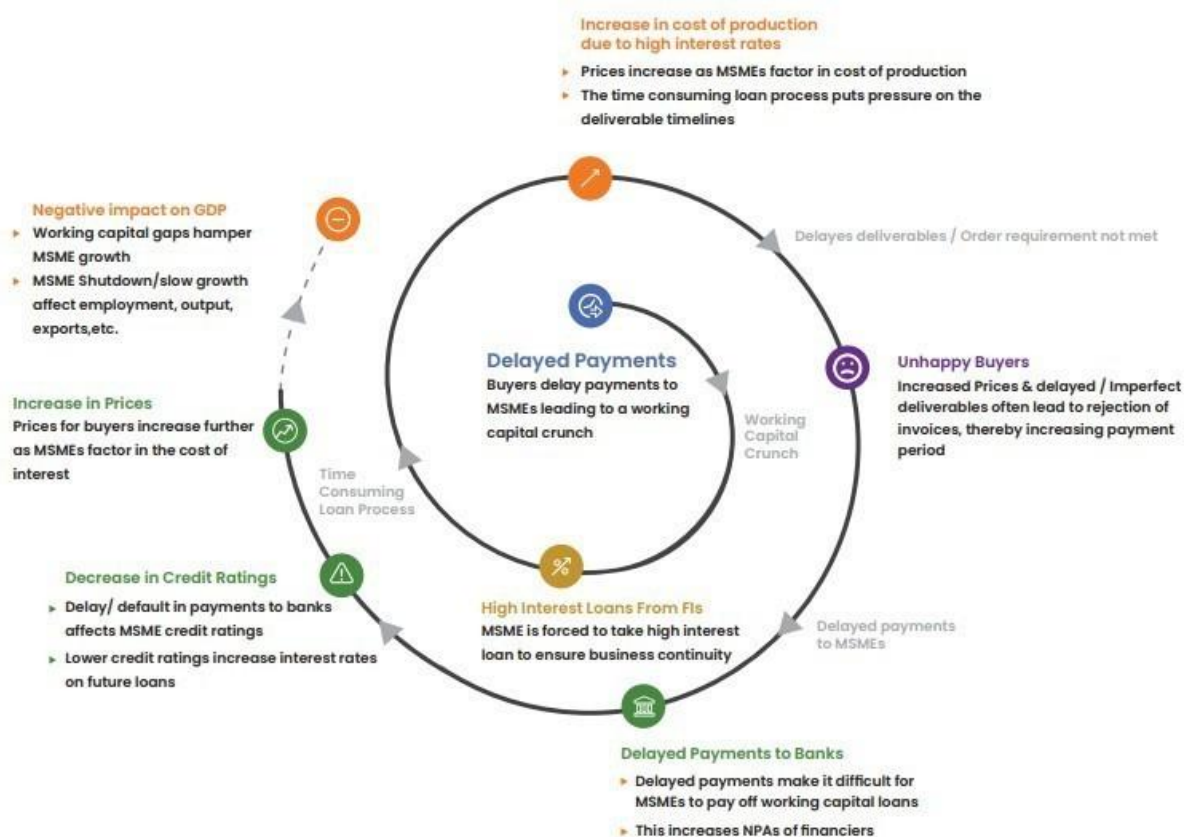


Figure 20: Cycle of Delayed payments for MSMEs

E. Access to Markets

During survey we found that each manufacturing and service sector unit have their own market. Some of them wanted to upscale their business to other state as well as to other countries provided that they receive support related to credit, upgradation of technology for mass productions, improvement in branding, packaging, and training related activities. The target markets and product standards for the dominant clusters been evaluated from the field interactions and desk study.

MSME growth remains a significant hurdle due to the absence of entrepreneurial, managerial, and marketing skills. Boosting sales and acquiring new customers requires the right marketing strategies. Additionally, MSMEs face challenges related to ineffective marketing strategies, lack of market analysis, and identifying target audiences in India. Thus, MSMEs cannot compete due to a lack of professionalism and structured management.

Furthermore, a lack of education, knowledge about market trends, consumer preferences, and advanced technology has hindered the development of this sector.

Identification of Market:

The government has introduced special schemes for assisting MSMEs in the marketing of their goods and services like quality upgradation, an introduction of common facilities, running of



entrepreneurship development and consultancy services, etc. But still, marketing has not yet developed as an important profession in the MSME sector despite several efforts of the ministry of MSMEs. During FGDs and survey some following observations/gaps are made :

Limited Market Information:

Many MSMEs lack access to reliable market information, including demand trends, consumer preferences, and competitor analysis. Without such data, it becomes difficult for MSMEs to tailor their products or services to meet market demands effectively.

Inadequate Marketing and Branding:

MSMEs often struggle with marketing and branding their products or services to reach a broader audience. Limited financial resources and expertise in marketing can hinder their ability to create a strong market presence.

Intense Competition:

In both domestic and international markets, MSMEs face intense competition from larger, established companies. Competing with bigger players can be challenging, especially when it comes to pricing and marketing strategies.

Access to Distribution Networks:

Establishing and expanding distribution networks is a significant obstacle for MSMEs. Securing shelf space in retail stores or reaching new customers in distant locations can be a daunting task without adequate resources and networks.

Local Markets:

For Micro, Small, and Medium Enterprises (MSMEs), local markets serve as crucial stepping stones for growth and success. Access to local markets provides MSMEs with the opportunity to establish a strong customer base, build brand recognition, and generate revenue. However, to fully leverage the potential of local markets, MSMEs need to adopt effective strategies that can enhance their access and competitiveness.

Govt. Institute conduct market research to identify their target audience within the local area to benefit the MSMEs. Understanding the demographics, preferences, and needs of potential customers can help tailor products or services to meet local demands effectively.

MSMEs often face greater challenges in accessing public procurement opportunities compared to large firms. These obstacles encompass various factors such as limited information on procurement options, demanding volume and capability requirements, high levels of technical and financial qualifications needed, restricted time frames for tender submissions, expenses associated with submission, obligatory insurance and financial guarantees, and the difficulty of finding suitable bidding partners.

Table 22: Target Markets and Challenges



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Sector	Target market	Pathway	Challenges
Foundry	Casting requirements of diesel generator-set, automotive, air compressor and other engineering sectors	Direct to vendor	Higher cost of production, Challenges posed by bigger players
Footwear	Europe, USA	Footwear Manufacturers & Exporters Chamber	Logistics, Fluctuation in currency
Home furnishing	US, UK	Export houses	Design
Glass	Domestic, Export	Whole sellers, Traders and export	Addressing OHS, Energy conservation, Lack of Skill
bangles	Domestic, Export	Whole sellers, Traders and export	
Readymade garment	Domestic / export		Products & Marketing Infrastructural Facilities Business Development Service etc.
Electronics	Domestic / export		
Electrical Goods	Domestic		
Engineering Goods	Domestic and export	Retail and wholesale	<ul style="list-style-type: none"> - Marketing, Costing - No Common Facility Centre (CFC) - Lack of Skilled Manpower & Training Institution
Sports goods	Domestic and export	Retail and wholesale	
Home furnishings	European Union	Export houses	Costing and design
Paper	USA, UK	Export houses	Costing and stiff competition
Handmade paper	Domestic/ Export	Export houses	Cost and stiff competition. Lost good share of export



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Sector	Target market	Pathway	Challenges
Tailoring	Local	-	Need marketing support and linkage with major manufacturer
The tannery industry	Domestic/ Export in countries like USA, U.K, EC, Canada, Italy, France etc.	Small and Medium manufacturers and exporters/big export houses	Unorganized supply of raw material and lack of any sourcing hub, Lack of Common Facility Centre, inadequacy of CETPs and STPs,
Soft toys	Domestic / export	Traders / Middleman	Marketing, credit, Raw material
Food processing	Domestic	Branded manufacturers	Marketing, margin
Silk saree	Domestic	Traders / Middleman	Marketing, credit, Good margin
Dal processing	Domestic all over India	Traders / Middleman	Availability of energy
Tarkasia Art	Domestic / International	Direct, wholesalers	Marketing
Aata / Chakki Flour Mill	Domestic		Linkage required with bigger players
Sanitary Fitting	Whole sellers, export	Whole sellers and export	General challenges like increased completion, costing
Devotional dress cluster	Whole sellers	Whole sellers	Marketing is issue
Sports Goods	Australia, Canada, USA	Export houses	Skill, Distribution channels
Scissors	USA, UK	Export houses	Costing and stiff competition

F. Access to Technology

Access to technology can bring several significant benefits to Micro, Small, and Medium Enterprises (MSMEs) in Uttar Pradesh, contributing to their growth, competitiveness, and overall development. Here are the key ways in which technology can benefit MSMEs in Uttar Pradesh:



Enhanced Productivity: Technology adoption enables MSMEs to automate various processes, streamlining production, inventory management, and administrative tasks. This increased efficiency translates into higher productivity and cost savings.

Improved Product Quality: Utilizing advanced machinery and digital tools allows MSMEs to produce goods with higher precision and consistency, resulting in improved product quality and customer satisfaction.

Innovation and New Product Development: Technology empowers MSMEs to innovate and create new products or services. Access to digital tools and research capabilities enables them to stay competitive and respond to changing market demands.

Market Reach and Global Expansion: Technology facilitates e-commerce, digital marketing, and online presence, enabling MSMEs to reach a broader customer base beyond geographical boundaries. It opens up opportunities for international trade and export.

Supply Chain Management: Technology supports efficient supply chain management, optimizing inventory levels, and reducing lead times. MSMEs can collaborate with suppliers and logistics partners, ensuring timely deliveries and reducing costs.

Data-Driven Decision Making: Access to technology allows MSMEs to collect and analyze data, providing valuable insights for informed decision-making. Data-driven strategies lead to better market understanding and improved business outcomes.

G. Improving to Firm capabilities and adoption of resources efficient and cleaner Production

A study was conducted to examine the management capacity of MSMEs, focusing on specific areas like inventory management, production target setting and monitoring, performance tracking using key performance indicators (KPIs), and maintaining accurate bookkeeping. Additionally, the research also explored the implementation of energy efficiency practices, investments, and lean methodologies to reduce waste and enhance overall efficiency. Throughout the study, the gaps and challenges in these aspects were carefully analyzed.

The survey revealed that approximately 83% of the respondents showed little interest in adopting cleaner and sustainable practices. The diagnostic exercise identified several key challenges, including limited awareness, high initial investment costs, lack of technical expertise, resistance to change, inadequate access to financing, absence of supportive policies, compatibility issues with existing infrastructure, and limited collaboration platforms. Addressing these challenges demands comprehensive approaches and close collaboration among industry stakeholders.

Many MSMEs in Uttar Pradesh may lack awareness about the benefits and importance of adopting RECP practices. They might not have access to sufficient technical knowledge and expertise required for implementing resource-efficient and cleaner production methods. This lack of awareness and technical know-how can hinder their ability to recognize the potential benefits and navigate the complexities of adopting sustainable practices.



A significant number of small MSMEs in Uttar Pradesh lack familiarity with the concept of LEAN practices and the advantages they offer in minimizing material waste. This lack of awareness becomes a barrier that hinders their willingness to embrace such practices. Findings from ground surveys indicate that implementing LEAN practices necessitates substantial changes in existing processes and organizational culture, leading to some MSMEs displaying resistance to change. They may fear potential disruptions or uncertainties that could arise during the transition period.

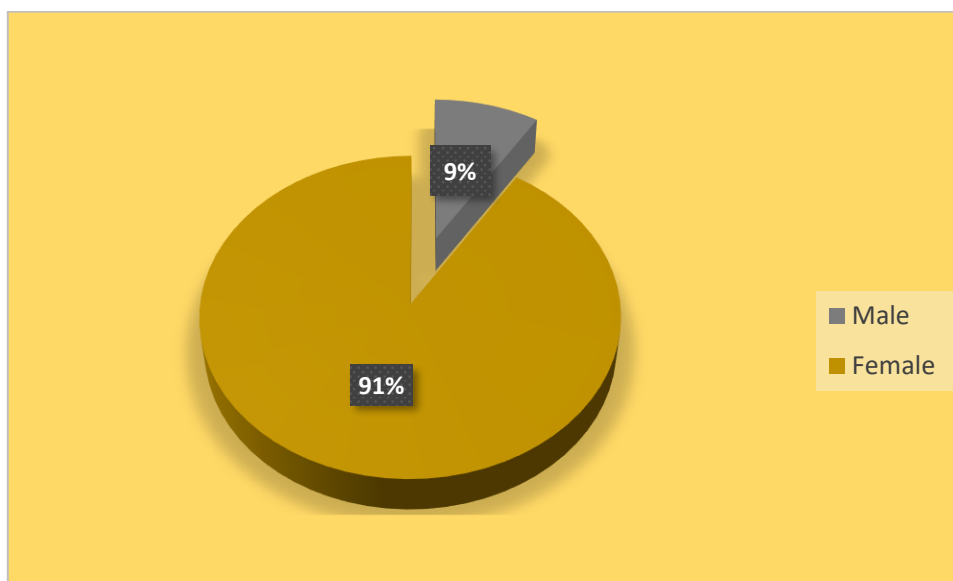
H. Gender Gaps

The diagnostic exercise focused on the state of MSMEs, with a specific emphasis on the additional barriers faced by women headed MSMEs in accessing technical services and credit. The purpose was to gain insights into the unique challenges and constraints that hinder women entrepreneurs from accessing these resources. This information was used to design targeted interventions under the SIP (Strategic Investment Plan) to enhance support for women headed MSMEs. The ultimate goal was to address gender disparities and foster a more inclusive and supportive environment for women entrepreneurs within the MSME sector.

Based on the diagnostic exercise, it was observed that women MSME owners of the state encountered various challenges. These challenges included a lack of skills, limited access to formal finance, inadequate entrepreneurial training, societal biases and stereotypes, a dearth of support networks, and difficulties in balancing work and family responsibilities.

In this report distribution of total number of workers engaged in MSMEs especially in manufacturing activity by gender, worker type, by employment size is presented. Although each enterprise engaged about 8 workers on an average, a study of the distribution of all enterprises by number of workers engaged by them reveal that the enterprises varied substantially in size in terms of number of workers employed by them. The number of male workers engaged to female workers bears the percentage share 91% and 9% respectively. Nearly 30% of the enterprises had employment size 11 to 20 and about 27 % of the enterprises were of employment class size 0 to 10 and about 10% of the enterprises engaged above 100 worker.

Gender	Male	Female	Total
Worker	1192174	118020	1310194



Employment size	0-10	11-20	21-50	51-100	101-200	Above 200	Total
Number of Enterprises	43311	49254	39307	14568	8471	8408	163319

Figure 21: Enterprise percentage by gender

I. Access to Skilled Manpower

The Government of Uttar Pradesh is actively establishing an institutional framework to enhance capacity building and skill development throughout the State, extending its reach to the district level. Their ambitious goal is to provide vocational training to the youth in collaboration with both government and private training providers, with a strong emphasis on ensuring equal opportunities for the most marginalized, including women. Moreover, the government aims to achieve a significant placement rate of at least 70% for the trained youth, enabling them to secure gainful wage employment or become self-employed contributors to the State's economic development.

Uttar Pradesh has a strong skilling and capacity building infrastructure, with a wide range of institutions offering training in a variety of skills. Some of the key institutions in the state include:

The Uttar Pradesh Skill Development Mission (UPSDM): The UPSDM is the nodal agency for skilling and capacity building in the state. It offers a wide range of training programs, including short-term, long-term, and customized training.



The National Skill Development Corporation (NSDC): The NSDC is a public-private partnership that provides financial and technical assistance to skill development initiatives in the country. It has a presence in Uttar Pradesh and offers a variety of training programs through its network of training partners.



The Industrial Training Institutes (ITIs): Government-run ITIs (Industrial Training Institutes) provide comprehensive training in diverse industrial skills. According to secondary data, Uttar Pradesh takes a prominent lead with the highest number of such government-run institutes in the country, reaching a total of 3263. This exemplifies a strong commitment to capacity building and skill development in the state.



The polytechnics: The polytechnics are government-run institutes that offer diploma-level courses in engineering and technology. As per directorate of technical education, government of Uttar Pradesh, the state has 150+ government and private polytechnic institution in the state.

The private training providers: In Uttar Pradesh, numerous private training providers offer a diverse array of skills training. These providers deliver a wide range of courses that prove highly beneficial, fostering skills and capacity building among the youth of the state.

The government of Uttar Pradesh has established skill development infrastructure in the state, aimed at making a tangible impact on the capabilities of the target beneficiaries. The systematic representation of this infrastructure is depicted in the diagram below.

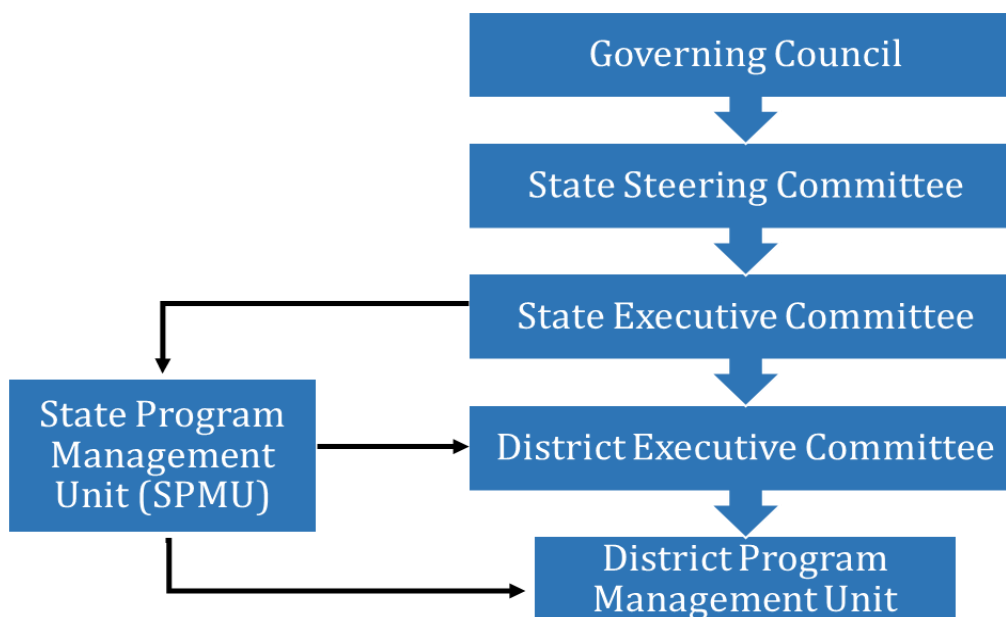


Figure 22: Skill Development Infrastructure set up by the State Government in Uttar Pradesh

• **Constraints / Challenges in Skill Development in the State³³**

1. **Limited (and unevenly dispersed) Capacity of Vocational Training Institutions:** More than 550,000 candidates compete for the 45,000 seats in 267 ITIs. For diploma education in technical subjects, there are approx. 95,000 seats available annually (37,000 in 97 Government / Government-aided and 58,000 in 233 private polytechnics) for which more than 575,000 students compete. As noted earlier, even this limited capacity is not dispersed evenly and not being fully utilized due to reasons of quality. The current formal (long term and regular) and short duration skill development infrastructure is able to provide technical / vocational trainings to approx. 3.0 lakh youth in the state and that too without any links with placements. The state needs to gear its policies, facilities and programmes to cater to an annual skilling target of 20-25 lakh youth which would not be possible with the current arrangements.
2. **Indifferent Quality of Vocational Training leading to poor employability:** The programmes in ITIs and Polytechnics have not kept pace with the changing requirements of the industry. Most of the ITIs are providing training with tools and equipment which have become obsolete; there are no institutional arrangements for regular updation of the training curriculum of ITIs and Polytechnics and both the ITIs and polytechnics are suffering from a severe shortage of trainers. As a result, even the limited number of students who graduate from ITIs and Polytechnics fail to get proper employment. Although, hard data is not available, which in itself is a serious shortcoming, anecdotal evidence suggests that less than 30% of the graduates of these institutions find proper placement.

³³ https://www.upsdm.gov.in/Content/WebAssets/pdfFiles/Uttar_Pradesh_Skill_Development_Policy.pdf



3. **Data Insufficiency:** The vocational education and training sector suffers from a severe crisis of good evidence / data base for proper planning and policy making. No scientific skill gap study is available to guide reformulation of courses. There are no data bases available of youth willing to undergo skill-based trainings. The absence of reliable placement data also hinders youth in making informed choices about the kind of training they would prefer. The institutions do not have any information about the needs of the employers for specific skills and of the graduates once they pass out. Even a functional Labour Market Information system (LMIS) does not exist. Absence of data severely affects the quality of the decision making in regard to vocational education in the state.
 4. **Lack of Integration of skill development efforts of various departments:** Several departments such as Rural Development, Urban Development, Social Welfare and Food Processing offer skill development trainings under central and state schemes. However, there is no coordination amongst the departments or sharing of information and most of these programmes are not placement linked. This, on one hand, may result in fictitious reporting and on the other the state fails to take advantage of the economies of scale that could have been realized by way of standardization of courses, accreditation of large professional training providers at reasonable costs and setting up of a professional body for overall planning and monitoring of skill development efforts.
 5. **Societal Acceptance of Vocational Training:** The vocational training programmes such as those offered by the ITIs are still not a preferred option due to the norms and values of the society where a white collared job is seen as superior to a blue collared one. As a result, there is a class divide. Youth from better off families would prefer to enrol for degree programmes in general courses rather than go for a vocational programme after class Xth or XIIth. This is a serious attitudinal issue and without any concerted communication effort this will be a barrier to successful adoption of skill-based education and training by the society at large.
 6. **Employer-Educator-Trainee Linkages either absent or weak:** There are no institutional mechanisms for incorporating the needs and views of the employers to update /upgrade course offerings or change in syllabus. The trainers hardly ever interact with the employers for upgrading their own skills and employers do not offer their resources for improving the content and quality of vocational training. There is no forum where prospective or current trainees get to interact with the employers and educators together to make good choices based upon their aptitude and industry requirement. As a result, even after acquiring the diploma or the certificate trainees do not get suitable employment which further erodes the credibility of the vocational training courses and their acceptability.
- **Skill gaps prevalent in high-growth sectors:**

Following extensive discussions with key stakeholders in all districts, we have successfully pinpointed skill gaps prevalent in high-growth sectors. Through our diagnostic exercise, we conducted a comprehensive analysis of skill gaps and skill training institutions, addressing both general and industry-specific inadequacies. In this section, we present a comprehensive overview of skill gaps observed across sectors, consistently encountered across all districts.



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Our focus here centers on qualitative skill gaps to provide a thorough understanding of the situation.

Table 23: Key Skills Gaps in Uttar Pradesh

Sector	Key skill gaps in Uttar Pradesh
Auto and auto components	<p>Manufacturing roles: Shortage of skill is experienced in the operator and supervisor levels in the manufacturing units.</p> <ul style="list-style-type: none"> ▪ Inadequate availability of skilled technicians especially mechanics, electricians etc especially for tier II companies ▪ Inadequate technical knowledge about the equipments and processes ▪ Inadequate awareness of modern production techniques like lean production, Just in Time, etc. ▪ Inadequate awareness of safety and quality standards ▪ Lack of people skills at the supervisor levels ▪ Lack of discipline in work (not taking ownership) ▪ Casual in work, absenteeism, unwillingness to work, etc. are observed <p>Service roles: The majority of the skill gap is experienced in the sales/ customer support roles, and mechanics</p> <ul style="list-style-type: none"> ▪ Inadequate understanding of company's products as well as the automotive industry. Hence not able to respond to customers queries ▪ Inadequate work ethics ▪ Limited ability to diagnose the actual problem Tendency to rely on judgements than on specific instruments / tools
Banking, financial services and insurance	<ul style="list-style-type: none"> ▪ Poor knowledge of banking operations and banking products ▪ Poor communication skills ▪ Inadequate knowledge on Banking law and practice ▪ Inadequate understanding of the insurance products ▪ Poor communication skills ▪ Inadequate work ethics
Building, construction, and real estate	<ul style="list-style-type: none"> ▪ Key skill gaps and shortage of quality workers are observed at the minimally skilled and semi-skilled levels ▪ Inadequate skill sets available for bar bending, masonry, shuttering, façade building, carpentry etc. ▪ Inadequate project management skills and/or insufficient ability to manage multiple contractor ▪ Inadequate orientation to develop and adhere to safety norms at construction site ▪ Lack of focus on quality coupled with low expertise leading to substandard constructions ▪ Inadequate work ethics ▪ Inadequate job expertise ▪ Lack of basic knowledge of handling machines (for example: crane operators) used in construction
Food processing	<ul style="list-style-type: none"> ▪ Inadequate understanding on quality and safety procedures to be followed ▪ Inadequate awareness of processing standards and quality control aspects leading to increased wastage



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Sector	Key skill gaps in Uttar Pradesh
	<ul style="list-style-type: none"> ▪ Inadequate training in specific machinery or technology in the educational institutions ▪ Inability to follow supervisors’ instruction consistently by workers ▪ Casual in work, absenteeism, unwillingness to work, etc. are observed ▪ Inadequate ability to work in multiple departments of the factory as required
Handloom & Handicrafts	<ul style="list-style-type: none"> ▪ Poor knowledge of repair and maintenance of the handlooms and power looms ▪ Inadequate understanding of the current design trends in the market. ▪ Lack of proper client management and marketing skills. ▪ Inadequate business handling skills including production management, inventory management etc.
IT / ITES	<ul style="list-style-type: none"> ▪ Low employability level observed in graduates / diploma holders hired from educational institutions. Thus, most of them have to be re-trained on the job ▪ Inadequate communication skills especially English-speaking skills ▪ Lack of understanding of information security and privacy issues ▪ Inadequate knowledge of corporate practices and internal processes ▪ Inadequate domain knowledge – Technical as well as client business ▪ Lack of understanding for delivering complex situations ▪ Lack of client management skills
Leather Goods	<ul style="list-style-type: none"> ▪ Lack of exposure to new technology / advance fully automatic machines and processes due to the absence of adequate number of educational institutions (except FDDI) ▪ Lack of awareness of quality and health & safety standards ▪ Inadequate ability to multitask between different types of machines Inability to meet the operational standards due to lack of trained operators, leading to wastages
Organized retail	<ul style="list-style-type: none"> ▪ There is abundance of youth wanting to work in the sector. However, most of them are untrained and have to be trained on the job on all the skill sets required ▪ Inadequate knowledge of software related to transaction processing at the transaction/bill processor level ▪ Inadequate product specific knowledge. ▪ Inadequate awareness about customer preferences at the store manager level ▪ Inadequate communication skills and interpersonal skills especially while dealing with people of different linguistic
Textiles and clothing	<ul style="list-style-type: none"> ▪ Inadequate understanding of the current fashion trends in the market especially at the designer levels ▪ Lack of people skills at the supervisor levels ▪ Lack of knowledge of the latest machineries ▪ Inadequate understanding of operations ▪ Lack of co-ordination with the buyer leading to wastages



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Sector	Key skill gaps in Uttar Pradesh
Transport, Storage and Communication	<ul style="list-style-type: none"> ▪ Inadequate understanding of safety and quality standards ▪ Inadequate knowledge about material handling equipments such as stackers, hydraulic or hand pallet trucks, forklift trucks, jib cranes, etc. ▪ Inadequate adoption of IT enabled technology towards operations ▪ Inadequate communication skills ▪ Inadequate practical as well as theoretical knowledge of the major packaging processes ▪ Lack of awareness of health & safety standards especially in the packaging process ▪ Inadequate knowledge of hygiene, safety and first aid ▪ Lack of knowledge of tax regimes, permit rules etc. ▪ Inadequate exposure to handle increasing tonnage and higher capacity trucks
Tourism, travel and hospitality	<p>Travel and tourism</p> <ul style="list-style-type: none"> ▪ Inadequate knowledge of English speaking ▪ Inadequate soft skills and communication skills Shortage of good quality trained guides ▪ Inadequate knowledge of local attractions and tour planning <p>Hospitality</p> <ul style="list-style-type: none"> ▪ Shortage of managerial staff in most districts. ▪ Insufficient understanding of hotel offerings ▪ Insufficient knowledge on client etiquette except for in bigger cities ▪ Inadequate customer relationship management



Snapshot of Sector Specific Constraints

Table 24: Constraints by Sector

NIC Code	Sector	Major constraints
13992 < Zari work and other ornamental trimmings>	Zari Zardozi	<ol style="list-style-type: none"> 1. Limited market opportunities and direct channels for sales 2. Availability of raw material and finishing facilities in close proximity 3. Limited access to credit facilities through formal sources 4. Problem in association with govt. Policies 5. unavailability of training centers to handle machines 6. Obtaining No Objection Certificate from government is a time taking process
	Mentha oil	<ol style="list-style-type: none"> 1. Limited access to credit due to difficulty in providing guarantee 2. Limited market opportunities 3. Access to raw material 4. Infrastructural bottlenecks
1623 < manufacture of wooden containers>, 1629 < manufacture of other products of wood; manufacture of articles of cork, straw and plaiting materials>	Cane & bamboo	<ol style="list-style-type: none"> 1. Poor quality and finishing of products 2. Limited packaging options 3. Delayed payments and limited access to formal credit 4. Problem in association with govt. policies, no industrial area 5. MSMEs struggles to access formal credit from financial institutions due to limited collateral and documentation requirement
10611 <Flour milling> , 10612 <Rice milling>, 10613 <Dal (pulses) milling>	Rice mills, flour mills, Dal mills	<ol style="list-style-type: none"> 1. Govt. Policy - raw material supply controlled by govt agencies 2. Difficulty in accessing bank credit 3. Infrastructural bottlenecks 4. Reliance on traditional marketing channels with limited adoption of new age marketing 5. Limited products with hardly any product diversification, and mainly catering to the local markets
1072 <manufacture of sugar>	Sugar mill	<ol style="list-style-type: none"> 1. Limited awareness about govt programs like TReDS



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NIC Code	Sector	Major constraints
		<ol style="list-style-type: none"> 2. Difficulty in accessing collateral-free bank credit 3. Low adoption of new age marketing channels 4. Many by-products resulting from processing, such as Flour, sugar cane, are often considered as "waste" initially. However, it's important to recognize that several of these by-products have significant commercial and industrial applications. Micro, Small, and Medium Enterprises (MSMEs) can leverage the technical support provided by Indian government institutions, like the Indian Institute of Technology, to identify the market potential for such "wastes" and explore opportunities for their effective utilization.
	Flute and Wooden Products	<ol style="list-style-type: none"> 1. Low product value realisation 2. Limited market access
1393 <manufacture of carpets and rugs>	Carpet making	<ol style="list-style-type: none"> 1. Difficulty in accessing regular and cost-effective supply of raw material in close proximity 2. Limited access to institutional credit
10504 <Manufacture of cream, butter, cheese, curd, ghee, khoya etc.>	Food Processing (Desi Ghee)	<ol style="list-style-type: none"> 1. Lack of skills training and upgradation 2. Poor logistics support 3. Limited branding and market development
1312 <Weaving of textiles>	Textiles looms	<ol style="list-style-type: none"> 1. Limited availability of raw material (yarn) in proximity at cost effective rates 2. Difficulty in accessing formal credit and lengthy documentation 3. Incomplete information on Govt schemes 4. Support is needed for various infrastructure requirements in the textile industry, including plug-and-play facilities in woven apparel parks, design studios within textile clusters, facilities for man-made fiber-fabric conversion, and research and development (R&D) assistance for technical textiles.



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NIC Code	Sector	Major constraints
		5. Inadequate infrastructure in certain regions are hindering the smooth functioning and growth of MSMEs
1313 <Finishing of textiles>	Textile printing	<ol style="list-style-type: none"> 1. Limited availability of raw material 2. Limited access to credit for meeting working capital requirements, and bank loans
20238 <Manufacture of “agarbatti” and other preparations which operate by burning>; 20234 <Manufacture of perfumes and cologne de-eau>	Perfume & agarbatti	<p>Kannauj has a GI tag; however, the cluster is not able to take advantage and is losing its niche due to various constraints:</p> <ol style="list-style-type: none"> 1. Constraints in raw material supply in terms of availability and price 2. The cost of the base currently used for Ittar manufacturing - sandal wood oil - has increased significantly, which is impacting its viability to be used in perfumery and cosmetics products, and the competitiveness of the sector. 3. The industry representatives highlighted the need for focused R&D for development of new base with costs economics to make Ittar competitive and affordable for perfumery and cosmetic uses 4. Absence of quality standards of Ittar, especially important for exports 5. Limited opportunities for direct access to markets 6. Limited credit access from formal sources of finance 7. Limited awareness and adoption of Govt programs and schemes constraining business expansion
52101 <Warehousing of refrigerated (cold storage)>	Cold storage	<ol style="list-style-type: none"> 1. Low level of awareness on ongoing Govt schemes and programs that can be accessed 2. Limited credit access from banks/institutions
1511 <tanning and dressing of leather; dressing and dyeing of fur>, 1512	Leather products	<ol style="list-style-type: none"> 1. Sustained supply of cost-effective raw material supply for leather products is posing as a challenge



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NIC Code	Sector	Major constraints
<manufacture of luggage, handbags and the like, saddlery and harness>, 1520 <manufacture of footwear>		<ol style="list-style-type: none"> 2. Infrastructural bottlenecks such as availability of industrial land, logistics for export oriented units, quality testing facilities, etc 3. Regulatory bottlenecks with time consuming processes and multiple clearances required 4. Limited availability of skilled labour 5. Safe disposal of waste and effluent treatment 6. Difficulty in marketing of products 7. Difficulty in getting collateral free loan and high cost of credit
1410 <manufacture of wearing apparel, except fur apparel>	Readymade garments	<ol style="list-style-type: none"> 1. High cost of credit 2. Difficulty in getting collateral free loan
	Shazar Stone Craft	<ol style="list-style-type: none"> 3. Infrastructural bottlenecks in terms of last mile connectivity for roads, low cost and uninterrupted electricity supply, and transport facilities 4. Limited access to institutional credit
3240 <manufacture of games and toys>	Wooden toys	<ol style="list-style-type: none"> 1. Infrastructural bottlenecks in terms of last mile connectivity for roads, low cost and uninterrupted electricity supply, and transport facilities 2. Raw material supply: The sector faces serious challenges in terms of sustainable and cost-effective supply of the primary raw material – wood. The cost of procurement of wood from the open market is very high, and the enterprises do not possess ability to negotiate. This is severely impacting the competitiveness of the sector, and ultimately its long term viability 3. Limited exposure to latest machinery & training: The sector continues to use traditional tools, instruments and techniques for making wooden toys. In order to cater to larger markets, domestic



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NIC Code	Sector	Major constraints
		<p>as well international, exposure to new technologies and machinery is required</p> <p>4. Traditional Marketing: The units in the cluster continue to resort to traditional marketing channels, with limited foray into new age channels including e-commerce. While wooden toys have huge market potential in domestic and international markets, the cluster faced limitation in accessing e-commerce and require handholding support</p> <p>5. Product development: The cluster continues to produce a limited portfolio of products, with limited innovation and product diversification. While some progressive entrepreneurs are motivated and keen on innovating and developing new products, the sector needs a concerted effort towards revitalisation and growth</p>
5510 <Short term accommodation activities>	Tourism, Hotels & lodges	<p>1. Infrastructural bottlenecks and poor status of public infrastructure in terms of roads, electricity & transport</p> <p>2. Limited development of tourist places and common facilities in those areas to make them tourist-friendly</p>
259 <Manufacture of other fabricated metal products; metalworking service activities>	Iron & steel fabrication	<p>1. Raw material sourcing</p> <p>2. Limited market access</p>
	Jutis (shoes)	<p>1. Infrastructural bottlenecks in terms of roads, electricity & transport</p> <p>2. The entrepreneurs of Hamirpur’s ODOP – handmade leather juti – are currently facing various challenges such as lack proper workplaces, lack of proper training, limited marketing options, limited opportunity to connect to online platform for marketing & selling etc. The participation of women in juti</p>



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NIC Code	Sector	Major constraints
		manufacturing is sizeable, but mainly as artisans. Availability of raw material is also a challenge as the same has to be procured from Kanpur. The artisans have limited exposure to new techniques that impact product quality
	Gaura Stone Craft	<ol style="list-style-type: none"> 1. High cost of raw material impacting the profitability of the final product and hence its competitiveness in the markets 2. Limited adoption of advanced technology in production processes 3. Limited knowledge about Govt schemes and programs available 4. Lack of common infrastructural facilities like design centre and common facility centre

Snapshot of Constraints by Geography

Table 25: Constraints by Geography

District /Geographical Cluster	Constraints
Zone 1<Meerut, Jhansi, Agra>	<ul style="list-style-type: none"> • Home based industries can be promoted to bigger scale if supported by knowledge, technology and handholding. • Micro/small units are keen to learn and enroll in Zed and LEAN schemes. • There is no raw material bank. • There is need for design center and skill development center as there has been no innovation in the production of ODOP product of Ghungroo and Bells for ages. It is still manufactured with traditional methods. • Inadequate and interrupted power supply have been a major cause of concern for operating the units at an optimal cost
Zone 2 < Moradabad, Aligarh, Saharanpur, Devipatan	<ul style="list-style-type: none"> • According to local industries, more than 800-900 exporters outsource work orders from small-scale manufacturing units who in turn employ the artisans. • The coal-based furnace creates harmful air pollutants and ash. These form squalid living conditions for the artisans and their families. In addition, hazardous air pollutants



District /Geographical Cluster	Constraints
	<p>released during melting of brass cause respiratory diseases.</p> <ul style="list-style-type: none"> • The most common problem that micro and small-scale businesses have faced, and are still facing is of credit. MSMEs struggle to obtain financial assistance due to several factors like <ul style="list-style-type: none"> ➤ Absence of collateral, ➤ High interest rates ➤ Absence of CIBIL score ➤ Lengthy paperwork • Lack of knowledge of pollution control methods amongst the smaller units of recycling, spinning and dyeing mills leading them towards closure. The units are continuously sought the pollution certificates • Improving marketability of products is a difficult task for MSMEs. Inconsistence and sporadic marketing efforts yield no results. When it comes to small-scale businesses, the lack of resources, money, and skilled employees make it difficult to increase visibility and generate quality leads.
Zone 3 <Lucknow & Ayodhya>	<ul style="list-style-type: none"> • Completion with machine embroidery items generates less fund flow. • The period for production is long. • The artisan clusters are unorganized. • Illiteracy of the artisan families. • Dependency on exhibition and Mela Sales which require a proper budget. • Absence of R & D linkages for design and diversification create hurdles for MSME in innovation and modernization. • Lack of formal training for storage of raw materials and finished products. • Lack of packaging facilities. • Lack of Brand name. • Shortage of working capital. • There is a lack of latest technology to prevent the breakage of rice. • Due to Lack of space in storage houses, it is not possible to store paddy throughout the year. Because of this, units remain functional only for 6 months approx. Single



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District /Geographical Cluster	Constraints
	<p>window system should be adopted for issuing various licenses from various departments.</p> <ul style="list-style-type: none"> • Quality of rice products produced is inconsistent and a broken percentage on the higher side. • Lack of coordination between state govt. Agencies and individual enterprises.
Zone 4 <Varanasi, Prayagraj, Gorakhpur, Azamgarh, Mirzapur, Basti>	<ul style="list-style-type: none"> • Lack of Access to finance: High Collateral Demand, lengthy process. High reliance on the informal sector. • Lack of Allied service sector: lack of availability of professional services like CA, technicians, etc. • Lack of Access to markets: The area has huge export potential, because of connectivity and regulatory issues, the potential remains untapped.
Zone 5 <Bareilly, Kanpur, Chitrakoot Dham>	<ul style="list-style-type: none"> • Performance bank guarantee for Govt. supplies: In the case of enterprises supplying to govt. departments, a performance guarantee to the extent of 5 - 10% has to be furnished by them. This adversely impacts their overall availability of working capital. Hence, small units face difficulties in participating in such case. • Delayed receivables: While interacting with industry representatives, it was understood that the problem of delayed receivables has a direct relationship with bilateral terms, relationship between suppliers and buyers, and industry practices. • Technology/ digital interventions: There was seemed to be some level of awareness with respect to technology and digital scenario. • Land: The Industrial land in accessible areas is already saturated, and the land available is located far away in outer less developed areas • Banking & Finance: In addition to the general problem of credit access in the absence of collateral, the industry representatives also expressed the need for banking inclusion with more number of branches of different banks



3. KEY GAPS IN MSME POLICY DEVELOPMENT AND DELIVERY

1. Mapping of the Institutions and Agencies in the State for MSME Development

Some of the major institutions and agencies in the State for MSME development have been mapped and are listed below along with a brief description of their envisaged role:

➤ **Micro, Small and Medium Enterprises –**

Development Institute (MSME-DI): MSME-DI is a field office of the Development Commissioner (MSME), Ministry of MSME, GoI providing a range of services for promotion and development, specially MSMEs in the given jurisdiction.

➤ **Department of Infrastructure and Industrial Development:**

Department of Industrial Development was established to create enabling environment for industrial growth in Uttar Pradesh. It has been reconstituted as Infrastructure & Industrial Development Department (IIDD) in the year 2007 with the merger of newly created Infrastructure Development Department.

➤ **District Industries Centre (DIC):**

The District Industries Centres (DICs) play a prominent role in developing and promoting industries in the respective states. They are established by the State Govt in each district and form the foundation of MSME promotion in the district. The DICs are headed by a General Manager at the Joint Director Level.

➤ **Udyog Bandhu:**

Udyog Bandhu is an organization of the State Government of Uttar Pradesh dedicated to facilitating investment in industrial and service sectors, besides solving various problems of existing and upcoming industries related to different Government departments. Udyog Bandhu is a registered society focused on attracting investment in the state of Uttar Pradesh.

The National Institute for Micro, Small, and Medium Enterprises (NIMSME), the Coir Board, the Office of Development Commissioner (MSME), the Khadi Village Industries Commission (KVIC), the National Small Industries Corporation Limited (NSIC), and the Mahatma Gandhi Institute of Rural Industrialization (MGIRI) are a few of the well-known MSMEs institutions.

- The gaps identified are that no loan without collateral is available for MSMEs. Turn-around Time (TAT) is high too.
- High-interest rates on loans discourage MSMEs from taking loans.
- Process times of banks are high, lack of awareness and knowledge about the MSME industry and related schemes in banking professionals is also a gap.

2. Existing Capacity

Based on the meetings and discussions with the Govt officials, data gathered from secondary sources as well as feedback received from various stakeholders, the key gaps in MSME



support, policy development and delivery that impact the growth of the MSME sector have been identified. The key institutional gaps have been identified as follows:

- MSMEs are largely unable to acquire HR with high managerial capabilities because such employees get themselves connected to companies providing large attractive packages which are not possible for many SMEs. MSMEs suffer from the problem of inadequate and untrained personnel needed for effective internationalization. There is a shortage of sector-specific trained employees at all levels.
- The vibrant sector also goes through informal recruiting. Managing HR processes like the activities of selection, training, and compensation are also not given a very high priority.
- MSMEs also suffer from the problem of inefficient logistics and limited capacity to develop channels of distribution in foreign markets.
- MSME units find it very difficult to internationalize their products because they lack needful expertise to enter into foreign markets. It is difficult to get reliable foreign agents to contact potential foreign buyers.
- Marketing functions are very challenging for MSMEs because of low competitiveness, inefficient logistics, low-quality products, poor bargaining power, informational gap about foreign markets and changing demand patterns. The overall environment is not very supportive because of factors like infrastructural gaps, complicated laws, and other socio-cultural issues.
- The industries have been complaining of high industrial tariffs in the State, due to high cross subsidies. This increases the overall cost of doing business for the industries³⁴.
- **Shortage of officers/ staff at the DICs:** Many of the offices of DIC reported shortage of staff with vacant positions, shared staff, and lack of qualified/ technical staff. This severely impacts their capacity to service MSMEs in their districts. The absence of field staff who are responsible for outreach activities was reported by many offices.
- **Augmenting field presence and support to MSMEs:** There is a strong need for strengthening the delivery of services to MSMEs by filling the vacant positions or appointing additional field staff/ officers within the DICs. This will facilitate outreach and coverage of a larger number of MSMEs, and ensure that more and more MSMEs are serviced.
- **Inadequate infrastructure in the office of DICs:** Some of the offices reported absence or inadequacy of existing infrastructure facilities such as training rooms, conference/ meeting room, etc. However, variations between districts was observed with different districts having different level/ scale of existing infrastructure. None of the offices provided digital information services to the MSMEs

3. Coordination Mechanism

The Ministry of MSME, Government of India, oversees the coordination of all the other MSMEs. Coordination mechanisms can help resolve issues faced by MSME entrepreneurs,

³⁴ MSME's: The Growth Engine of Uttar Pradesh's Economy 2019



especially women entrepreneurs. During survey many challenges and shortcoming noted and few challenges faced by women entrepreneurs:

- Fundraising, lack of awareness, lack of mentoring and networking platforms, no proper facilities and guidelines for single women entrepreneurs.
- One major issue related to sustainability of MSMEs where entrepreneurs have a lack of knowledge related to green business. Fire and pollution certificates are tough to acquire, lack of awareness and training related to fire and pollution.
- The government has introduced special schemes for assisting MSMEs in the marketing of their goods and services like quality upgradation, an introduction of common facilities, running of entrepreneurship development and consultancy services, etc. But still, marketing has not yet developed as an important profession in the MSME sector despite several efforts of the ministry of MSMEs.
- MSME sector lacks in the areas of acquiring reliable customer related information, information related to target market requirements, warehousing facilities, ISO certification, IP related issues, and organized marketing channels.
- There are inadequate provisions for the startups and the legal system is not stable yet for the constitution and operations of smaller industrial units.
- Many Indian MSMEs lack requisite foreign language skills. There is high uncertainty related to the
- regulatory policies. There is a fear of a complicated and costly dispute settlement mechanism

4. Monitoring and Evaluation (M&E) systems:

While there are monitoring systems in place, certain gaps were found in the systems which impact the effective delivery of Govt programs in the region. With multiple programs running targeting the MSMEs, the M&E systems need to be comprehensive and integrated so that all data is captured and monitored regularly. Some the key gaps noted are:

- **Inadequate available Data:** There are limitations in accessing micro level data for key performance indicators of the MSME in the districts, which adversely impacts policy planning and allocation of targets for MSME development. Further, gender-disaggregated data needs to be maintained for all initiatives and tracked on a regular basis to assess the effectiveness of programs and ascertain progress against the targets.
- **Inadequate resources and capacity:** M&E systems require adequate resources, including funding, skilled personnel, and appropriate technology. Insufficient resources and capacity limit the effectiveness of data collection, analysis, and reporting, resulting in incomplete or delayed evaluation processes.
- **Limited stakeholder engagement:** Effective M&E systems involve active participation and engagement of various stakeholders, including government



agencies. It was observed that district agencies including DICs/ clusters had limited exposure/ engagement or awareness of various government interventions.

5. Portals

- Some major portals to support MSMEs in India are: Udyog Aadhaar Portal, MSME Samadhan Portal, Champions Portal, Udyam Registration Portal, SIDBI Udyamimitra Portal, IndiaMart. Portals for MSME are Uttar Pradesh Small Industries Corporation Limited (www.upsidc.com) and The Uttar Pradesh State Industrial Development Corporation (UPSIDC). Some of the major portals of the State Govt catering to MSMEs are mentioned below:

Table 26: Major Portals in State

Name	Description	Web Link
Nivesh Mitra	Single window system, Govt of UP, Invest UP	https://niveshmitra.up.nic.in/Default.aspx
Nivesh sarathi	Portal for entrepreneur relationship management, Govt of UP, Invest UP	https://upgis2023.in/investorcrm/welcome/registration
Udyog Bandhu	Dept of Infrastructure and Industrial Development Udyog Bandhu is an organization of the State Government of Uttar Pradesh in India; dedicated to facilitating Investment in Industrial and Service Sectors, besides solving various problems of existing & up-coming industries as well, related to different Government departments	http://udyogbandhu.com
Invest UP	Invest UP, erstwhile Udyog Bandhu, is an organization of the State Government of Uttar Pradesh dedicated towards promoting and facilitating investment in the state, besides solving various problems of existing & upcoming industries	https://invest.up.gov.in

- The gap identified on ground level was that there is no portal which can answer business and schemes related FAQs. Resultantly, there is a lack of knowledge and implementation of any policy is problematic. Furthermore, interaction between all the stakeholders is lacking. To add to this, portals which are responsible for coordination are not working properly due to technical glitch and bandwidth issue.



- However, there is a dedicated State portal of MSME department but immediate upgradation is required so that following challenges can be addressed:
 - Lack of information & participation in Government schemes under subsidies, interest subvention, social security, financial inclusion, grants and tech upgradation etc.
 - MSME units are not aware about the schemes, financial incentives and entitlements available to them for upgrading their business.
 - Unavailability of centralized MIS system, consisting of all beneficiaries details including last visit in DIC office, business profile, assistance they want from department/state government, schemes which they want to avail etc.

It has been observed that in terms of information regarding industries, InvestUp is the most up-to-date portal providing detailed information and links to the various programs, policies, circulars etc of the State. However, there is a lack of a centralised portal catering specifically to the needs of MSMEs in the State. Further, information regarding Central Govt programs and schemes needs to be made accessible to the MSMEs at the same place.

6. Existing interventions in the state

During site survey and focused group discussions many MSMEs informed following informations and addressed the below points and there are some key gaps that needs to be addressed –

- One most significant key gaps pertaining to finance i.e. faced by MSMEs is limited access to finance. Traditional financial institutions may be hesitant to lend to smaller enterprises due to perceived higher risks and lack of collateral. While there have been initiatives to increase funding, there's still a need for more inclusive and innovative financial solutions tailored to the specific needs of MSMEs.
- Many MSMEs struggle to keep up with rapidly evolving technologies, due to limited training facilities hindering their productivity and competitiveness. Access to affordable and relevant technologies, along with training and support to implement and utilize them effectively, is crucial for MSMEs to thrive in a digital economy.
- The current market offers high-priced materials locally, leading MSMEs to source raw materials from other states. Barriers include inadequate infrastructure, complex regulatory procedures, and difficulties in meeting quality and compliance standards. Support in market research, export promotion, and supply chain integration can help bridge this gap.
- The existing skilled workforce falls short of meeting the required quality standards. MSMEs frequently find it challenging to attract and retain skilled workers due to competition from larger enterprises. Training and skill development programs can help build a skilled workforce, enhancing the productivity and growth potential of MSMEs.
- During the focus group discussions (FGDs) with MSMEs, it was noted that the current regulatory compliance measures are insufficient to uphold quality standards. The burden of complying with numerous regulations is particularly challenging for MSMEs in developing countries. To address this issue, simplifying regulatory processes, reducing



bureaucratic obstacles, and offering support to meet compliance requirements can help alleviate the challenge.

- Inadequate infrastructure, particularly in rural and remote areas, can impede the growth of MSMEs. Improved connectivity, transportation facilities, and reliable logistics are crucial for businesses to operate efficiently.
- Unavailability of access to tailored business development services, such as mentorship, consulting, and networking opportunities led to significant gaps in growth of MSMEs and it can significantly benefit MSMEs, especially those in their early stages of growth.
- The lack of access to customized business development services, such as mentorship, consulting, and networking opportunities, has resulted in notable growth disparities among MSMEs. These services can be especially advantageous for MSMEs in their early stages, offering significant benefits to their development.

The state has more than 20 sectoral policies aimed towards fostering entrepreneurship and innovation. Some of the notable programs/ initiatives of the State Govt that offer potential support to MSMEs in the State include:

- a. **One district one Product (ODOP):** This initiative intends to establish product-specific traditional manufacturing centres in 75 districts across Uttar Pradesh. This will boost traditional industries in several districts across the state. The policy provides financial support for the expansion of specialized product manufacture through marketing, skill development, common facility development, and MSME company development.

Each of the state's 75 districts have been designated a product that has a considerable manufacturing competitive advantage due to the presence of a historic MSME industrial base. The ODOP initiative intends to reach every district in the state by offering a comprehensive assistance package for selected products, including improved access to technology, markets, funding, and skills.

- b. **Uttar Pradesh Micro, Small and Medium Enterprises Promotion Policy, 2022:**

UP MSME policy provides a set of capital and interest subsidies to MSMEs, along with infrastructure interest subsidy and stamp duty exemptions as per prescribed conditions. The policy also focuses on promoting quality improvement among MSME by providing financial support towards various initiatives such as quality standards like ZED, GMP, Hallmark etc, attaining national/ international patents and GI tag as well as implementing ERP solutions and ICT solutions.

Another component of the policy is geared towards promoting environment improvement measures among MSMEs with financial support towards establishment of CETP, zero liquid discharge facility, promoting green practices and environmental audits, green rating of industrial buildings and establishment of environment management systems. The nodal agency for this is the Directorate of Industries, Dept of MSME.

- c. **Uttar Pradesh Chief Minister Youth Self Employment Scheme, or Mukhyamantri Yuva Swarozgar Yojana:**



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The Mukhyamantri Yuva Swarozgar Yojana was launched in 2020 to empower independent work possibilities for the state's informed yet jobless youth. Banks are allowed to grant loans up to Rs.25 lakh for setting up enterprises and Rs.10 lakh for the service industry under the scheme. The state government can also provide 25% margin money, up to Rs 6.25 lakh for the industry sector and Rs 2.50 lakhs for the other sectors.

- d. **Uttar Pradesh Startup Policy 2020 (first amendment 2022):** The goal of the policy is to establish/ support at least one incubator in each district of the state and create an ecosystem for atleast 10,000 startups in the State. A set of incentives are available under the policy that provide financial support to startups including support for prototype development, seed capital/ marketing assistance, patent registration, and participation in events. Further, incubators are supported by way of a capital grant (of Rs 1 crore) on setting up/ scaling up technology infrastructure and support for operational expenses (at the rate of Rs 30 lakh per year for 5 years) to make them self-sustainable. Further, financial support to competent institutions is also provided to run acceleration programs.

- e. **UP Export Promotion policy, 2021-25:**

The policy aims to make the state an export hub by providing world class infrastructure and capacity building of concerned stakeholders through single window system and to explore new potential markets for existing and innovative products. Among other incentives and support towards infrastructure development and capacity building, the policy also has a provision for establishment of a B2B exchange which would facilitate small and micro enterprises of the State to take up online trading.

Some of the other relevant sector-specific policies at the State level include Uttar Pradesh Textile, Garmenting Policy, 2022 and Uttar Pradesh Food Processing Industry Policy, 2023 and Tourism Policy, 2022.



4. Activities carried out by DICs and Strategies to Strengthen the Eco-System

Development Centres and District Industries Centres (DICs) play a prominent role in developing and promoting industries in the respective states. They are established by the State Govt in each district and form the foundation of MSME promotion in the district. The DICs are headed by a General Manager at the Joint Director Level.

Directorate of Industries:

Govt. of Uttar Pradesh has set up a full-fledged Directorate of Industries at Kanpur headed by Commissioner & Director of Industries, U.P. with 18 Zonal Offices through out U.P. & 75 District Industries Centers at each district headquarters to promote and develop industries in the State.

Function & Activities of Directorate of Industries/Sub District Industries:

The Directorate of Industries, U.P. has been entrusted with the main responsibility of implementing various policies and over-all promotion and development of Micro, Small & Medium Enterprises and Cottage Industries in the State.

The main functions of Directorate of Industries/Sub District Industries, Govt. of U.P. are:

- Formulation and Implementation of policies relating to over-all development of industries in U.P. Dissemination of all policy matters relating to Industrial Development.
- Implementation of policies on Entrepreneurial Development.
- Registration of MSE Units under Rate Contract for State Govt. purchases.
- Recommendations for Industrial licenses.
- Organizing Seminars, Intensive Campaigns & Exhibitions.
- Liaisoning with the Micro, Small & Medium Enterprises Development Organisation (MSME-DO), all Promotional and Developmental Agencies, Financial Institutions etc.
- To conduct the work as a Chairman in MSEFC, U.P. under MSMED Act 2006.

District Industries Centers (DICs):

In pursuance of the decisions taken by the Union Cabinet, the District Industries Centers were established on the 1 st May, 1978 under the administrative control of Directorate of Industries, U.P. A full-fledged DIC division has been established in the O/o the Development Commissioner (MSME), New Delhi to cater to financial and technical requirements and to monitor implementation of progress and functioning of the DICs. There is no limit for grant under promotional activities but is subject to allocation of funds from Central Govt. DICs act as nodal agency at the district level for promotion and development of Micro, Small, Medium, Village and Cottage Industries and aim at providing all essential services and inputs required for setting up of MSME units. The main thrust of activities of DICs is to create favourable climate for industrial development in Rural, Semi-urban and Backward areas with a view to removing regional imbalances to the maximum extent possible. Presently, 75 DICs are functioning in the State of U.P.



Functions and Activities of DIC:

- I. To conduct Industrial Potentiality Survey of the district and its updation from time to time.
- II. Implementing and facilitating the Government flagship scheme ODOP, PMEGP, Vishwakarma Shram Samman Yojna, MSME Policies.
- III. Supporting the MSMEs in resolving the issues/queries in with UP Power and other state departments.
- IV. To identify products having potentials for development in the area and guide prospective entrepreneurs for setting up of their own enterprise.
- V. To provide Techno-economic Consultancy Services to the prospective Entrepreneurs.
- VI. To collect, maintain and disseminate information and data pertaining to industries.
- VII. Facilitating Udyog Bandhu meetings in presence of District Magistrate as to address and resolve the problems and issues of Industrialists
- VIII. Allotment of Industrial Sheds/Plots in the Industrial Estate/ Area.

- IX. Preparation of industrial profile of the District
Identifying the pros and cons concerning setting up different industries in the district in consonance with the availability of infrastructure, raw materials, labor and land in the area.

- X. Assist entrepreneurs in obtaining licenses
To set up an industrial unit, various types of licenses are required- electricity board, no-objection certificate, water supply board, etc. These licenses are facilitated by the District Industries Centres (DICs), making it easier for entrepreneurs to set up industrial units in the respective district.

- XI. Acting as the focal point of industrialization of the District
To make strides in the arena of industrialization, the District Industries Centres (DICs) act as the focal point. From providing various clearances and licenses to facilitating loans and granting awards, the District Industries Centres (DICs) do it all.

- XII. Opportunity guidance of entrepreneurs
Lack of knowledge about an existing opportunity does more damage than the lack of opportunity. District Industries Centres (DICs) help in bringing to the fore various opportunities to help entrepreneurs. This helps in generating employment opportunities in addition to the industrialization of the district.

- XIII. Manpower assessment concerning skilled, semi-skilled labour
District Industries Centres (DICs) help in making optimum use of its platform to identify the labour that is best fit for the respective market. This helps avoid under-employment.

- XIV. Identify infrastructure facilities
For any area to develop, infrastructure facilities are a top priority for identifying the potential that can be tapped from a certain area. Facilities such as electricity, roads,



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warehouses, banking, quality testing facilities etc are identified by the District Industries Centres (DICs).

XV. Prepare techno-economic Feasibility Report

The District Industries Centres (DICs) prepare the techno-economic feasibility report that analyzes the performance of an industrial product, process, or service to improve areas in need of it.

XVI. Advise Entrepreneurs on Investments

The District Industries Centres (DICs) advise entrepreneurs on the various investments which they seek to make. In this manner, they provide consultancy services that help entrepreneurs in making better decisions with respect to their investments.

Following are the ongoing activities and the future expansion of DICs would likely involve further digitalization and automation of processes to streamline services and improve accessibility and some potential areas:

Table 27: Activities and Future Expansion

Particulars	Activities	Future expansion
Entrepreneurship Development and addressing and resolution of complaints	They provide guidance and training to aspiring entrepreneurs on various aspects of business planning, project identification, and feasibility studies.	Online Services: DICs may develop web-based platforms to provide online registration, application for schemes, and access to relevant information and resources, making it easier for entrepreneurs to interact with the DIC
Registration and Documentation	facilitate the registration process for new MSMEs by providing assistance in obtaining necessary licenses, permits, and clearances from relevant government authorities	Incubation Centers: DICs could establish incubation centers to support innovative start-ups and foster a culture of entrepreneurship. These centers would offer mentoring, co-working spaces, and access to resources for young entrepreneurs
Financial Assistance	Department help MSMEs in accessing financial assistance by providing information about various government schemes, subsidies, and incentives available for small businesses	Sector-Specific Support: DICs could focus on providing specialized support to specific sectors or industries that have significant potential for growth and development in the district



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Particulars	Activities	Future expansion
Infrastructure Support	DICs play a role in identifying suitable industrial sites and developing industrial estates within the district. They facilitate the provision of essential infrastructure like land, electricity, water supply, and other common facilities required for MSMEs to set up their units	Collaborations and Partnerships: DICs might establish collaborations with industry associations, research institutions, and non-governmental organizations to leverage expertise and resources for the benefit of MSMEs
Skill Development	DICs often collaborate with vocational training institutes to offer skill development programs for the local workforce. This helps enhance the employability of people and meets the skill requirements of MSMEs	Access to Global Markets: DICs may explore ways to help MSMEs access international markets through trade promotion initiatives, export-oriented programs, and information on global business opportunities

5. PARTNERSHIP AND OUTREACH STRATEGY

Under the above head the following interventions are proposed:

Table 28 : Interventions under Partnership and Outreach Strategy

S.No.	Proposed Intervention	Project No of SIP	Proposed Budget (Cr)
1	Enhancing participation and implementation in ZED, Lean schemes	2	79.91
2	UPTReDS	5	20
3	Strengthening of Samadhaan	4	25

6. Strengthening capacity for development and delivery of MSME support programme in the State

- Strengthening State Portals and Integration with National portal:
- Strengthening M&E Framework for MSME Support:



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- Environmental and Social Management for MSME support:
- Strengthening Coordination on MSME agenda in the State:
- Capacity Building of Key players to deliver on the MSME agenda, including coordination mechanisms:

To address the points a) to e) of head VI (**Strengthening Capacity for Development and Delivery of MSME Support Programme in the State, of the PIM*), the following interventions are proposed:

Table 29 : Interventions under Strengthening Capacity for Development and Delivery of MSME Support Programme

Sr. No.	Proposed Intervention	Project No of SIP	Sub points (a - e) under head VI	Proposed Budget (Cr)
1	Strengthening Monitoring and evaluation ecosystem through UP MSME One Connect	11	a; b; d; e	161.49
2	Energy Audit for MSMEs across State	7	c	207.68



7. PROJECT FUNDING REQUIREMENTS UNDER RAMP

P. No.	Project	Description	Project Cost (INR Cr)
1	Enhancing Participation in CGTMSE	<p>The project proposes the following activities:</p> <ul style="list-style-type: none"> ▶ This project proposes to enhance support to women entrepreneurs, SC/ST and women-led start-ups of the state through support towards reimbursement of the Annual Guarantee Fee (AGF) under CGTMSE ▶ Capacity building of all stakeholders and creating a subvention in the unified portal under UP MSME One Connect to project progress and overall success metric 	₹ 371.74
2	Enhancing participation and implementation in ZED, Lean schemes	<ul style="list-style-type: none"> ▶ This project aims at increasing LEAN and ZED certification within the MSMEs of Uttar Pradesh ▶ The focus areas under this intervention are conducting awareness workshop, training of Internal Stakeholder, and handholding support to MSMEs. ▶ The certification cost of ZED, Lean is reimbursed by Gov. of India and GoUP to a certain extent. The project proposes to increase this budgetary support by reimbursement of 50% of the remaining cost to beneficiary through RAMP. 	₹ 25.98
3	Enhancing firm capabilities and access to markets, through fairs, exhibition at both national and international levels	<ul style="list-style-type: none"> ▶ This project aims to provide business/market opportunities to MSMEs by encouraging their participation in trade fairs and exhibitions ▶ To Promote market outreach and support MSMEs to explore newer markets, trade fairs and exhibitions are planned under this project. ▶ International trade fair/ exhibition will be organized in UP, where buyers and sellers will be invited to participate in the event. During this trade fair business to business meetings will be organized to 	₹ 60.00



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P. No.	Project	Description	Project Cost (INR Cr)
		generate the business opportunity for the MSMEs of UP.	
4	Strengthening Samadhaan of	<ul style="list-style-type: none"> ▶ UP State Specific portal for assessing complaints under Samadhaan portal. ▶ Digitization of the state's facilitation council, including provisions for online recording of proceedings and digitization of records. 	₹ 25.00
5	Strengthening of Receivable Financing through UP TREDIS	<ul style="list-style-type: none"> ▶ The key interventions in this project are – <ul style="list-style-type: none"> • Onboarding fee reimbursement of Public Sector undertakings, large corporate buyers to come on UP TREDIS platform • Awareness workshops to onboard the MSMEs and buyer on the platform ▶ Develop a Pre TReDS system to minimize the bill related disputes between buyer and seller before being processed on the TReDS platform. This will speed the payment cycle for MSMEs. 	₹ 20.00
6	Technical Upgradation Support to MSMEs	The project aims to increase the budgetary support to MSMEs for technology enhancement. This budgetary support will be in addition to the assistance provided by GoUP (Under UP Technical Upgradation Scheme of D/o MSME)	₹ 50.00
7	Support to energy efficiency and greening initiatives	<ul style="list-style-type: none"> ▶ The primary goal of the project is to enhance energy efficiency and promote sustainability by supporting MSMEs in adopting greener practices. ▶ The project focuses on following areas: - <ul style="list-style-type: none"> • Part reimbursement of energy audit fees to MSMEs • Provide support to MSMEs by part reimbursement of expenses incurred while implementing the key findings of Energy Audit. 	₹ 203.68



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P. No.	Project	Description	Project Cost (INR Cr)
8	HiEERA Programme	<ul style="list-style-type: none"> ▶ High-Impact Entrepreneurs from Emerging Regions for Action (HiEERA) Programme, is a customized programme for entrepreneurship development in India. ▶ It provides assistance to entrepreneurs in -a) Preparation of business plan, -b) Obtaining finance for their business ventures and, -c) Mutually beneficial connections with larger national and foreign companies. ▶ The programme aims to promote entrepreneurship and enhance the productive capacity and international competitiveness of MSMEs in developing countries and economies in transition. 	₹ 5.25
9	PLEDGE Support	To support the MSMEs of aspirational Districts through support 50% of interest cost on gap funding through Banks for development of PLEDGE Parks.	₹ 5.68
10	Vishwakarma Artisan Connect	<ul style="list-style-type: none"> ▶ Vishwakarma Artisan Connect is a transformative project envisioned to empower Vishwakarma artisans through enhanced market access. ▶ Vishwakarma Artisan Connect aims to bridge the gap between skilled Vishwakarma artisans and potential customers, creating a sustainable ecosystem that promotes their Craftsmanship and uplifts their livelihoods. ▶ The project's primary objective is to establish a digital marketplace where Vishwakarma artisans can connect directly to customers. This platform will enable artisans to expand their customer base beyond their local communities, connect with a larger market, and gain recognition for their exceptional skills and Craftsmanship 	₹ 12.00



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P. No.	Project	Description	Project Cost (INR Cr)
11	Stengthning Monitoring and evaluation ecosystem through UP MSME One Connect	<p>There are three main interventions proposed under this project:</p> <ul style="list-style-type: none"> ► Unified Portal on the lines of INMDP (Integrated National MSME Digital Portal) to facilitate State Specific data of central schemes ► To include M&E framework, Portal, and call centre support ► To conduct third party evaluation of existing schemes and generate insight on future actionable. ► Unified portal to access data of various UP State Schemes 	₹ 161.49
12	Support for awareness and strengthening of Environmental Social Governance	<ul style="list-style-type: none"> ► The objective of this project is to elevate safety standards in MSMEs, ensuring the protection of workers from workplace hazards. ► Simultaneously, it incorporates ESG practices that prioritize the safety, health, and well-being of employees. ► By synergizing these principles, MSMEs can cultivate a safer and more nurturing work environment, resulting in improved adherence to OSHA (Occupational Safety & Health Administration) regulations and heightened employee satisfaction. 	₹ 10.22



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P. No.	Project	Description	Project Cost (INR Cr)
13	Enhancement of exports in MSMEs	<ul style="list-style-type: none"> ▶ Digitalization of 75 District Export Action Plan (DEAP) with short, medium and long-term targets. ▶ Data analysis to showcase the market opportunities for the MSMEs, Digitization of Export Preparedness Index; Single window system for leveraging incentives under UP Export Policy 2020-2025 ▶ Details of thrust sector having the export opportunity, Information about the FTA ▶ Awareness workshop related to exports (Latest methods, compliances required, Portals to find the buyers, Overview of International trade, business opportunity in international trade etc.) 	₹ 25.00
14	Financial Support for MBA in Entrepreneurship, Innovation and Venture Development for guest lecture, exposure visits, exchange programs	<ul style="list-style-type: none"> ▶ This project is developed and implemented by Institute of Entrepreneurship Development, U.P. (IEDUP). ▶ This institution has developed one of its kind Post Graduation courses for Entrepreneurship, Innovation and Venture Development. ▶ This program focuses on existing entrepreneurs, first-generation entrepreneurs from aspirational districts, women entrepreneurs, and SC/ST entrepreneurs. ▶ This will enable entrepreneurs specially women entrepreneurs to access training and support through various institutions like IIM, IIT, ISB, FICCI, IIA, FLO, SIDBI, NABARD, NBFCs etc. ▶ Provision of Seed funding for Pass out student 	₹ 5.19
15	Strengthening and capacity building of various agencies of the D/o MSME & EP of the State.	<ul style="list-style-type: none"> ▶ Strengthening and capacity building of various agencies of the State Department through training and capacity building of staff personnel. ▶ The trainings to be conducted based on various domains such as sustainability, latest trends in the MSME Ecosystems, Industry 4.0, IoT, Cyber Security, Financial Awareness etc. ▶ Training modules to include field visits, case studies and knowledge transfer by Subject Matter Experts. 	₹ 8.00



P. No.	Project	Description	Project Cost (INR Cr)
16	Support for Upgradation of Training Centres	<ul style="list-style-type: none"> ▶ This project aims to upgrade and support various training centres (RAJKIYA PRASAR EVAM PRASHIKSHAN KENDRA) of the state in terms of manpower and smart class assets. ▶ These training institutes impart training on various industry functions such as machining, metalworking, etc. These training centres support MSMEs and artisans through classroom and practical training. 	₹ 32.74
17	Empowering MSMEs of Uttar Pradesh through digital marketing and Social Media Management	The project proposes to support SMEs by, utilizing social media presence and digital marketing tools. Through this project, SMEs can elevate their customer base, market outreach and online clientele. By employing cost-effective digital marketing techniques, SMEs can improve their overall sales and create a future-ready ecosystem.	₹ 22.52
Total Project Cost (Cr)			₹ 1,044.49

8. INTERVENTIONS/ PROJECTS PROPOSED UNDER RAMP

A. This will cover interventions under RAMP Programme — converging MoMSME and State interventions - to address gaps identified along with projected budgetary allocations. [for a four-year period]:

I. Competitive Support

- FOCUS ON ZED, LEAN SCHEME OF MoMSME:**

The export from the state is currently at 4.1%. Due to low competitiveness of the MSME's in cost, quality and environmental issues, their market has remained stagnant, and their profitability is getting reduced. With climate change and environmental compliance taking center stage, it is imperative for the Indian MSME's to also Create and maintain systems adhering to the international environmental standards.

The state is expected to build following capabilities in the implementing firms.

- Savings in the consumption of resources. The savings will be perennial and not one time.
- Improvement in quality and reduction in pollution due to certification to the ZED standards.



- Ripple effect - Once firms establish these practices in their firms and experience the benefits, they can motivate their suppliers for the implementation of the same at their firms.
 - By improving quality and adopting more environmentally friendly practices, firms can enhance their competitiveness and thereby improve their ability to access markets and finance.
 - The total project outlay is INR 25.98 Crores over a four-year period, **The interventions are detailed in Project 2 of the SIP**

II. Dispute Resolution for Delayed Payments

The project based on the theme of efficient and timely resolution of disputes arising during various commercial, legal, or administrative transactions. As discussed earlier there is a presence of legal framework for dispute resolution, however disputes are governed by various social and demographical attributes, which are peculiar to the region, state, and district. Currently, Percentage of cases resolved with respect to total cases registered in MSEFCs in Uttar Pradesh is 42%³⁵. To amplify and coordinate the overall spirit of ‘Samadhaan’, this intervention is proposed.

- The proposed budget for the project is INR 25 Cr
- *The intervention is detailed in Project 4 of the SIP*

III. Increased Digitalization of MSMEs, including use of TReDS Portal

a. UPTReDS:

- The project proposes a state specific portal to facilitate its access to the Medium and Small Industries of Uttar Pradesh, facilitated by Uttar Pradesh Small Industries Corporation (UPSIC). The platform will connect Micro, Small, and Medium Enterprises (MSMEs) of the State to TReDS operator(s).
- The project aims at developing a system which is beneficial to the medium and small industries of the state as well as provides access to the TReDS operators to a considerably large base of merchant operations.
 - *The total proposed budget is INR 20 Cr*
 - *The intervention is detailed in **Project 5** of the SIP*

IV. Identification of Potential Cluster Level Technical Interventions

The proposed intervention under this head is as follows:

- **Technical Upgradation Support to MSMEs:** To provide competitiveness support to MSMEs of the State, through technology upgradation, the Government of Uttar

³⁵ https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_PublicReport.aspx?BCat=7



Pradesh through its GO No: 26/18-2-2007-30(26) / 2003, Dated: 16th Jan 2003, released its ‘UP MSME Technology Upgradation Scheme’.

- In this scheme, a provision of reimbursement of 50% of cost, up to INR 5 Lac incurred for the purchase of machinery, equipment required for quality improvement, environmental compliance, quality packaging and computerised or automated quality control interventions, is present. There is also a provision of reimbursement of interest on loan availed by the MSME for the gap funding, up to 50% of the interest on loan, maximum of INR 1 lac per year for a period of 05 years.
- In this project it is proposed that additional support of INR 5 Lac shall be given to the MSME, to maximum of 50% of the project cost, through RAMP.
 - The proposed budget for the project is 50 Cr.
 - *The intervention is detailed in **Project 6** of the SIP*

V. Partnership With Financial Institutions (FIs) Including On-Boarding with TReDS

b. UPTReDS

- The project proposes a state specific portal to facilitate its access to the Medium and Small Industries of Uttar Pradesh, facilitated by Uttar Pradesh Small Industries Corporation (UPSIC). The platform will connect Micro, Small, and Medium Enterprises (MSMEs) of the State to TReDS operator(s). The project aims at developing a system which is beneficial to the medium and small industries of the state as well as provides access to the TReDS operators to a considerably large base of merchant operations.
 - *The total proposed budget is INR 20 Cr*
 - *The intervention is detailed in **Project 5** of the SIP*

VI. Support to Women-Headed MSMEs

Enhancing Participation in CGTMSE Scheme to avail credit

Through the CGTMSE intervention it is proposed to further enhance support to finance for Women led MSMEs. The credit support shall prioritise women led MSMEs. The proposed intervention is detailed in Project 1 of the SIP and the total budget of the intervention is INR 371.74 Cr.



B. Details of interventions and financing being converged under State interventions and allied GoI interventions, planned deployment of these interventions, including budgetary outlays

Under the above head the following interventions are proposed:

Table 30: List of Interventions

Sr. No.	Proposed Intervention	Project No of SIP	Proposed Budget (Cr)
1	Strengthening M&E System	11	161.49
2	Enhancing participation and implementation in ZED, Lean schemes	2	25.98
3	UPTreDS	5	20
4	Strengthening of Samadhaan	4	25



8.1. Project Title: Enhancing Participation in CGTMSE

- **Name of the Scheme:** Enhancing participation in the CGTMSE scheme
- **Applicable RA: 2: Support to market access, firm capabilities, and access to finance**
- **Applicable DLI: 5: Enhancing Effectiveness of CGTMSE and “GG” delivery**

Evaluation Criterion

Response

*Alignment of Scheme/
Project/ Proposal of the
state with respect to
RAMP Programme
objectives*

This project proposes to enhance support to women entrepreneurs, SC/ST and women-led start-ups of the state through support towards reimbursement of the Annual Guarantee Fee (AGF) under CGTMSE.

S.no

Strategy

Section

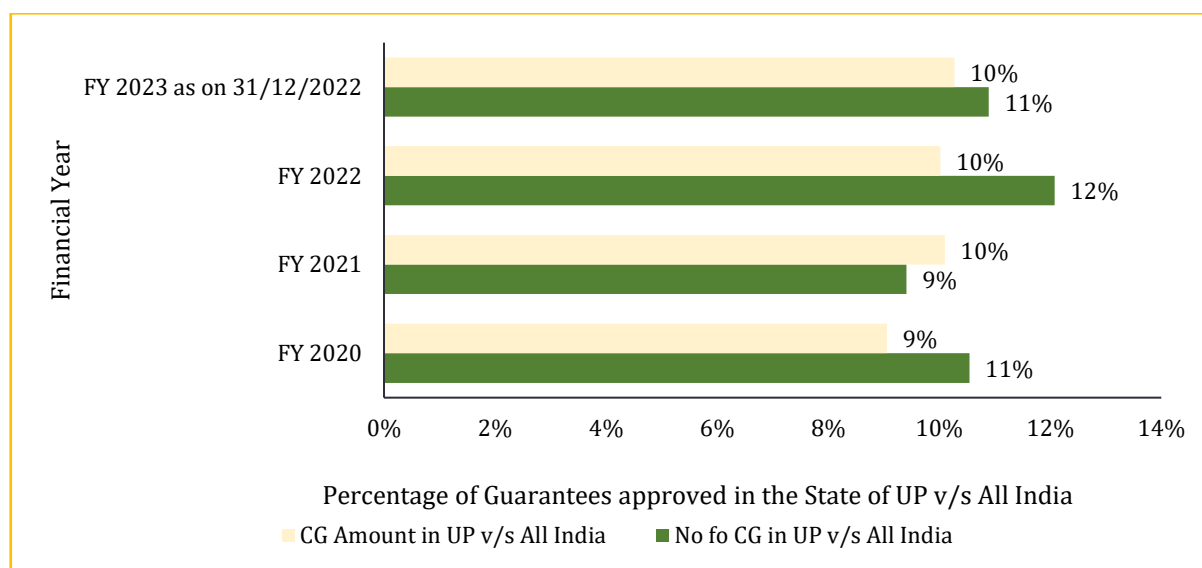
1	Understanding the Problem Statement	For Medium and Small Industries, the cost of the loan is a major impediment. This problem is an even bigger concern for smaller women-led entrepreneurs. The Annual Guarantee Fee (AGF), increases the financial burden of MSMEs and entrepreneurs
2	Proposed Project Design Concept, Feasibility, and Viability	Recognizing the above problem, the current project proposes to reimburse the AGF component of the loan under CGTMSE. This benefit will be for women-led MSMEs, women entrepreneurs/start-ups and SC/ST.
3	Approach & Methodology for Execution/Implementation:	The main components of this intervention are: a) Reimbursement of AGF for women entrepreneurs, SC/ST and women-led or women-oriented start-ups of the state for 04 years b) Capacity building of all stakeholders and creating a subvention in the unified portal under UP MSME One Connect to project progress and overall success metric.
4	Timelines for Achievement of Project Deliverables	The activities under this intervention are proposed for a period of 04 years.
5	Estimated Impact of the Project/ Scheme/ Proposal	The project aims to improve the participation of women, SC/ST MSMEs of the state under the CGTMSE.
6	Project costing Detail	INR 371.74 Cr



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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- **Problem Statement:** To understand the scenario of credit guarantee, let us first observe the following statistics:

Guarantee coverage for the State of Uttar Pradesh						
Amt. in INR crore						
Particulars	Guarantee Approved for the State of UP		All India Guarantee Approved		Percentage of Guarantees approved in the State of UP v/s All India	
	No.	Amount	No.	Amount	No of CG in UP v/s All India	CG Amount in UP v/s All India
FY 2020	89271	4154	846650	45851	11%	9%
FY 2021	78655	3727	835592	36899	9%	10%
FY 2022	86616	5628	717020	56172	12%	10%
FY 2023 as on 31/12/2022	91908	7381	843601	71843	11%	10%
Cumulative as on 31/12/2022	733820	37897	6703295	386727	11%	10%



UP data on credit outstanding to the MSE sector by Scheduled Commercial Banks & CGTMSE coverage in UP			
Amt. in INR crore			
State Name	Total Credit to MSE	Guarantees in UP	Percentage
	Amount	Amount	Amount
Uttar Pradesh	92455	10996	12%

Source: As per RBI data as on March 31, 2021

- **Key Problem Identified:** For Medium and Small Industries, the cost of the loan is a major impediment. This problem is an even bigger concern for smaller women-led entrepreneurs as Annual Guarantee Fee (AGF) increases the financial burden of MSMEs and entrepreneurs.



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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Uttar Pradesh CGTMSE Guarantee Approved					
	Overall		Women		
Duration	No	Amt. ₹ Crore	No	Amt. ₹ Crore	Percentage of Women Guarantee Approved
FY 20-21	78655	3727	9643	495	12%
FY 21-22	86616	5628	10678	692	12%
FY 22-23	130769	10742	18598	1415	14%

As represented by the Data above, the share of Women guarantees under CGTMSE has been low over the past three years. Thus, to address the said concern the provisions under this SIP intervention are proposed.

- **Proposed Project Design:** The project proposes the following elements:
 - a) Reimbursement of AGF for women entrepreneurs, SC/ST and women-led or women-oriented start-ups of the state for 04 years
 - b) Capacity building of all stakeholders and creating a subvention in the unified portal under UP MSME One Connect for project progress and overall success metric.
- **Methodology:**

Action Plan and Outreach Program:

- a) Consultations with CGTMSE to be carried out for finalising proposal outlay and standard operating procedures for 04 years duration.
- b) Training and awareness campaigns to be driven across the state along with SIDBI, CGTMSE officials, Banks, MLIs and other NBFCs for both department personnel and target MSMEs
- c) Web portal for monitoring and evaluation framework for CGTMSE-related intervention to be added to UP MSME One Connect Unified Portal.

Project Deliverables

CGTMSE - District-wise guarantee approved data for the State of UP

Amt. (₹ Cr.)

	DISTRICT	FY 19-20		FY 20-21		FY 21-22		FY 22-23 till DEC 2022		Amount wise percent age for FY 2023
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	AGRA	9074	479.78	2916	144.18	6208	518.57	6103	934.82	13%
2	ALIGARH	1954	90.92	1399	78.56	1540	102.06	1295	119.04	2%
3	ALLAHABAD	3608	144.75	2951	118.13	3058	184.14	4091	245.09	3%
4	AMBEDKAR NAGAR	1141	31.92	1160	37.02	1345	54.29	1243	66.61	1%
5	AMETHI	671	24.42	593	26.24	551	29.15	870	50.10	1%
6	AMROHA (J. P. NAGAR)	576	18.29	486	19.24	377	17.60	585	36.71	0%
7	AURAIYA	204	7.63	199	8.48	389	20.31	523	29.01	0%
8	AZAMGARH	3147	92.79	4616	134.13	4439	120.11	5145	176.07	2%



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9	BAGPAT	424	12.69	336	13.06	624	32.07	509	25.63	0%
10	BAHRAICH	248	10.44	367	19.36	399	30.76	420	39.12	1%
11	BALLIA	649	25.93	741	27.28	1061	48.04	1105	69.58	1%
12	BALRAMPUR	322	7.52	448	13.20	222	11.08	60	7.43	0%
13	BANDA	224	11.82	231	10.57	277	18.52	433	27.01	0%
14	BARABANKI	731	42.55	714	39.85	781	49.18	658	51.65	1%
15	BAREILLY	2780	103.54	2079	75.25	2184	99.95	2164	146.33	2%
16	BASTI	634	22.13	1288	42.00	913	42.76	781	49.20	1%
17	BHADOHI	920	25.86	1018	34.80	662	30.67	389	30.35	0%
18	BIJNOR	1074	43.65	842	33.89	833	43.08	1107	55.86	1%
19	BUDAUN	805	20.20	790	20.93	856	30.49	621	38.19	1%
20	BULANDSHAHR	591	24.30	992	43.56	1065	61.29	1030	96.89	1%
21	CHANDAULI	1069	38.20	804	29.97	670	28.87	1256	56.30	1%
22	CHITRAKOOT	137	8.85	199	8.65	268	18.11	308	14.85	0%
23	DEORIA	769	35.53	713	35.36	860	44.06	1181	81.75	1%
24	ETAH	198	15.28	152	9.18	221	19.69	192	23.73	0%
25	ETAWAH	236	13.04	295	12.38	405	28.40	414	29.94	0%
26	FAIZABAD	1652	59.72	1659	69.04	1659	80.47	1686	95.10	1%
27	FARRUKHABAD	1392	20.74	325	11.87	361	17.99	474	29.02	0%
28	FATEHPUR	2096	63.27	1110	56.16	784	45.75	789	44.27	1%
29	FIROZABAD	583	34.77	722	43.85	993	46.81	469	59.10	1%
30	GAUTAM BUDDHA NAGAR	2115	261.16	1769	256.70	2041	485.30	2170	662.06	9%
31	GHAZIABAD	2751	248.77	2683	221.08	2680	427.88	686	135.05	2%
32	GHAZIPUR	2062	64.00	2199	77.60	3029	69.74	3293	93.52	1%
33	GONDA	537	19.82	765	25.53	1016	44.30	1347	64.86	1%
34	GORAKHPUR	2027	112.18	2087	104.98	2262	132.25	2721	203.15	3%
35	HAMIRPUR	272	11.85	256	12.41	528	30.18	944	48.12	1%
36	HAPUR (PANCHSHEEL NAGAR)	357	16.40	454	18.15	391	31.17	284	34.22	0%
37	HARDOI	998	42.89	1029	45.33	827	42.57	1113	60.67	1%
38	HATHRAS	260	13.99	272	13.26	292	23.57	310	29.40	0%
39	JALAUN	296	11.05	216	10.35	282	20.82	326	32.93	0%
40	JAUNPUR	2753	79.25	1960	58.57	1854	73.24	3436	133.71	2%
41	JHANSI	1133	52.06	1149	44.35	1423	83.57	1413	97.04	1%
42	KANNAUJ	359	14.94	387	14.91	448	21.44	447	30.11	0%
43	KANPUR DEHAT	571	25.62	523	16.56	684	62.10	719	93.52	1%
44	KANPUR NAGAR	4371	254.13	3433	218.98	3054	311.05	3498	398.46	5%
45	KANSHIRAM NAGAR (KASGANJ)	64	4.13	155	5.60	126	9.03	245	12.97	0%



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46	KAUSHAMBI	599	15.94	583	17.85	569	21.87	570	20.48	0%
47	KUSHINAGAR	419	19.98	774	28.34	606	36.77	696	54.95	1%
48	LAKHIMPUR KHERI	433	17.69	487	23.85	540	28.71	796	47.81	1%
49	LALITPUR	213	8.38	325	8.68	441	21.38	631	28.61	0%
50	LUCKNOW	5725	365.16	4849	330.23	4518	461.06	5364	598.63	8%
51	MAHARAJGANJ	388	16.22	742	29.29	1000	52.75	713	59.64	1%
52	MAHOBA	70	3.19	140	5.34	168	11.46	177	11.28	0%
53	MAINPURI	294	15.45	413	19.18	394	23.89	340	31.80	0%
54	MATHURA	1241	58.48	1125	51.54	1237	79.65	920	78.60	1%
55	MAU	921	27.98	1304	40.29	1553	51.87	1488	61.11	1%
56	MEERUT	1720	92.62	1276	91.28	2330	154.47	1961	184.56	3%
57	MIRZAPUR	639	26.56	756	29.99	950	53.54	800	51.18	1%
58	MORADABAD	2069	86.71	1868	86.17	1734	90.23	1203	103.77	1%
59	MUZAFFARNAGAR	1468	57.35	1168	46.08	1238	57.06	1540	109.59	1%
60	PILIBHIT	583	19.06	775	25.07	867	28.15	720	31.16	0%
61	PRATAPGARH	1034	35.77	1019	36.30	819	38.12	476	12.23	0%
62	RAEBARELI	1614	65.87	1586	72.93	1610	96.42	1576	99.31	1%
63	RAMPUR	610	22.83	717	26.85	722	34.15	940	60.91	1%
64	SAHARANPUR	1177	48.02	986	39.35	1430	55.24	1449	86.50	1%
65	SAMBHAL	329	12.21	389	18.28	261	16.88	503	32.24	0%
66	SANT KABIR NAGAR	380	14.24	435	18.32	494	26.76	441	25.17	0%
67	SHAHJAHANPUR	962	27.16	853	27.85	937	39.26	1054	58.25	1%
68	SHAMALI	59	3.48	113	3.47	183	7.78	267	10.51	0%
69	SHRAWASTI	36	1.11	133	3.04	102	4.09	134	8.06	0%
70	SIDDHARTH NAGA R	462	11.38	715	22.69	813	30.94	768	39.03	1%
71	SITAPUR	380	14.86	486	22.37	617	36.32	1127	75.43	1%
72	SONBHADRA	492	24.93	581	27.12	553	40.66	581	69.94	1%
73	SULTANPUR	1547	49.15	867	35.41	1008	57.12	1219	79.53	1%
74	UNNAO	885	35.20	798	34.56	805	45.22	885	49.43	1%
75	VARANASI	3687	194.26	2910	144.48	3175	182.78	3716	343.10	5%
	Total	89271	4154.02	78655	3726.70	86616	5627.12	91908	7381.40	100%



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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CGTMSE - MLI wise guarantee approved data for the State of UP										
										Amt. (₹ Cr.)
Sr No.	BANK	FY 19-20		FY 20-21		FY 21-22		FY 22-23 till DEC 2022		Amount wise %age for FY 2023
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	ARYAVART BANK	283	6.60	0	0.00	0	0.00	0	0.00	0%
2	AU SMALL FINANCE BANK LIMITED	25	6.31	1	0.42	9	3.60	8	4.17	0%
3	AXIS BANK LIMITED	16	7.28	44	21.12	141	80.75	716	340.61	6%
4	BANK OF BARODA	21453	764.53	13463	547.86	13083	816.48	14889	799.81	14%
5	BANK OF INDIA	2365	284.08	2782	269.07	1770	172.38	1294	185.74	3%
6	BANK OF MAHARASHTRA	38	8.65	3	0.21	81	22.28	37	9.00	0%
7	BARODA U.P. BANK	242	7.33	36	1.02	19	0.75	15	0.72	0%
8	CANARA BANK	6811	382.14	6432	376.92	4550	428.12	3134	351.94	6%
9	CENTRAL BANK OF INDIA	381	36.02	729	55.37	624	57.44	1799	215.05	4%
10	CITY UNION BANK	0	0.00	1	0.08	0	0.00	0	0.00	0%
11	DEUTSCHE BANK	69	23.88	3	2.05	15	7.57	29	15.57	0%
12	EQUITAS SMALL FINANCE BANK LIMITED	3	1.91	2	0.83	1	1.04	4	2.82	0%
13	ESAF SMALL FINANCE BANK LTD.	0	0.00	0	0.00	0	0.00	1	0.10	0%
14	HDFC BANK LIMITED	73	51.67	260	171.37	889	526.97	2037	1040.88	18%
15	ICICI BANK	0	0.00	1	2.11	9	10.09	53	45.06	1%
16	IDBI BANK LTD	58	10.20	31	4.91	34	10.37	50	19.60	0%
17	INDIAN BANK	1536	91.45	1550	103.21	2708	197.72	4265	263.96	5%
18	INDIAN OVERSEAS BANK	667	46.35	754	49.83	745	58.97	809	75.30	1%
19	INDUSIND BANK	0	0.00	773	2.25	3885	17.91	63	1.06	0%
20	KARNATAKA BANK LTD	11	0.84	11	0.70	12	2.59	10	1.55	0%
21	KOTAK MAHINDRA BANK	0	0.00	3	2.11	21	23.70	63	33.92	1%
22	LAKSHMI VILAS BANK	0	0.00	1	0.32	0	0.00	0	0.00	0%
23	PRATHAMA UP GRAMIN BANK	1107	16.97	2078	43.40	1525	30.67	1685	31.22	1%
24	PUNJAB & SIND BANK	272	23.89	421	34.83	468	35.88	397	46.19	1%
25	PUNJAB NATIONAL BANK	11518	425.66	12809	501.62	16305	770.65	21827	1054.87	18%
26	SARASWAT CO-OPERATIVE BANK LTD	0	0.00	1	0.05	2	3.13	0	0.00	0%
27	SBM BANK (INDIA) LIMITED	0	0.00	1	0.02	0	0.00	0	0.00	0%
28	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	27	15.42	22	10.34	20	11.81	45	1.86	0%
29	STANDARD CHARTERED BANK	2	1.36	23	6.81	2	0.68	6	1.72	0%
30	STATE BANK OF INDIA	1417	156.96	746	160.61	1212	235.07	1035	271.81	5%
31	TAMILNAD MERCANTILE BANK LTD	0	0.00	1	1.05	0	0.00	0	0.00	0%
32	THE DHANALAKSHMI BANK LIMITED	0	0.00	0	0.00	1	0.26	0	0.00	0%
33	THE FEDERAL BANK LTD	2	0.13	0	0.00	0	0.00	6	0.49	0%
34	THE JAMMU & KASHMIR BANK LTD	24	2.28	48	2.40	94	6.87	106	4.95	0%
35	THE KARUR VYSYA BANK LTD	1	0.52	1	0.10	0	0.00	2	0.43	0%
36	THE NAINITAL BANK LTD	49	2.96	38	1.61	16	0.71	22	1.86	0%
37	THE SOUTH INDIAN BANK LIMITED	13	1.53	3	0.13	4	0.52	2	0.10	0%
38	UCO BANK	220	36.75	275	38.44	169	30.00	270	52.15	1%
39	UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00	8	5.14	3	1.76	0%
40	UNION BANK OF INDIA	20650	627.52	22811	762.79	22847	739.65	28729	954.78	16%
41	YES BANK LTD	26	14.91	31	26.51	28	29.37	41	33.43	1%
UTTAR PRADESH Total		69359	3056.08	66189	3202.45	71297	4339.11	83452	5864.49	100%

The above two infographics table shows CGTMSE - District-wise guarantee approved data and MLI-wise guarantee data for Uttar Pradesh. The above data may be used to prioritise and align the district-wise deliverables and outreach programs.



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Project Impact: The proposed impact that the intervention will have on the MSME ecosystem, is tabulated below:

Loan Amount	MSMEs per district per year	Total Duration (Years)	The total No of MSMEs benefitted
₹ 10,00,000	120	4	36000
₹ 50,00,000	25	4	7500
₹ 1,00,00,000	10	4	3000
₹ 2,00,00,000	3	4	900
Total MSMEs benefitted in 4 years			47,400

Project Costing Detail: The Total Tentative expenditure would be **INR 371.74 Crores**

Proposed Budget				
Loan Amount	MSMEs per district per year	Total Duration (Years)	Total No of MSMEs	Total Budgetary outlay for 04 Years (in INR Cr)
₹ 10,00,000	120	4	36000	₹ 66.95
₹ 50,00,000	25	4	7500	₹ 104.06
₹ 1,00,00,000	10	4	3000	₹ 90.33
₹ 2,00,00,000	3	4	900	₹ 108.40
Total				₹ 369.74
Awareness Handholding of stakeholders @ ₹ 1Cr per year for 2 years				₹ 2
Total				₹ 371.74



8.2. Project Title: Enhancing participation and implementation in ZED, Lean schemes

- **Name of the Scheme:** Enhancing Participation and Implementation in ZED, Lean Schemes
- **Applicable RA:2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI 2:** Accelerating MSME Sector Centre-State collaboration
- **Applicable DLI 3:** Enhancing effectiveness of Firm Capabilities Schemes

<i>Evaluation Criterion</i>	<i>Response</i>
<i>Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives</i>	<i>The Government of India has established the CHAMPIONS scheme, with ZED & LEAN being a prominent component of it. RAMP aims to focus on enhancing the efficiency and effectiveness of the CHAMPIONS scheme as one of its main objectives.</i>

<i>S.no</i>	<i>Strategy</i>	<i>Response</i>
1	Understanding the Problem Statement	The export from the state is currently at 4.1%. Due to the low competitiveness of the MSMEs in cost, quality, and environment, their market has remained stagnant and their profitability getting reduced. With climate change and environmental compliance taking center stage, it is imperative for the Indian MSMEs to also create and maintain systems adhering to the environmental standards
2	Proposed Project Design Concept, Feasibility, and Viability:	The state aims to develop specific capabilities within the implementing firms, which include perpetual resource savings, enhanced product quality, and reduced pollution through ZED certification. Moreover, these sustainable practices are intended to create a ripple effect, inspiring firms to extend these benefits by encouraging their suppliers to adopt similar environmentally friendly practices.
3	Approach & Methodology for Execution/Implementation:	The initiative will consist of three primary components: Training, awareness, certification, and hand-holding support
4	Timelines for Achievement of Project Deliverables	These interventions will be for a period of 04 years

5

Estimated Impact of the Project/ Scheme/ Proposal

- Increase in export competitiveness of MSMEs, leading to higher export growth for the state
- Savings in resource consumption and improved quality due to ZED certification, reducing pollution and environmental impact
- Enhanced access to markets and finance for MSMEs through improved competitiveness and compliance with environmental standards.
- Potential positive impact on employment and economic growth in the state

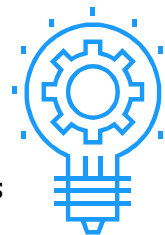
6

Project costing Detail

INR 25.98 Cr

• **Problem Statement**

The export from the state is currently at 4.1%. Due to the low competitiveness of the MSMEs in cost, quality, and environment, their market has remained stagnant and their profitability getting reduced. With climate change and environmental compliance taking center stage, it is imperative for the Indian MSMEs to also Create and maintain systems adhering to the environmental standards

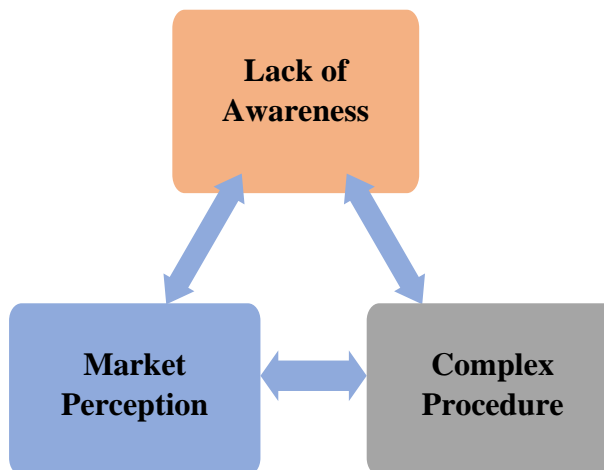


• **Key Problem Identified**

- Low export level, indicating limited international market penetration.
- Lack of competitiveness in cost, quality, and environmental practices among MSMEs.
- Stagnant market growth and reduced profitability for MSMEs.
- Inadequate adaptation to climate change and environmental compliance requirements.
- Absence of systems adhering to environmental standards, hindering the growth and sustainability of State MSMEs.

• **What hinders MSMEs from acquiring these certificates?**

- Lack of awareness regarding the potential benefits of certifications in accessing new markets, particularly among micro-enterprises.
- Perception of high costs associated with obtaining the certification, leading to reluctance in investing in it, especially for MSMEs facing working capital issues.
- Limited knowledge about government initiatives that provide support to cover some of the certification costs, leaving MSMEs unaware of such opportunities.



- **Proposed Project Design Concept, Feasibility, and Viability**

Zero Defect Zero Effect (ZED)

ZED, launched by the Government of India in April 2022, is a supportive scheme aimed at assisting MSMEs. The scheme's core objective is to promote Zero Defect Zero Effect practices among MSMEs, encouraging them to manufacture high-quality products while minimizing their environmental impact. Detailed implementation plans for the scheme are outlined in subsequent responses. MSMEs can opt for one of three certification levels: bronze, silver, or gold, depending on their fulfilment of specific requirements. Accredited Assessment Agencies will assess and make recommendations, leading to the issuance of the ZED certificate.

The ZED Certification model has been developed for the manufacturing sector. The Model aligns best practices in an integrated and holistic manner to help the MSMEs adopt systems that would help them embark on the ZED journey while enhancing their competitiveness and sustainability.

MSMEs can apply for certification at any of the following three levels:

- Certification Level 1: BRONZE (5 Parameters)
- Certification Level 2: SILVER (14 Parameters)
- Certification Level 3: GOLD (20 Parameters)





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An organization applying for a particular certification level i.e., Bronze/Silver/Gold under the MSME Sustainable (ZED) Scheme will be assessed on the following parameters, as applicable:

S. No.	Parameters	Bronze	Silver	Gold
1.	Leadership	✓	✓	✓
2.	Swachh Workplace	✓	✓	✓
3.	Occupational (Workplace) Safety	✓	✓	✓
4.	Measurement of Timely Delivery	✓	✓	✓
5.	Quality Management	✓	✓	✓
6.	Human Resource Management		✓	✓
7.	Daily Works Management		✓	✓
8.	Planned Maintenance & Calibration		✓	✓
9.	Process Control		✓	✓
10.	Product Quality & Safety (Testing / Certification)		✓	✓
11.	Material Management		✓	✓
12.	Energy Management		✓	✓
13.	Environment Management		✓	✓
14.	Measurement and Analysis		✓	✓
15.	Supply Chain Management			✓
16.	Risk Management			✓
17.	Waste Management (Muda, Mura, Muri)			✓
18.	Technology Selection & Upgradation			✓
19.	Natural Resource Conservation			✓
20.	Corporate Social Responsibility			✓

LEAN

Recognizing the importance of the overall economic growth of a country and the need for enhancing its productivity, competitiveness, and employment generation besides resource optimization, many countries have initiated institutional mechanisms for a national approach to improving the quality of manufacturing & services. Ministry of Micro, Small & Medium Enterprises, Government of India, aims to implement the MSME Competitive (Lean) Scheme for MSMEs with an objective to enhance their productivity, efficiency, and competitiveness by reduction of wastages in processes, inventory management, space management, energy consumption, etc.

MSME Competitive (Lean) Scheme is an extensive drive and continuous effort on the part of the Ministry of Micro, Small, and Medium Enterprises for enhancing the competitiveness of MSME Sectors through the implementation of Lean Tools and Techniques. Lean Tools and Techniques are a tested and proven methodology for improving the competitiveness of the MSME sector.

Lean Scheme is proposed to be implemented in 2 Phases:

Phase 1 - For Manufacturing MSMEs with UDYAM Registration. This phase will focus largely on maximizing the inclusion of manufacturing MSMEs and taking them through the journey of Lean.



Phase 2 - Inclusion of Service Sector MSMEs. This phase will also strive to integrate those MSMEs (Manufacturing and Service Sectors) who are registered under a State Government protocol /system but not on UDYAM.

Objective of the Scheme

Reduction in

- Rejection Rates
- Product and Raw Material Movements
- Production Cost

Optimization in

- Space Utilization
- Resources like Water, Energy, and Natural Resources

Enhancement of

- Quality in Product and Process
- Production & Export Capabilities
- Workplace Safety Knowledge & Skill Sets
- Innovative Work Culture
- Social & Environmental Accountability Profitability
- Introduction & Awareness to Industry 4.0

MSME Competitive (Lean) Scheme can be attained in THREE Levels after registering and taking the Lean Pledge:

- **Level 1: BASIC**
- **Level 2: INTERMEDIATE**
- **Level 3: ADVANCED**

• Overall Objective

The primary goal of this intervention is to realize significant outcomes for both MSMEs and the state. Firstly, it aims to enhance export competitiveness among MSMEs, thereby driving increased export growth. Secondly, by actively promoting ZED certification, the project endeavours to achieve resource savings, elevate product quality, and diminish pollution, contributing to a positive environmental impact. Lastly, MSMEs are expected to gain improved access to markets and financial opportunities as their enhanced competitiveness and adherence to environmental standards bolster their market appeal.



- **Project Design -Existing Situation and Intervention Proposed**

Existing scenario

Detail of ZED certification for Uttar Pradesh MSMEs ³⁶	
Total Number of Registered MSMEs	818
Bronze	800
Silver	11
Gold	7

Detail of ZED Certification of Uttar Pradesh



The Zero Defect Zero Effect (ZED) certification scheme plays a vital role in promoting excellence and competitiveness among micro, small, and medium enterprises (MSMEs). However, there is a noticeable disparity between the number of existing MSMEs in the state and those that have attained ZED certification.

The ZED certification plays a vital role in improving the overall performance and standards of MSMEs in the state. By encouraging businesses to adopt best practices and ensure zero defects in their products and processes, ZED certification not only boosts product quality but also enhances customer trust and satisfaction. It empowers MSMEs to be more competitive in both domestic and international markets, paving the way for sustainable growth and success.

Furthermore, ZED certification also places a significant emphasis on the "Zero Effect" aspect, urging MSMEs to adopt eco-friendly and environmentally sustainable practices. By incorporating green technologies and reducing the environmental impact of their operations, certified MSMEs contribute to the state's commitment to sustainable development and environmental conservation.

The low number of MSMEs currently holding ZED certification highlights the need for greater awareness and active participation in the scheme.





In conclusion, the ZED certification is a valuable intervention that holds the potential to transform Uttar Pradesh's MSME sector. By promoting quality consciousness, innovation, and environmental responsibility, ZED certification empowers MSMEs to thrive in a highly competitive market and contribute to the state's sustainable development goals. Encouraging more MSMEs to pursue ZED certification will not only

³⁶ <https://zed.msme.gov.in/zed-certified-msmes>



benefit individual businesses but also lead to a stronger and more vibrant MSME ecosystem in Uttar Pradesh.

- **Approach and Methodology**

Training Program for the Department	Awareness Program MSMEs	Handholding Support	PR Campaign
 <p>A sensitization training program will be conducted for MSME department officials to familiarize them with the schemes' requirements and benefits. This initiative aims to equip officials with comprehensive knowledge so that they can effectively disseminate information about the schemes to MSMEs.</p>	 <p>Awareness program for MSMEs will be organized in districts and industrial estates in collaboration with industry associations. The primary objective of this program is to enhance the awareness and understanding of MSMEs about ZED and LEAN</p>	 <p>Handholding support will be provided to all the MSMEs through DIC to obtain the ZED and LEAN certifications or to upgrade the certification</p>	 <p>Promotions will be done through social media platform and other offline campaigns</p>

- **Enhancing Awareness and Certification for MSME Competitiveness: A Proposed Intervention**

To increase the participation of MSMEs in quality and certification programs like ZED and Lean, it is crucial to sensitize and enhance the capacity of internal stakeholders, specifically the employees of the MSME Department, Government of Uttar Pradesh. To achieve this, training programs will be conducted for all employees of District Industries Centres (DIC) to equip them in supporting MSMEs to attain domestic and international quality certifications.

Salient Features:

1. Training and Awareness:

- Training and awareness will include MSMEs as well as employees of the MSME Department, Government of Uttar Pradesh.
- This will help To increase the participation of MSMEs in quality and certification programs like ZED and Lean,
- For adequate training and awareness, a total of 150 sessions will be organized over a period of 04 years

2. Financial Support:

- Financial support will be extended to all categories in ZED and LEAN certifications as detailed in the budgetary outlay.






3. Awards and Recognition:

Awards and recognition will be presented to those MSMEs who achieve certification in the silver and gold categories. This acknowledgment aims to appreciate and encourage businesses that have demonstrated excellence in quality and sustainability through their ZED certification accomplishments

This proposed intervention seeks to bridge the gap between existing MSMEs and those with ZED certification, fostering a culture of excellence, sustainability, and competitiveness within the MSME sector in the state.

• Project Deliverables and Timelines

S.No.	Number of ZED certified in the State	Current Baseline	Year 1	Year 2	Year 3	Year 4	Total
1.	 Bronze	800	1000	2500	5000	8000	16500
2.	 Silver	11	100	100	500	1000	1700
3.	 Gold	07	30	75	100	250	455
	Total (YOY)	818	1130	2675	5600	9250	18655

Note: This project has been prepared in close consultation with the Senior Director and Head, of ZED Division Quality Council of India Dr. Ramanand N. Shukla

• Handholding

It is expected that only 10% of the yearly target of MSME will require handholding support

S.no	Year 1	Year 2	Year 3	Year 4	Total
1.	113	267	560	925	1865



- **Project Impact**

- i. **Increase in Export Competitiveness of MSMEs, Leading to Higher Export Growth for the State:**

Obtaining ZED certification can significantly enhance the overall competitiveness of MSMEs in the state. As these businesses adopt best practices and improve their production processes, they become more efficient, resulting in higher-quality products and services. With improved quality and efficiency, MSMEs can offer competitive pricing in the international market, increasing their export potential. This, in turn, can lead to a substantial boost in the state's export growth, contributing to a favourable trade balance and positively impacting the overall economy.

- ii. **Savings in Resource Consumption and Improved Quality due to ZED Certification, Reducing Pollution and Environmental Impact:**

ZED certification encourages MSMEs to adopt eco-friendly and sustainable practices. By optimizing resource utilization, such as energy and raw materials, certified businesses can reduce their production costs while minimizing their ecological footprint. Implementing green technologies and waste reduction measures can significantly lower pollution levels and decrease environmental impact. As more MSMEs achieve ZED certification, the cumulative effect can lead to substantial savings in resources, a cleaner environment, and a more sustainable industrial ecosystem for the state.

- iii. **Enhanced Access to Markets and Finance for MSMEs through Improved Competitiveness and Compliance with Environmental Standards:**

ZED certification provides MSMEs with a competitive edge in the market, making them more attractive to domestic and international buyers. With a reputation for high-quality, environmentally conscious products and processes, certified MSMEs can access new markets and gain the trust of discerning consumers. Moreover, financial institutions and investors often prioritize funding businesses that demonstrate a commitment to environmental standards and sustainability. As MSMEs attain ZED certification, their access to capital and financial support can improve significantly, fostering further growth and expansion.

- iv. **Potential Positive Impact on Employment and Economic Growth in the State:**

The increased competitiveness of ZED-certified MSMEs can lead to business expansion and scaling up of operations. As these businesses grow, they may create more job opportunities, addressing unemployment concerns and contributing to overall economic development in the state. The success of MSMEs can have a ripple effect on the entire supply chain and local economies, driving demand for goods and services from other businesses, thereby stimulating economic growth.

- v. **Approximately 18655 MSMEs will be benefitted by ZED certification and 1100 MSMEs will be benefitted by LEAN certification over the project duration.**



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• **Project Budget:**

The Total Tentative expenditure would be INR 25.98 Crores

Sr. No.	Proposed Budget for ZED				
	Particulars	Bronze	Silver	Gold	Total
A	No of MSME's benefitted	16500	1700	455	18655
B	Proposed Budgetary Support Under RAMP	0	₹ 0.66	₹ 0.47	₹ 1.13
2	Proposed Budget for LEAN				
	Particulars	Basic Level	Intermediate level	Advanced Level	Total
C	Proposed Budgetary Support Under RAMP	-	₹ 7,080.00	₹14,160.00	
D	No of MSME's benefitted	-	800	300	1100
E	Certification Cost under RAMP	-	₹ 0.57	₹ 0.42	₹ 0.99
3	Training and Awareness				
	Scheme	No of session per year	Unit Cost	Total Cost For 4 Years	Total
F	ZED	75	₹ 70,000.00	₹ 2.10	₹ 2.10
G	LEAN	75	₹ 70,000.00	₹ 2.10	₹ 2.10
H	Hand holding Support for ZED Certification (for 10% of Total Target)	1866	₹ 1,00,000.00	₹ 18.66	₹ 18.66
I	Awards In ZED & LEAN			₹ 1.00	₹ 1.00
Total Cost (Cr) (B + E + F + G +H + I)					₹ 25.98



8.3. Project Title: Enhancing firm capabilities and access to markets, through fairs, exhibition at both national and international levels

- **Name of the Scheme:** Enhancing firm capabilities and access to markets, through fairs, and exhibitions at both national and international
- **RA:2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **DLI:3:** Making Firm Capabilities Schemes More Effective

Evaluation Criterion

Response

Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives

This project aims to support MSMEs through market exposure and help them explore newer markets.

S.no Strategy

Response

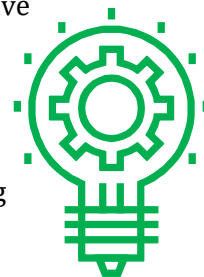
1	Understanding the Problem Statement	The Central government and the Government of Uttar Pradesh (GoUP) have introduced various schemes aimed at providing market support to MSME firms. Despite the availability of these schemes, there has been a limited impact on the improvement of marketing competitiveness among the firms. To address this issue, the project aims to increase the participation of MSME units in availing the marketing support schemes and evaluate their impact on enhancing marketing competitiveness.
2	Proposed Project Design Concept, Feasibility, and Viability:	The project aims to increase the participation of MSME units in utilizing marketing support schemes and assess their impact on enhancing the marketing competitiveness of the firms.
3	Approach & Methodology for Execution/ Implementation:	The competitiveness of MSMEs heavily relies on their exposure to technologies and markets both nationally and internationally. Raising awareness about these opportunities will encourage MSMEs to be more inclined towards scaling up their businesses and implementing changes in their current manufacturing processes.



4	Timelines for Achievement of Project Deliverables	The initiative, like other initiatives under RAMP, will be implemented over a four-year time period.
5	Estimated Impact of the Project/ Scheme/ Proposal	<ul style="list-style-type: none">• Increased market access for MSMEs through participation in marketing support schemes.• Improved marketing competitiveness for MSMEs• Potential for business scaling and enhanced manufacturing processes through awareness while participating at Global Platforms
6	Project costing Detail	INR 60 crores under RAMP

- **Problem Statement**

The Central government and the Government of Uttar Pradesh (GoUP) have introduced various schemes aimed at providing market support to MSME firms. Despite the availability of these schemes, there has been a limited impact on the improvement of marketing competitiveness among the firms. To address this issue, the project aims to increase the participation of MSME units in availing the marketing support schemes and evaluate their impact on enhancing marketing competitiveness.



The project is closely aligned with RA 2 - Support for firm capabilities, access to markets, and access to finance. By encouraging a higher number of firms to participate in fairs, exhibitions, and other marketing events, they can enhance their market access, leading to improved marketing competitiveness. Through a comprehensive evaluation of the implemented schemes, the project seeks to identify potential barriers and devise effective strategies to maximize the benefits of marketing support for MSMEs firms in Uttar Pradesh

- **Key Problem Identified**

- Limited improvement in marketing competitiveness among MSME firms
- Lack of Awareness among the MSMEs about the schemes related to MSMEs

- **What hinders ODOP Units/ Manufacturers from acquiring these certificates?**

- Limited access to financial resources, technologies, and skilled labour.
- Lack of awareness about market opportunities, customer demands, and industry trends.

iii. Inadequate infrastructure and digital presence for reaching wider markets



- **Proposed Project Design Concept, Feasibility, and Viability**

The proposed project aims to enhance the competitiveness of Micro, Small, and Medium Enterprises (MSMEs) by providing them exposure to technologies and markets across the nation and international resources. By increasing their awareness of global markets and technologies, MSMEs will be encouraged to scale up their businesses and implement changes in their manufacturing processes. The project will primarily focus on organizing International and Domestic Trade Fairs to facilitate networking and collaboration between MSMEs, domestic buyers, international buyers, and sellers.

- **Proposed Activities:**

1. **International/Domestic Trade Fairs:** The project will host both international and domestic trade fairs to bring together MSMEs, buyers, and sellers. The tentative budget for these fairs is INR 12 Crores per year, totalling INR 48 Crores over four years.
2. **International Buyer and Seller:** During international trade fairs, special emphasis will be given to inviting international buyers and sellers. To facilitate their participation, the project will provide reimbursements for their expenses, including to and from fare, lodging, food, and freight charges for products carried for display or sale. The reimbursement amount will be capped at a maximum of INR 3 lakhs per entity.
3. **International Correspondents:** In addition to organizing trade fairs and facilitating the participation of international buyers and sellers, the project will engage International



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Correspondents. These correspondents will be professional journalists or media representatives from various international publications or media outlets. Their role will be to cover and report on the trade fairs, business interactions, success stories of MSMEs, and the overall impact of the project on the MSME sector. Cost of Travel and other accommodations will be provided to the International Correspondent.

a) Media Engagement: The project team will identify and invite International Correspondents from reputed media organizations to cover the trade fairs and related events. They will be provided with media passes and access to interview key stakeholders, MSME representatives, and participants.

b) Press Conferences and Interviews: Press conferences will be organized during the trade fairs to share key project highlights, success stories, and achievements. International Correspondents will have the opportunity to conduct interviews with project leaders, MSME owners, and other relevant individuals to gather insights and perspectives.

c) Media Coverage: The International Correspondents will publish articles, features, and reports in their respective media outlets, both print and digital, to showcase the project's impact, successful collaborations, and advancements made by MSMEs. These reports will highlight the opportunities created through the trade fairs and the transformational effects on the MSME sector.

- **Feasibility:**

The proposed project design appears feasible given the clear objectives and activities. The focus on MSMEs and their exposure to technologies and markets is essential for their growth and competitiveness. Trade fairs are a proven platform to foster business collaborations and provide opportunities for MSMEs to showcase their products and services. The budget allocated for the project, INR 50 Crores, seems reasonable considering the potential impact and benefits it can bring to the MSME sector.

- **Viability:**

The project's viability depends on several factors, including effective planning, execution, and stakeholder engagement. Proper selection and organization of trade fairs, ensuring the participation of relevant domestic and international entities, and delivering value to participants are critical to its success. Additionally, strong financial management and monitoring will be necessary to stay within the allocated budget.



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Furthermore, the project's success will heavily rely on the active participation and interest from MSMEs, domestic buyers, and international buyers and sellers. Proper marketing and promotion strategies will be essential to attract the target entities and ensure their meaningful engagement in the trade fairs.

• **Conclusion:**

Overall, the proposed project holds great potential to boost the competitiveness of MSMEs through exposure to technologies and markets. By facilitating networking opportunities and fostering collaboration between domestic and international stakeholders, the project can lead to substantial growth and scalability for the MSME sector. However, its success will require thorough planning, effective execution, and continuous monitoring to ensure the desired outcomes and benefits for all involved parties.

Incorporating International Correspondents into the project's activities can provide an excellent opportunity to amplify the project's reach and impact. Through media coverage, the project can showcase the achievements and potential of the MSME sector on a global platform, attracting further interest and investments. Proper planning, effective media engagement, and compelling storytelling will be crucial to harness the full potential of International Correspondents for the success of the project.

• **Approach and Methodology**

Awareness and Publicity	Exposure to National and International Fairs	National and International Buyers/Sellers
By incorporating the Awareness component through media and social media campaigns, the proposed project can effectively reach out to MSMEs in Uttar Pradesh, creating awareness about the opportunities provided by the trade fairs and the project's overall objective of enhancing their competitiveness.	The objective of this focus area is to provide financial assistance and support to Micro, Small, and Medium Enterprises (MSME) to enable their participation in the project activities, particularly the trade fairs and related opportunities.	The focus of this area is to provide MSMEs with exposure to a diverse range of national and international buyers and sellers

The proposed project aims to enhance the competitiveness of Micro, Small, and Medium Enterprises (MSMEs) by providing them exposure to technologies and markets across the nation and international resources. To achieve this objective, the project will follow a structured approach and methodology that includes the following key elements:

- Target Identification:** Identify the target audience, including MSMEs, international buyers, sellers, and potential International Correspondents.



- ii. **Designing Trade Fairs:** Develop a detailed plan for organizing International and Domestic Trade Fairs. Determine the number of fairs to be held annually and the locations. Collaborate with relevant industry associations and stakeholders to ensure maximum participation and relevance. Allocate the budget of INR 10 Crores per year for the fairs, with a total of INR 40 Crores over four years.
- iii. **Awareness and Publicity:** By incorporating the Awareness component through media and social media campaigns, the proposed project can effectively reach out to MSMEs in Uttar Pradesh, creating awareness about the opportunities provided by the trade fairs and the project's overall objective of enhancing their competitiveness. The media and social media engagements will play a pivotal role in disseminating information, attracting participation, and showcasing success stories, ultimately contributing to the growth and development of MSMEs in Uttar Pradesh
- iv. **Engaging International Buyers and Sellers:** Emphasize inviting international buyers and sellers to the trade fairs to foster global partnerships. Set a target of attracting around 100 international entities. Provide reimbursement to the international entities, covering to and from fare, lodging, fooding, and freight charges for products carried for display or sale, up to a maximum of INR 2.5 lakhs per entity.
- v. **Media Engagement Strategy:** Develop a robust media engagement strategy to attract reputed International Correspondents. Identify and invite journalists and media representatives from prominent international publications or media outlets. Facilitate media access to key events, stakeholders, and MSME representatives to generate comprehensive coverage of the project's impact.
- vi. **Financial Management:** Ensure diligent financial management to stay within the proposed budget of INR 50 Crores. Allocate funds as per the planned activities and maintain transparency in financial transactions. Regularly review the project's financial status and adjust if necessary.
- vii. **Stakeholder Collaboration:** Engage stakeholders, including MSMEs, industry associations, international entities, and media partners, throughout the project's lifecycle. Foster collaboration and communication to ensure active participation and support from all stakeholders.
- viii. **Knowledge Sharing and Impact Assessment:** Promote knowledge sharing among MSMEs by organizing workshops, seminars, and conferences during the trade fairs. Conduct impact assessments to gauge the project's effectiveness in enhancing the competitiveness of MSMEs and its contribution to their scaling up and manufacturing process improvements. By following this approach and methodology, the proposed project can effectively achieve its objective of empowering MSMEs with technological and market exposure, fostering business collaborations, and promoting international partnerships. The trade fairs and media engagement activities will serve as powerful tools to create awareness and opportunities for MSMEs, leading to their growth and sustainability in the competitive business landscape.



- **Focus Area 1 & 2: Awareness and Handholding Support**

Focus Area 1: Awareness and Publicity

Objective:

The primary focus of this area is to create awareness among Micro, Small, and Medium Enterprises (MSMEs) about the project's offerings, including trade fairs, international exposure opportunities, and potential collaborations. The goal is to ensure that MSMEs of Uttar Pradesh, are well-informed about the project's benefits and how it can contribute to their growth and competitiveness.

Strategies and Activities:

1. **Media and Social Media Campaigns:** Implement a comprehensive media and social media campaign to disseminate information about the project. This will include press releases, articles, interviews, and success stories published in newspapers, magazines, television, and online platforms. Utilize social media platforms to engage with MSMEs directly, share updates, and address queries.
2. **Industry Outreach Programs:** Conduct workshops, seminars, and webinars in Uttar Pradesh to reach out to MSMEs in different sectors. These events will focus on showcasing the project's objectives, trade fair details, and the potential benefits of international exposure. Invite industry experts and successful MSMEs to share their experiences and success stories.
3. **Partner with Industry Associations:** Collaborate with relevant industry associations in Uttar Pradesh to reach a wider audience of MSMEs. Leverage their network and expertise to organize awareness-building events and disseminate project information to their members.
4. **Local Language Communication:** Provide project-related materials and information in local languages to ensure better accessibility and understanding for MSMEs in Uttar Pradesh.

Focus Area 2: Handholding Support

Objective:

This focus area aims to provide personalized support and guidance to MSMEs throughout their journey in the project. The goal is to handhold and assist MSMEs in leveraging the opportunities offered by the trade fairs, engaging with international buyers and sellers, and implementing changes in their manufacturing processes effectively.

Strategies and Activities:

1. **Dedicated Support Teams:** Establish dedicated support teams consisting of DIC officials, project representatives, industry experts, and business consultants. These teams will be assigned to different groups of MSMEs to provide personalized assistance.
2. **Pre-Trade Fair Preparation:** Conduct pre-trade fair workshops and training sessions to prepare MSMEs for participation. These sessions will cover topics such as product presentation, marketing strategies, and communication with international entities.



3. **One-on-One Consultations:** Offer one-on-one consultations with MSMEs to understand their specific needs and challenges. Provide tailored advice and solutions to address their concerns and maximize their benefits from the project.
4. **Post-Trade Fair Follow-up:** Conduct post-trade fair follow-up sessions to assess the outcomes and impacts of the trade fairs on participating MSMEs. Address any issues or bottlenecks faced by the MSMEs and provide further support as needed.
5. **Technology Adoption Assistance:** Offer guidance on adopting new technologies and integrating digital solutions into their manufacturing processes. Facilitate connections with technology providers and experts to ensure seamless implementation.
6. **Business Networking Opportunities:** Organize networking events to facilitate interactions between MSMEs and potential partners, investors, or buyers. These events will create additional opportunities for collaborations and business expansion.

By focusing on both Awareness and Handholding Support, the proposed project can effectively empower MSMEs in Uttar Pradesh and across the nation to embrace technological advancements, explore global markets, and scale up their businesses. The combination of awareness-building initiatives and personalized support will enable MSMEs to make the most of the opportunities provided by the trade fairs and drive sustainable growth and competitiveness in their respective industries.

Focus Area 3 & 4: Financial Assistance and Exposure to National and International Fairs

Focus Area 3: Financial Assistance

Objective:

The objective of this focus area is to provide financial assistance and support to Micro, Small, and Medium Enterprises (MSMEs) to enable their participation in the project activities, particularly the trade fairs and related opportunities. The goal is to alleviate financial constraints that MSMEs may face and ensure their active involvement in the project's initiatives.

Strategies and Activities:

1. **Subsidized Participation Fees:** Offer subsidized participation fees for MSMEs to exhibit at the International and Domestic Trade Fairs. By reducing the financial burden of participation, more MSMEs can take advantage of the platform to showcase their products and services to a wider audience.
2. **Travel and Accommodation Support:** Provide financial assistance for travel and accommodation expenses to MSMEs, especially those coming from distant locations to attend the trade fairs. This support will enable broader participation and ensure representation from different regions.
3. **Product Display Sponsorships:** Introduce sponsorships to cover the costs of product display for selected MSMEs with innovative and promising offerings. This sponsorship will enhance the visibility of their products and attract potential buyers and investors.



- 4. Business Development Grants:** Offer grants to MSMEs to support their business development initiatives, such as market research, product diversification, and technology adoption. These grants will empower MSMEs to implement changes and upgrades in their operations.

Focus Area 4: Exposure to National and International Fairs as well as buyer and seller

Objective:

The focus of this area is to provide MSMEs with exposure to a diverse range of national and international fairs and exhibitions. The objective is to expand their horizons, foster knowledge exchange, and encourage partnerships by participating in various industry-specific and cross-sectoral events.

Strategies and Activities:

- 1. Information and Calendar of Fairs:** Create a comprehensive database of national and international fairs and exhibitions relevant to various industries. Provide MSMEs with access to this information and a calendar of upcoming events to help them plan their participation.
- 2. Facilitating Participation:** Assist MSMEs in identifying and registering for relevant fairs and exhibitions based on their products and services. Provide guidance on the required documentation and formalities for participation.
- 3. Networking Support:** Organize networking sessions and forums for MSMEs to interact with participants and visitors at national and international fairs. These opportunities will foster cross-industry collaborations and potential partnerships.
- 4. International Fair Participation Support:** Offer financial assistance and logistical support to select MSMEs to participate in key international fairs and exhibitions outside the country. This support will encourage their exposure to global markets and potential buyers.
- 5. Learning and Benchmarking:** Encourage MSMEs to use their participation in national and international fairs as a platform for learning and benchmarking. Gather insights on best practices, trends, and innovations from industry leaders and other exhibitors.

By incorporating Financial Assistance and Exposure to National and International Fairs, the proposed project can ensure broader participation and a more inclusive approach to empowering MSMEs. The provision of financial support will remove financial barriers, while exposure to a diverse range of fairs will open new avenues for learning, collaboration, and growth. This holistic approach will contribute significantly to enhancing the competitiveness of MSMEs and accelerating their journey towards sustainable development and success in national and international markets.



- **Project Deliverables**

The project deliverables will serve as tangible outcomes and evidence of the project's successful implementation. They will demonstrate the positive impact of the project on MSMEs' growth, competitiveness, and exposure to national and international markets.

Indicator	Year 1 (No.)	Year 2 (No.)	Year 3 (No.)	Year 4 (No.)
Participation of International Buyers and Seller	100	100	100	100

- **Project Cost**

The following table shows the budget requirement for each of the interventions which helps achieve the above-mentioned targets for four years.

Proposed Budget				
Indicator Enhancing firm capabilities and access to markets, through fairs, and exhibitions at both national and international levels	Year 1 (INR Cr)	Year 2 (INR Cr)	Year 3 (INR Cr)	Year 4 (INR Cr)
Domestic/International Trade Fair (Includes Financial Assistance to MSMEs for Participation, Other Awareness and Publicity Expenses)	₹ 12.00	₹ 12.00	₹ 12.00	₹ 12.00
Reimbursement of To and Fro Fair, Lodging and food, Freight Charges for participants & International Business Correspondents (INR 3 Lac per participant for 100 participants)	₹ 3.00	₹ 3.00	₹ 3.00	₹ 3.00
Project Budget (INR Cr)	₹ 60.00			

- **Overall Impact**

- The proposed project, aimed at enhancing the competitiveness of Micro, Small, and Medium Enterprises (MSMEs) in Uttar Pradesh and across the nation, is expected to have a significant and far-reaching impact on various stakeholders, the economy, and the growth of the MSME sector. The following are the key areas of impact
- Increased Exposure:** Through participation in International and Domestic Trade Fairs, MSMEs will gain exposure to a wider audience, including national and international buyers and sellers. This exposure will open new market opportunities and potential collaborations, leading to business growth.
- Technology and Process Upgradation:** The project's focus on technology and market exposure will encourage MSMEs to adopt innovative solutions and improve their manufacturing processes. This will enhance product quality, productivity, and competitiveness in both domestic and international markets.



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- iv. **Networking and Partnerships:** The networking opportunities provided by the project will foster collaborations and partnerships among MSMEs, industry players, and potential investors. Such partnerships will contribute to knowledge exchange, resource sharing, and business expansion.
- v. **Employment Generation:** The growth and expansion of MSMEs resulting from the project will create new job opportunities, contributing to reduced unemployment and poverty in the region.
- vi. **Income Generation:** Improved business prospects for MSMEs will lead to increased income for entrepreneurs and employees, enhancing the economic well-being of their families and communities.
- vii. **Skill Development:** The project's handholding support and industry outreach programs will facilitate skill development and capacity building among MSMEs, enabling them to compete more effectively in the market.
- viii. **Increased Contribution to GDP:** The growth and expansion of MSMEs will contribute significantly to the state and national Gross Domestic Product (GDP), boosting economic growth.
- ix. **Export Potential:** With exposure to international buyers and sellers, MSMEs may explore export opportunities, contributing to foreign exchange earnings for the country.
- x. **Awareness and Information Dissemination:** The media and social media campaigns will create awareness not only about the project but also about various government schemes and support available for MSMEs, strengthening the overall MSME ecosystem.
- xi. **Enhanced Government-Industry Collaboration:** The collaboration between the project and industry associations will strengthen ties between the government and MSMEs, leading to more targeted policy interventions and support measures.
- xii. **Best Practices Dissemination:** Participation in national and international fairs and networking events will enable MSMEs to learn from industry leaders and adopt best practices in their operations.
- xiii. **Success Stories and Inspiration:** The project's success stories, and media coverage will inspire other MSMEs to embrace innovation and explore new markets, fostering a culture of entrepreneurship and growth.
- xiv. **Network Strengthening:** The partnerships established during the project, including with International Correspondents, industry associations, and financial institutions, will continue to provide support to MSMEs in the long run.
- xv. Overall, the project's impact is expected to drive positive change, empower MSMEs, and contribute to the economic development of Uttar Pradesh and the nation. The combination of awareness-building initiatives, financial support, exposure to national and international fairs, and handholding assistance will create a conducive environment for MSMEs to thrive, innovate, and compete effectively in the global market.



8.4. Project Title: Strengthening of Samadhaan

- **Name of the Scheme:** Strengthening of Samadhaan
- **Applicable RA:2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI:6:** Reducing the incidence of delayed payments

Evaluation Criterion Response

<i>Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives</i>	This project proposes to strengthen the Samaadhaan Process through the following 3 main activities: 1. UP State Specific portal for assessing complaints under Samadhaan portal. 2.Empanelment of third-party arbitration services. 3.Digitalisation of SMEFCs of the state with provisions of online record of proceeding and digitalisation of records.
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S.no Strategy Response

1	Understanding the Problem Statement	Delayed payment is a significant concern for MSMEs, as it can adversely affect MSMEs cash flow, hinder their ability to pay suppliers and employees, and impede business growth. MSMEs often supply goods and services to larger corporations, and payment delays can occur due to the buyer's inefficiency or unwillingness to make timely payments, financial constraints to buyers.
2	Proposed Project Design Concept, Feasibility, and Viability:	The project is proposed to have the following interventions: 1. UP State Specific portal for assessing complaints under Samadhaan portal. 2.Empanelment of third-party arbitration services. 3.Digitalisation of SMEFCs of the state with provisions of online record of proceeding and digitalisation of records.
3	Approach & Methodology for Execution/Implementation	1.UP State Specific portal for assessing complaints under Samadhaan portal will be developed so that relevant information can be shared across other state departments for appropriate resolution. 2.Collaboration with third party arbitration services for cases specific resolution. 3.Digitalisation of SMEFCs of the state with provisions of online record of proceeding and digitalisation of records. This facility aims to improve the resolution process and also provide legacy data.
4	Timelines for Achievement of Project Deliverables	These interventions will be for a period of 04 years



5	Estimated Impact of the Project/ Scheme/ Proposal	<ul style="list-style-type: none"> Timely payments will improve the cash flow of MSMEs, enabling them to meet their financial obligations, pay suppliers and employees on time, and invest in their businesses for growth and expansion This will generate valuable data on the types and frequency of grievances lodged by citizens. And data can be analyzed to identify patterns and address systemic issues, enabling data-driven decision-making for policy improvements. Enhanced access to markets and finance for MSMEs through improved competitiveness and compliance with availability of upgraded products. Potential positive impact on employment and economic growth in the state
6	Project costing Detail	25 Crores under RAMP.

• Problem Statement

Owing to the delayed payment issues of the MSMEs supply chain management, cost, quality, and availability of upgraded products, their market has remained stagnant, economic downturns, financial stability faced by suppliers and their profitability getting reduced. Prolonged delays in payments strain relationships between MSMEs and their suppliers, affecting the overall supply chain efficiency.

Economic downturns or financial difficulties faced by the supplier led to less cashflow transactions making business stagnant. Small businesses heavily rely on timely payments to manage their day-to-day operations, pay employees, and procure raw materials and produce finished goods. MSMEs often face challenges in accessing working capital due to unpaid invoices. This can hinder their ability to take up new projects or expand their business operations. Owing to the delayed payment issues of the MSMEs supply chain management, cost, quality, and availability of upgraded products, their market has remained stagnant and their profitability getting reduced.

• Key Problem Identified

- Difficulties in meeting various financial obligations, such as loan repayments and statutory dues.
- Struggle to compete effectively in the market, especially against larger companies with better financial stability.
- Disputes are arising regarding payments; the resolution process might be time-consuming and add further delays.
- Cash flow issues resulting from delayed payments may force MSMEs to delay or cut down on hiring.



- v. Discouraging the potential investors from investing in MSMEs in Uttar Pradesh. Stagnant market growth and reduced profitability for MSMEs.
- vi. Inadequate adaptation of credit period, leading to increased costs and financial stress.
- **What hinders MSMEs from acquiring these certificates?**
 - i. Limited knowledge about government initiatives that provide support to cover some of these certifications' costs leaves traditional industries unaware of such opportunities.
 - ii. Many MSMEs might not be aware of the existence of the Samadhaan portal or the benefits it offers in resolving delayed payment issues. Lack of awareness can prevent them from taking advantage of the portal. Limited knowledge about the portal's functionalities and benefits could deter them from seeking its assistance in resolving delayed payment issues.
 - iii. Due to complex registration process of Samadhaan portal and bureaucratic hurdles, MSMEs may find it discouraging to apply for access and certifications.
 - iv. Integration of Samadhaan Portal necessitates providing training to employees for its efficient utilization. MSMEs might encounter difficulties in locating adept professionals well-versed in operating the preferred ERP software.
 - v. Amplifying Samadhaan Portals often leads to substantial alterations in workflows and processes, which may encounter resistance from employees accustomed to older systems and methods.
 - vi. MSMEs, especially if they are dealing with larger buyers or corporations, might fear retaliation for using the portal or filing complaints, leading to delayed payments.
 - vii. Insufficient support and guidance from government agencies can hinder MSMEs from understanding the benefits of using the portal and the importance of obtaining certifications.

- **Proposed Project Design Concept, Feasibility, and Viability**

The Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 contains provisions of Delayed Payment to Micro and Small Enterprise (MSEs) (Response 15- 24).

State Governments to establish Micro and Small Enterprise Facilitation Council (MSEFC) for settlement of disputes on getting references/filing on Delayed payments (Response 20 and 21).

All States/UTs have notified Authority for Filing Entrepreneur's Memorandum, have Notified rules of MSEFC and all the 37 States/UTs have constituted MSEFCs, as per provisions laid down under MSMED Act 2006. Every reference made to MSEFC shall be decided within a period of ninety days from the date of making such a reference as per provisions laid in the Act.

The buyer is liable to pay compound interest with the monthly interests to the supplier on the amount at the three times of the bank rate notified by RBI in case he does not make payment to the supplier for his supplies of goods or services within 45 days of the acceptance of the goods/service rendered. (Response 16).

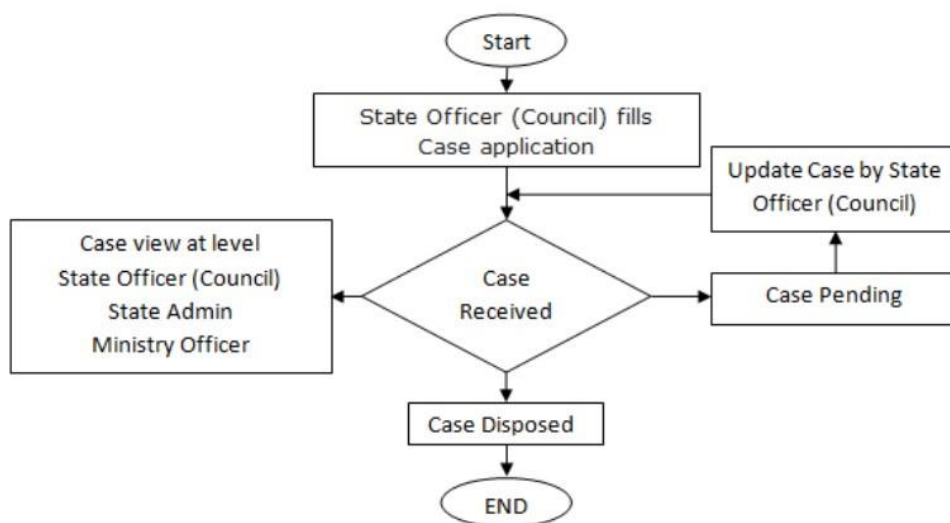
If the Appellant (not being the supplier) wants to file an appeal, no application for setting aside any decree or award by the MSEFC shall be entertained by any court unless the appellant (not being supplier) has deposited with it, the 75% of the award amount. (Response 19).

The provisions under the Act are implemented by MSEFC chaired by Director of Industries of the State /UT having administrative control of the MSE units. State Government/UTs are requested to ensure that the MSE Facilitation Council hold meetings regularly and delayed payment cases are decided by the Councils within a period of 90 days as stipulated in the MSMED Act, 2006.



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Flow of Scheme



- **Design Concept:**

- i. **Timely Payment Facilitation:**

The primary objective is to establish a robust system that facilitates prompt and timely payments to MSMEs from buyers. The portal will integrate e-invoicing and automation features, enabling businesses to generate electronic invoices efficiently. Buyers can make payments through secure online channels, reducing processing time and ensuring faster disbursements to MSMEs.

- ii. **Assess Current Samadhaan Portal and creating a State Specific Portal for assessment of complaints under Samadhaan Portal:**

Conduct a thorough evaluation of the existing Samadhaan Portal to identify strengths, weaknesses, and areas for improvement. Gather feedback from users to understand pain points and necessary enhancements.

Based on the assessment, work on enhancing the portal's user interface, navigation, and overall experience to make it more intuitive and user-friendly and integration of State Specific portal with Samadhaan Portal.

Complaints shall be addressed to respective department of MSME ecosystem for action through automated robust software system.

- iii. **Reporting Analytics and Training awareness session:**

Implement a robust reporting and analytics module that provides real-time insights into delayed payment cases, resolution times, and other relevant metrics.



Conduct training sessions and workshops to familiarize businesses, vendors, and contractors with the updated Samadhaan Portal and its features. Create awareness campaigns to promote the importance of timely payments and the consequences of delayed payments.

- **Feasibility:**

- i. **Stakeholder Collaboration**

The feasibility of portal relies on the collaboration of multiple stakeholders, including MSMEs, buyers, financial institutions, and government agencies.

- ii. **Technology Integration**

The proposed features for Strengthening of Samadhaan portal such as e-invoicing, automation, and secure payment gateways, tracking due dates of payments require seamless integration with existing systems. A thorough assessment of technological capabilities and necessary upgrades will be essential for successful implementation.

- iii. **Data Security and Privacy**

Given the sensitivity of financial transactions and business information, stringent data security and privacy measures will be paramount. The portal must comply with relevant data protection regulations and implement robust cybersecurity protocols to safeguard sensitive data.

- iv. **Legal and Regulatory Compliance**

This will need to adhere to various legal and regulatory requirements concerning financial transactions, arbitration procedures, and dispute resolution. Ensuring compliance will foster credibility and trust among users.

It will require substantial resources, including financial, technological, and human resources.

- **Viability:**

- i. **Positive Impact on MSMEs**

The successful implementation of portal will have a positive impact on MSMEs in Uttar Pradesh. Timely payments will improve cash flow, enabling businesses to meet their operational expenses, invest in growth, and sustain their operations more effectively.

- ii. **Improved Business Environment**

By promoting prompt payments and fostering transparent business practices, it will contribute to creating a fair and supportive business environment in the state. This, in turn, will attract more businesses and investments, boosting economic growth.



iii. **Enhanced Government-MSME Collaboration**

The portal will strengthen the collaboration between the government and MSMEs. Transparent and efficient dispute resolution mechanisms will in still confidence among businesses, encouraging them to participate more actively in government contracts and projects.

iv. **Economic Growth and Competitiveness**

When MSMEs receive timely payments, they can invest in innovation, technology, and skilled labour. This, in turn, will enhance their competitiveness and contribute to overall economic growth in the region.

v. **Sustainability and Scalability**

A well-designed and efficiently implemented portal will be sustainable and scalable, accommodating a growing number of users and transactions. Regular updates and improvements will ensure its relevance in a dynamic business landscape.

The design concept of "Strengthening of Samadhaan Portal" presents a comprehensive and effective solution to overcome delayed payment issues faced by MSMEs in Uttar Pradesh. With a user-centric approach, robust dispute resolution mechanisms, and secure payment processes, the portal has the potential to empower MSMEs and foster a conducive business environment. The feasibility and viability assessment indicate that with stakeholder collaboration, technological integration, and compliance with legal requirements, and it can significantly impact the growth and success of MSMEs in the state. By addressing delayed payment issues, this will contribute to the economic prosperity of Uttar Pradesh, making it a vibrant and competitive hub for small businesses in India.

• **Objective:**

- i. **Enhance Samadhaan Portal:** Strengthening of Samadhaan Portal to accommodate an integrated and user-friendly interface that enables states to sort, prioritize and track the status of cases easily to overcome the delayed payment issues.
- ii. **Expedite Dispute Resolution:** Develop a streamlined mechanism within the portal to facilitate prompt communication between MSMEs and buyers, thereby expediting the resolution of delayed payment disputes.
- iii. **Strengthen Legal Framework:** Analyse the existing legal framework pertaining to delayed payments and suggest necessary amendments to make it more robust and enforceable.
- iv. **Awareness and Capacity Building:** Conduct workshops and awareness programs for MSMEs, educating them about their rights to make timely payments.



- **Approach and Methodology:**

The project based on the theme of efficient and timely resolution of disputes arising during various commercial, legal or administrative transactions. There is a presence of legal framework for dispute resolution, however disputes are governed by various social and demographical attributes, which are peculiar to the region, state, and district. Therefore, to amplify and coordinate the overall spirit of ‘Samadhaan’, this intervention is proposed.

- Develop a State Specific portal to adapt the Samadhaan portal. This portal shall have the following offering:
 - Integrate Samadhaan portal data for a more State/District Centric approach.
 - Connect all the departments with respect to MSME ecosystem with two-way interaction.
 - Integrate Online Dispute Resolution (ODR) services offered through private sector firms.
 - Collect monitoring and evaluation data.
 - Digital record of proceeding of facilitation council and paperless documentation of final proceedings.
 - Use this data for analysis and develop a continuous development module to fine tune and enhance scheme effectiveness.
- Through this program, interventions like the selection of private institutional conciliation and arbitration service providers are also proposed. These private service providers shall be listed on the portal for the information and due purpose. After each Financial Year beginning from the second year of implementation, assessment of scheme performance and training needs shall be carried out through independent agency, appointed through relevant selection procedure by the State.

- **Technological Upgrade:**

After each Financial Year beginning from the second year of implementation, assessment of scheme performance and training needs shall be carried out through independent agency, appointed through relevant selection procedure by the State.

- **Legal Analysis:**

Conduct a comprehensive review of the existing legal framework related to delayed payments. Compare it with best practices from other states/countries and recommend amendments to ensure faster dispute resolution.

- **Budget for the Project:**

The proposed budget for the project is **INR 25 Cr**



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Proposed Budget					
S. No	Indicator	Year 1 (INR Cr)	Year 2 (INR Cr)	Year 3 (INR Cr)	Year 4 (INR Cr)
1	Charges for Software Development, Portal Development and Server installation (In Cr)	₹ 17.00			
2	Annual Maintenance Charges (In Cr)	₹ 0.50	₹ 0.50	₹ 0.50	₹ 0.50
3	Staff and administrative overheads (In Cr)	₹ 1.50	₹ 1.50	₹ 1.50	₹ 1.50
	Project Budget (INR Cr)	₹ 25.00			

• **Overall Impact:**

- i. **Reduction in Delayed Payments:**
A significant decrease in the number of delayed payment cases due to streamlined grievance resolution processes.
- ii. **Increased MSME Confidence:**
MSMEs' trust and confidence in the government's commitment to addressing their concerns will grow, leading to enhanced business activity.
- iii. **Legal Framework Strengthening:**
Recommended amendments to the legal framework will create a more robust system for the protection of MSMEs' interests.
- iv. **Economic Growth:**
The improved business environment for MSMEs will contribute to the overall economic growth of Uttar Pradesh.
- v. **Improved Cash Flow for MSMEs:**
By expediting the resolution of delayed payment disputes, MSMEs will experience improved cash flow, allowing them to invest in growth initiatives and operate more efficiently.
- vi. **Reduced Litigation and Disputes:**
The strengthened Samadhaan Portal will serve as an alternative mechanism for resolving payment disputes, potentially reducing the burden on the judiciary and promoting a more efficient resolution process.
- vii. **Enhanced Ease of Doing Business:**
With a user-friendly portal and streamlined resolution process, the project will contribute to India's Ease of Doing Business rankings, attracting more investments and boosting economic growth.



viii. **Boost to MSMEs' Confidence:**

Timely resolution of payment disputes will enhance the confidence of MSMEs in dealing with larger corporations, encouraging them to take on more significant projects and expand their operations.

ix. **Government's Commitment to MSMEs:**

The project will demonstrate the government's commitment to supporting the growth of MSMEs and creating an enabling environment for their success.

The proposed project of Strengthening the Samadhaan Portal to Resolve Delayed Payments of MSMEs holds great promise in addressing a critical issue faced by small and medium enterprises. By enhancing the portal's functionality, improving user experience, and promoting awareness, the project can significantly reduce delays in payments, ultimately contributing to the growth and sustainability of MSMEs and fostering a more inclusive and vibrant economy.



8.5. Project Title: Strengthening of Receivable Financing through UP TREDS

- **Name of the Scheme:** Strengthening of Receivable Financing through UP TREDS
- **Applicable RA:2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI:4:** Enhancing MSMEs' access to receivable financing

Evaluation Criterion Response

Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives	The project proposes to create an ecosystem facilitating MSMEs' access to the receivable financing through TReDS platform in Uttar Pradesh.
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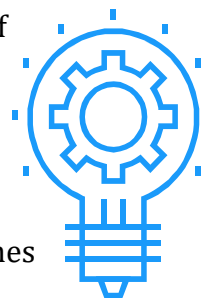
S.no Strategy Response

1	Understanding the Problem Statement	MSMEs encounter a significant challenge related to the settlement of invoices, as, buyers are not adhering to the agreed-upon payment terms. The prevailing situation highlights that numerous buyer are taking an extended period of 60-90 days to settle invoice amounts, resulting in severe cash flow constraints for MSMEs. This delay in payment undermines the fundamental objective of enabling better ecosystem for MSME's.
2	Proposed Project Design Concept, Feasibility, and Viability:	The Project proposes to leverage the TReDS to obtain receivable financing, aiding in faster bill payments to prevent cash deficits for MSMEs. This approach streamlines the invoice settlement process and fosters stronger business relationships between MSMEs and buyers in Uttar Pradesh. By connecting MSMEs to UP-TReDS, the project aims to enhance their access to receivable financing and support faster bill payments, thereby mitigating cash deficits and improving their financial liquidity.
3	Approach & Methodology for Execution/Implementation:	The initiative will consist of three primary components: Awareness, Capacity Building, Collaborative Problem Resolution Mechanism.
4	Timelines for Achievement of Project Deliverables	This interventions will be for a period of 04 years
5	Estimated Impact of the Project/	<ul style="list-style-type: none"> • Increased liquidity for MSMEs through faster conversion of trade receivables • Reduction in financial constraints faced by MSMEs

	Scheme/ Proposal	<ul style="list-style-type: none"> • Promotion of digital financial solutions and electronic platforms • Potential increase in business growth and expansion opportunities for MSMEs • Strengthening of the MSME sector's overall contribution to the state's economy • Encouragement of innovation and competition in the financial services sector through the adoption of TReDS
6	Project costing Detail	INR 20 Crores under RAMP.

• **Problem Statement**

MSMEs encounter a significant challenge related to the settlement of invoices, as, buyers are not adhering to the agreed-upon payment terms. The prevailing situation highlights that numerous buyer are taking an extended period of 60-90 days to settle invoice amounts, resulting in severe cash flow constraints for MSMEs. This delay in payment undermines the fundamental objective of enabling better ecosystem for MSME's.



• **Key Problem Identified in TReDS Adaptation**

- Lack of Awareness:** Many MSMEs may not be aware of the TReDS platform and its benefits.
- Perceived Complexity:** Some MSMEs might find the TReDS platform and its operational processes to be complex and challenging to navigate. This perception may deter them from participating and availing the financing opportunities.
- Limited Access to Technology:** Some MSMEs, especially smaller ones, might not have the necessary technological infrastructure or expertise to access and use the TReDS platform effectively.
- Insufficient Trust:** MSMEs might lack trust in the platform and its financiers, especially if they have had negative experiences in the past with similar financial services.
- Delayed Payments:** The platform's effectiveness could be hampered if there are significant delays in processing payments or disputes related to invoice settlements.

• **Proposed Project Design Concept, Feasibility, and Viability**

TReDS

The Reserve Bank of India (RBI) introduced the Trade Receivables Discounting System (TReDS) as an electronic platform to address a significant challenge faced by Micro, Small,



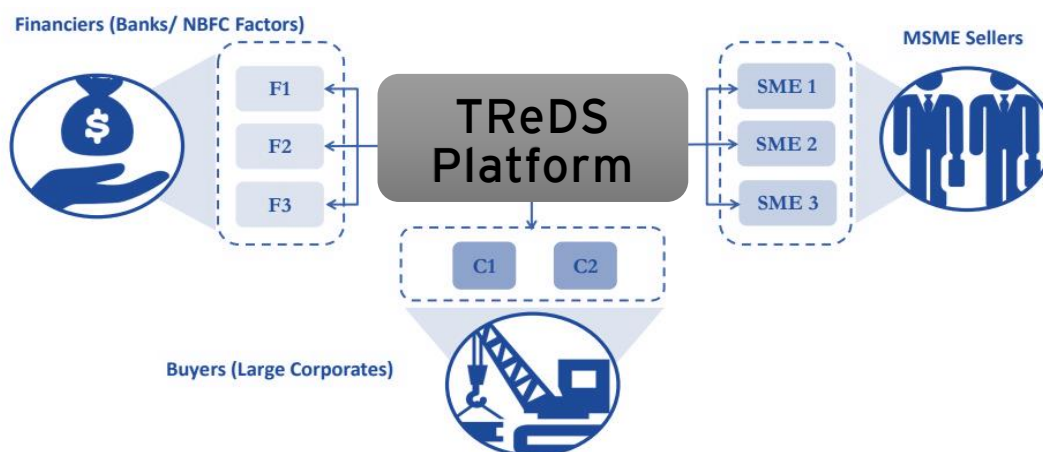
and Medium Enterprises (MSMEs): access to finance. TReDS aims to ease the working capital burden of MSMEs by offering a mechanism for discounting bills.

Under TReDS, MSMEs can upload their bills onto the platform, and after approval by both parties (the seller and the buyer), the bills will be settled in T+1 days. The interest rates at which the bills of MSME sellers are discounted are determined based on the creditworthiness of the buyer. This credit-based pricing enables MSMEs to access funds at nominal interest rates, promoting their financial liquidity and viability.

TReDS provides a streamlined process flow for MSMEs to unlock the value of their trade receivables and access much-needed working capital. By leveraging this electronic platform, MSMEs can obtain timely finance, strengthen their cash flow position, and foster growth opportunities. Additionally, TReDS enhances transparency and efficiency in the invoice discounting process, thereby supporting the growth and sustainability of the MSME sector in India.

Market Participants

TREDS will be operating the online receivables discounting platform for facilitating the short term financial transactions in a smooth and efficient manner among the following market participants:



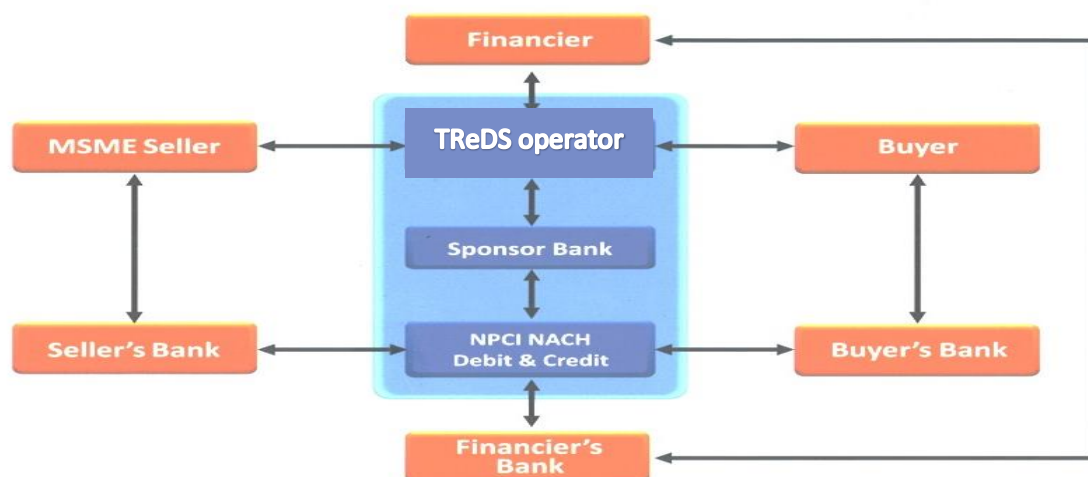
platform designed to address the financing needs of Micro, Small, and Medium Enterprises (MSMEs) in the state of Uttar Pradesh, India.

The primary objective of UP-TReDS is to enhance the access of MSMEs in Uttar Pradesh to much-needed finance by providing a digital platform for discounting their trade receivables. MSMEs can Pre-upload their invoices onto the platform, and after approval by both parties (the seller and the buyer), the bills are settled within a specified time frame.

One of the distinctive features of UP-TReDS is its pre-approval mechanism, allowing entities to address and resolve potential issues or disputes before uploading invoices for discounting. This proactive approach aims to minimize the rejection rate within the TReDS system, streamline the invoice settlement process, and foster more robust and cooperative business relationships between MSMEs and buyers. By obtaining pre-approval from buyers, UP-TReDS enhances efficiency and reduces delays, contributing to a smoother and more successful discounting experience for all stakeholders involved.

For example, a scenario on the TReDS platform, a seller has provided 100 laptops at the rate of Rs. 50,000 per laptop to a prominent IT company. Unfortunately, 10 laptops were found to be defective during inspection. Utilizing the pre-TReDS platform's approval process, the seller can seek approval for Rs. 49,00,000 (90 laptops x Rs. 50,000 per laptop) before uploading the invoice for discounting. This mechanism enables the seller to address the issue of defective laptops in advance, ensuring a smooth invoice settlement process and minimizing the risk of rejection within the TReDS system.

Process flow of TReDS architecture³⁷



- **Objective**

- Efficiency: Streamline the financing process to reduce complexity, paperwork, and turnaround time for MSMEs seeking funding.
- Accessibility: Expand access to credit by strengthening partnerships with financial institutions, thereby providing a wider range of financing options.
- User-centric Design: Enhance the UPSIC TReDS platform with a user-friendly interface, intuitive navigation, and improved functionalities to ensure a seamless experience for MSMEs and financiers.

- **Key Features in UP-TReDS to help in MSME's growth**

³⁷ Source: RXIL



- i. Enhanced User Interface: The project will introduce a redesigned user interface that is intuitive, visually appealing, and easy to navigate, enabling MSMEs to navigate the financing process effortlessly.
 - ii. Improved Application Process: The project aims to simplify and streamline the application process, reducing complexity and saving time for MSMEs when submitting financing requests.
 - iii. Advanced Data Analytics: By leveraging data analytics capabilities, UP-TReDS will provide valuable insights to MSMEs, financiers, enabling data-driven decision-making and improved financing outcomes.
 - iv. Automated Approval Workflow: The project will implement an automated workflow for the approval of financing requests, eliminating manual intervention and expediting the approval process.
 - v. Integration with Financial Institutions: Through strengthened collaborations with financial institutions, UP-TReDS will expand the pool of financiers available on the UPSIC TReDS platform, offering MSMEs a broader range of financing options.
- **Approach & Methodology:**

The project aims at developing a system which is beneficial to the medium and small industries of the state as well as provides access to the TReDS operators to a considerably large base of merchant operations.

The following are broad activities proposed:

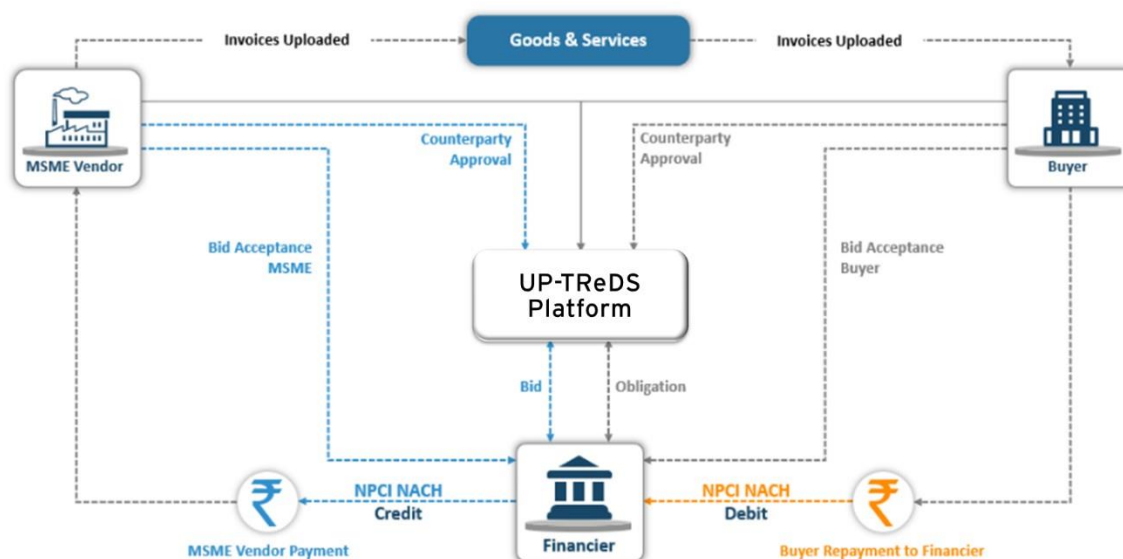
 - i. Discussions with TReDS operators about the proposed interventions
 - ii. The State to enter an MoU with the operator, with detailed terms and conditions
 - iii. The users would
 - ♦ Buyers: Corporates, Government Departments, PSUs, and any other entity can participate as buyers in TReDS.
 - ♦ Only MSMEs can participate as sellers in TReDS.
 - iv. Incentivizing MSME buyers by reimbursing TReDS platform registration charges for buyers onboarded during the subsequent four years.
 - v. Program effectiveness review each financial year starting from the second year onwards.
 - vi. The UPTReDS portal shall have the following functionalities:
 - ♦ Database of SMEs of UP, collated through Industry Associations, DICs etc.
 - ♦ Availability of multiple financiers (NBFCs and Financial institutions, with District specific presence)

- ♦ Access to data analysis towards scheme performance and grievance redressal (through nodal/state agency)

• Project Impact

- Empowering MSMEs:** TReDS provides MSMEs with a much-needed financial lifeline by offering them access to receivable financing. This enables them to convert their trade receivables into immediate working capital, improving their cash flow and liquidity. As a result, MSMEs can meet their operational expenses, pay suppliers, and invest in business growth without facing cash shortages.
- Strengthening Financial Stability:** With improved access to working capital through TReDS, MSMEs are better equipped to navigate financial challenges and avoid liquidity crises. This contributes to the overall stability of the MSME sector, reducing the risk of business failures and closures due to cash flow constraints.
- Faster Bill Payments:** The TReDS platform facilitates prompt settlement of invoices, ensuring that MSMEs receive timely payments from buyers. This faster bill payment cycle enhances the working capital efficiency of MSMEs and reduces the need for prolonged credit terms, supporting their financial health.
- Improved Creditworthiness:** As MSMEs maintain better financial liquidity and timely payment records through TReDS, their creditworthiness improves. This enhanced credit standing can help them access additional funding from traditional lenders and financial institutions at competitive interest rates.
- Enhanced Efficiency and Transparency:** TReDS streamlines the invoice discounting process by digitizing and automating various stages. This leads to increased efficiency, reduced paperwork, and transparency in transactions, reducing the likelihood of disputes and delays.
- Encouraging Digital Adoption:** TReDS promotes the adoption of digital technologies and electronic payment systems in the MSME sector. This aligns with the broader goal of driving India's economy towards a more digital and cashless ecosystem.

• UP-TReDS Platform Overview





**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

● **Project Deliverables and Timelines**

Number of MSMEs	Current	Year 1	Year 2	Year 3	Year 4
Registration of TReDS	3,051	4,551	6,551	9,051	11,551

● **Duration and indicative project plan:**

- Selection of TReDS Operator and signing of MoU: 08 Weeks
- Portal Development: 24 weeks
- Onboarding of Buyers and Sellers: Shall continue over 04 years
- Program Effectiveness review: Each Financial Year Beginning from 2nd Year Onwards

● **Project Costing Detail**

Proposed Budget					
S.no	Main Intervention under SIP	Year (INR Cr)	1 Year (INR Cr)	2 Year (INR Cr)	3 Year (INR Cr)
1	Cost of Awareness of TReDS, Training & Marketing Support	₹ 0.50	₹ 0.50	₹ 0.50	₹ 0.50
2	Admin and staff overheads	₹ 0.75	₹ 0.75	₹ 0.75	₹ 0.75
3	Fee Reimbursement for registration fees of Buyers = @ INR 15000 per buyer @ 2500 buyers for 04 years	₹ 3.75	₹ 3.75	₹ 3.75	₹ 3.75
Gap Finding Required through RAMP (INR Cr)		₹ 20.00			

8.6. Project Title: Technical Upgradation Support to MSMEs

- **Name of the Scheme:** Technical Upgradation Support to MSMEs
- **Applicable RA:2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI:3:** Making Firm Capabilities Schemes More Effective

Evaluation Criterion Response

<i>Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives</i>	<i>The proposed project aligns well with the objectives of the RAMP Programme. This project, through the 'UP MSME Technology Upgradation Scheme', seeks to achieve its goals by providing financial support to MSMEs for the purchase of machinery, equipment, and other quality improvement interventions.</i>
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S.no Strategy Response

1	Understanding the Problem Statement	Micro, Small, and Medium Enterprises (MSMEs) in the state of Uttar Pradesh are facing challenges related to their competitiveness due to technological limitations and financial constraints. The lack of modern machinery and equipment hampers their ability to improve product quality, comply with environmental regulations, and implement automated quality control interventions. Additionally, MSMEs struggle to access sufficient funds for their projects, hindering their growth and expansion.
2	Proposed Project Design Concept, Feasibility, and Viability:	The proposed project aims to solve the challenges faced by MSMEs in Uttar Pradesh is the establishment. The project proposes that additional support of INR 10 Lac shall be given to the MSME, to maximum of 50% of the project cost, through RAMP and digitalization cost reimbursement of up to INR 50,000
3	Approach & Methodology for Execution/Implementation:	The approach will involve a strategic alignment with RAMP, conducting a needs assessment, and targeting MSMEs based on their requirements. The methodology will include implementing a robust financial support mechanism, organizing targeted capacity building programs, and fostering stakeholder engagement for collaborative efforts.
4	Timelines for Achievement of Project Deliverables	The Intervention is proposed for the period of 4 Years.
5	Estimated Impact of the Project/ Scheme/ Proposal	<ul style="list-style-type: none"> • The project will drive economic growth by creating job opportunities, attracting investments, and supporting business expansion in Uttar Pradesh. • The adoption of advanced technology and automation in MSMEs will lead to technological advancements in various



6

**Project costing
Detail**

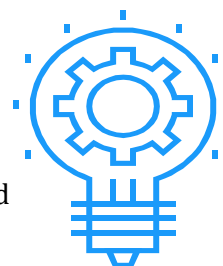
INR 50 Crores

industries, fostering innovation and overall industrial development.

- The capacity building programs will upskill the MSME workforce, empowering them with relevant knowledge and expertise, enhancing their employability, and boosting overall productivity.
- By extending support to MSMEs across different districts of Uttar Pradesh, the project will contribute to balanced regional development, promoting economic growth in underdeveloped areas

• **Problem Statement**

MSMEs in Uttar Pradesh face challenges such as outdated technology, limited access to modern machinery, financial constraints, and non-compliance with environmental regulations. The existing 'UP MSME Technology Upgradation Scheme' provides some support, but its effectiveness is hindered by limited organizational capacity.



To further bolster MSMEs' growth, the project proposes additional financial support of INR 10 Lac or 50% of the project cost through the 'RAMP' initiative. This supplementary funding will assist MSMEs in scaling up their operations and implementing transformative projects. In addition to the existing provisions, the project aims to include digitalization cost reimbursement of up to INR 50,000. This support will facilitate MSMEs in adopting digital payment systems, establishing e-commerce platforms, and investing in branding and advertising. By embracing digital practices, MSMEs can expand their market reach and improve business efficiency.

• **Focus Area**

Support to technical Upgradation and Digitalization Support to MSME's

- Technology Upgradation Support:** The project will identify and assist 100 MSMEs over the course of four years to upgrade their technology and machinery. Financial support will be provided to these selected enterprises, covering up to 50% of the cost (up to a maximum of INR 10 lakh) incurred for purchasing advanced machinery, equipment, and technology. The aim is to empower these MSMEs with state-of-the-art tools, enabling them to improve product quality, operational efficiency, and overall competitiveness.



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

ii. **Digitalization Support:** The project will also focus on fostering the digital transformation of MSMEs. Over the span of four years, 50 MSMEs will be targeted to receive support for digitalization initiatives. This support will include financial reimbursement of up to INR 50,000 for activities such as implementing digital payment systems, establishing e-commerce platforms, investing in branding, and conducting digital advertising. The goal is to enable MSMEs to leverage digital technologies to reach a broader customer base, streamline operations, and enhance market presence.

• **Methodology:**

- i. The application process shall remain same as that of ‘*UP MSME Technology Upgradation Scheme*’.
- ii. The applicants during the subsequent duration of 04 years shall be identified by appropriate authority.
- iii. The support to the MSME shall be in reimbursement mode.

• **Duration and indicative project plan: 04 years**

• **Project Costing Detail**

The Total Tentative expenditure would be INR 50 Crores

Proposed Budget					
S.no	Main Intervention under SIP	Year 1 (INR Cr)	Year 2 (INR Cr)	Year 3 (INR Cr)	Year 4 (INR Cr)
1	Financial aid of 10 Lakhs per 100 MSME per Year (for 4 Years)	₹ 10.00	₹ 10.00	₹ 10.00	₹ 10.00
2	Training and awareness	₹ 2.00	₹ 2.00	₹ 2.00	₹ 2.00
3	Admin and Staff overheads	₹ 0.50	₹ 0.50	₹ 0.50	₹ 0.50
Gap Finding Required through RAMP (INR Cr)		₹ 50.00			



8.7. Project Title: Support to Energy Efficiency and Greening Initiatives

- **Name of the Scheme:** Support to energy efficiency and greening initiatives
- **Applicable RA:2:** Support to market access, firm capabilities, and access to finance
- **Applicable DLI:5-** Enhancing Effectiveness of CGTMSE and “Greening and Gender”

Evaluation Criterion Response

Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives	The primary goal of the project is to enhance energy efficiency and promote sustainability by supporting MSMEs in adopting greener practices. This is achieved by actively encouraging the energy audits and, more importantly, implementing the valuable insights gained from these audits. By doing so, RAMP aims to increase the overall efficiency of processes within MSMEs, ultimately enhancing their competitiveness in the market
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S.no	Strategy	Response
1	Understanding the Problem Statement	MSMEs play a vital role in the economic growth of the state. Inefficient energy utilization not only increases operational expenses but also contributes to environmental degradation, making it imperative for MSMEs to adopt sustainable practices. To address these issues, conducting a comprehensive energy audit in MSMEs is crucial to identify areas of improvement and implement energy-efficient measures to improve their working capital and in cost effective manner
2	Proposed Project Design Concept, Feasibility, and Viability:	The primary objective of this project is to foster energy efficiency, cost reduction, and the adoption of sustainable practices within MSMEs in Uttar Pradesh. The project will entail conducting energy audits in a carefully chosen group of MSMEs representing diverse sectors in the state. The insights gained from these audits will be utilized to devise and implement personalized energy-efficient solutions that align with the unique requirements and capacities of each MSME with the help of intervention through RAMP The provision of budgetary support for auditing and implementing the audit outcomes makes this intervention highly feasible and makes it viable for the MSMEs in the state
3	Approach & Methodology for Execution/Implementation:	The BEE reimburses 75% of the energy audit fees and 50% of the Cost of Capital expenditure towards the implementation of audit outcomes. Through this SIP intervention it is proposed that additional 20% of the Energy Audit fees and 60% of the remaining amount for expenditure towards the implementation of audit outcomes maximum up to 10 Lakhs be extended to the respective MSME's.



		<p>The energy audit involves identifying suitable government energy auditing bodies and engaging them as empaneled entities in the energy auditing process</p> <p>The Implementation of the project consist of four phases, and these are:</p> <p>Phase 1: Project Planning involves the establishment of a well-defined timeline, budget, and resource allocation to ensure the smooth and successful execution of the project</p> <p>Phase 2: The Selection of MSMEs entails categorizing them based on their industry, size, energy consumption, and location to ensure a representative sample for the energy audit. This process ensures that a diverse and relevant group of MSMEs is included in the audit</p> <p>Phase 3: Energy Audit involves engaging certified energy auditors for on-site inspections, data collection, and interviews with relevant personnel to understand operational processes and energy-related challenges</p> <p>Phase 4: Data Analysis and Energy Efficiency Recommendations involve compiling comprehensive energy audit reports for each MSME. These reports summarize findings, identified inefficiencies, and potential energy-saving opportunities, along with cost-effective measures for sustainability</p>
4	Timelines for Achievement of Project Deliverables	The initiative, like other initiatives under RAMP, will be implemented over a four-year time
5	Estimated Impact of the Project/ Scheme/ Proposal	<ul style="list-style-type: none"> • The energy audit will lead to improved energy efficiency through the identification and implementation of energy-saving measures in MSMEs • Energy-efficient recommendations will result in long-term cost savings for MSMEs, positively impacting their bottom line and facilitating resource allocation for business growth and development
6	Project costing Detail	INR 203.68 Crores

- **Problem Statement**

Inefficient energy utilization not only increases operational expenses but also contributes to environmental degradation, making it imperative for MSMEs to adopt sustainable practices



- **Key Problem Identified**

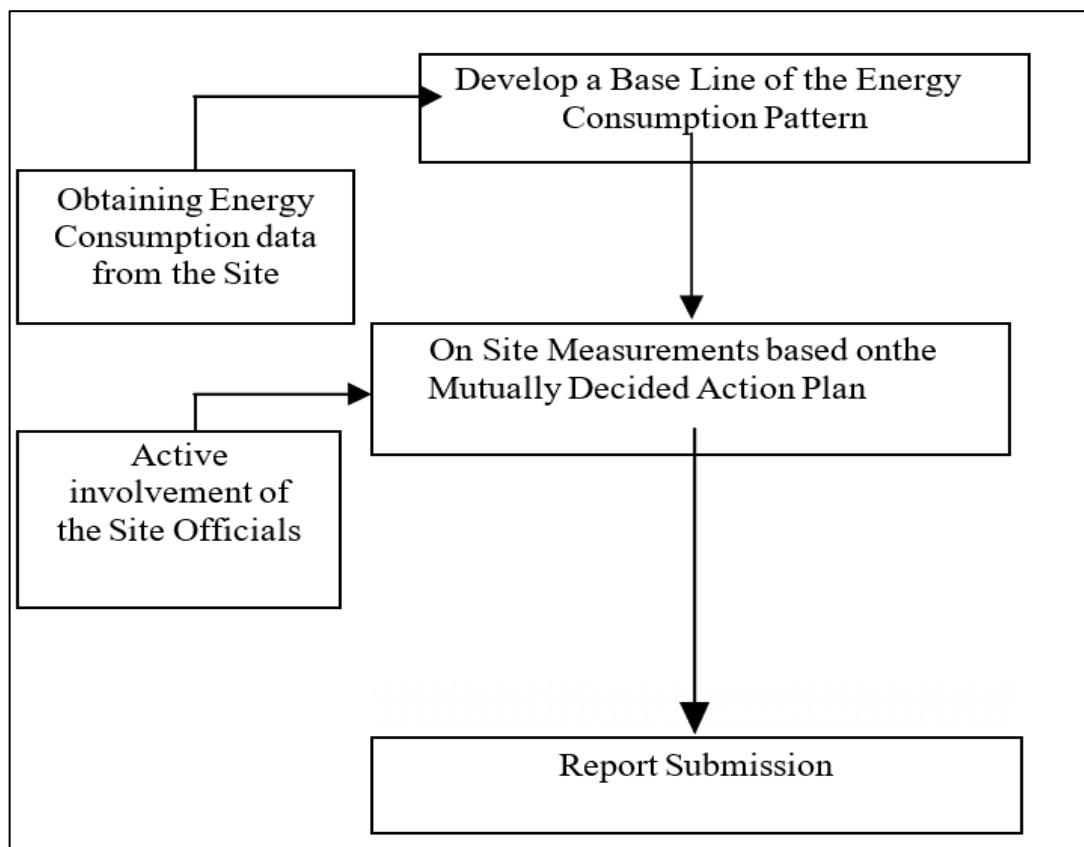
- i. Lack of energy awareness in MSMEs about energy audits leads to inefficiency and escalates operational costs
- ii. Many MSMEs in Uttar Pradesh are using outdated technology for their product processing, resulting in excessive energy consumption
- iii. Lack of sufficient capital investment poses a barrier to the widespread adoption of energy-efficient technologies and hampers the optimization of energy usage in MSMEs
- iv. Lack of technical expertise hinders the effective implementation of energy-efficient measures
- v. Exhibiting reluctance to change, which makes it challenging to implement energy-saving recommendations
- vi. Difficulty in Integration of Renewables challenge for some MSMEs due to technical complexities and investment constraints

- **Methodology:**

Assessment of the Current operational status and Energy savings include the following:

- i. Discussions with the concerned officials for identification of major areas of focus and other related systems.
- ii. A team of engineers will visit the Site and discussions with the concerned officials/supervisors to collect data/
- iii. Information on the operations and Load Distribution within the Building. The data was analysed to arrive at a base line energy consumption pattern.
- iv. Measurements and monitoring with the help of appropriate instruments including continuous and/ or time-lapse recording, as appropriate and visual observations were made to identify the energy usage pattern and losses in the system.
- v. Computation and in-depth analysis of the collected data, including utilization of computerized analysis and other techniques as appropriate were done to draw inferences and to evolve suitable energy conservation plan/s for improvements/reduction in specific energy consumption.

Proposed Flow Chart:



- **What factors hindering MSMEs from conducting energy audits and implementing energy-saving measures?**
 - i. Limited financial resources make it challenging for MSMEs to invest in energy audits and implement energy-efficient technologies
 - ii. Limited staff and technical expertise in MSMEs pose challenges in conducting energy audits and effectively implementing recommended changes
 - iii. MSMEs' focus on immediate operational needs can impact their willingness to undertake energy audits, prioritizing short-term goals over long-term energy efficiency investments
 - iv. Regulatory and policy barriers play a significant role in deterring MSMEs from undertaking energy audits and implementing energy-saving measures
 - v. The perceived high costs of energy audits may discourage MSMEs from pursuing these assessments, viewing them as expensive and unaffordable upfront investments
 - vi. Limited access to skilled professionals and energy auditors capable of understanding their specific needs can be a deterrent



- **Proposed Project Design Concept, Feasibility, and Viability**

The primary goal of this project is to promote energy efficiency, cost reduction, and sustainable practices among MSMEs in Uttar Pradesh. It involves conducting energy audits in a diverse group of MSMEs across different sectors in the state. The insights gained from these audits will be used to develop personalized energy-efficient solutions that cater to the unique needs and capabilities of each MSME with the help of intervention through RAMP. The audit report will prioritize cost-effective improvements, leading to reduced operational expenses, improved sustainability, and enhanced competitiveness. Implementation support and monitoring will ensure the successful adoption of energy-efficient measures, empowering MSMEs towards a greener and more profitable future.

The availability of up to 75% reimbursement for energy audit fees and up to 50% reimbursement for the implementation cost of energy audit outcomes renders it viable and incentivizes MSMEs to undergo energy audits

- **Approach & Methodology:**
- **Estimated Impact of the Project/ Scheme/ Proposal**

The energy audit will lead to improved energy efficiency through the identification and implementation of energy-saving measures in MSMEs

Energy-efficient recommendations will result in long-term cost savings for MSMEs, positively impacting their bottom line and facilitating resource allocation for business growth and development

- Identifying Energy Inefficiencies:** Energy audits offer valuable knowledge regarding the energy consumption patterns of MSMEs (Micro, Small, and Medium Enterprises). The results of these audits play a crucial role in pinpointing areas where energy efficiency can be enhanced through equipment upgrades, process optimization, and changes in operational practices. These improvements may involve addressing issues such as outdated equipment, inadequately insulated buildings, or inefficient lighting systems.
- Cost Savings:** Through the adoption of the proposed energy-saving measures, MSMEs can achieve noteworthy reductions in energy consumption, leading to substantial savings on their energy bills. This liberated capital can then be reallocated towards other crucial business priorities, fostering financial growth and stability. Additionally, prioritizing energy efficiency proves advantageous for the health and prosperity of small and medium-sized enterprises, ensuring a sustainable and competitive future.
- Environmental Impact:** Energy audits in MSMEs have significant environmental impacts. By identifying energy inefficiencies and wasteful practices, these audits help reduce overall energy consumption, leading to a decrease in greenhouse gas emissions and a smaller carbon footprint. Implementing the recommendations from the energy audit, such as adopting energy-efficient technologies, optimizing processes, and improving insulation, enables MSMEs to operate in a more environmentally sustainable manner. Additionally, the awareness generated through energy audits encourages a culture of energy conservation within the organization, fostering a long-term commitment to responsible energy usage. Ultimately, these efforts contribute to mitigating climate change and promoting a greener and more environmentally conscious business approach.



- iv. **Enhanced Competitiveness:** Energy audits enhance the competitiveness of MSMEs in Uttar Pradesh by providing them with a strategic advantage in the market. By identifying energy inefficiencies and implementing energy-saving measures, MSMEs can significantly reduce operational costs, leading to improved profit margins and the ability to offer more competitive prices for their products or services. These cost savings enable businesses to invest in innovation, technology upgrades, and workforce development, enhancing overall productivity and efficiency. Moreover, as energy efficiency becomes an increasingly critical factor in consumers' and stakeholders' decisions, MSMEs with a proven commitment to sustainability through energy audits can attract more environmentally conscious customers and investors, further bolstering their market position. This strengthened competitive edge allows MSMEs to thrive in a challenging business landscape and achieve sustainable growth in Uttar Pradesh's dynamic economic environment.
- v. **Optimized Operations:** Energy audits in MSMEs can optimize operations by identifying energy inefficiencies and recommending targeted solutions. Through the assessment of equipment efficiency, process optimization, lighting and HVAC systems upgrades, waste heat recovery, compressed air system improvements, and behavioral changes, energy audits enable businesses to reduce energy waste and enhance productivity. Implementation of energy management systems, integration of renewable energy sources, load management strategies, and improvements in the building envelope further contribute to significant energy savings, cost reduction, and environmental sustainability. By adopting the audit recommendations, MSMEs can streamline operations, increase competitiveness, and establish themselves as socially responsible and energy-efficient enterprises, leading to long-term success and positive impacts on both their bottom line and the environment.
- vi. **Long-Term Benefits:** Energy audits deliver enduring advantages to MSMEs, offering sustainable cost savings and heightened operational efficiency. Through the identification of energy inefficiencies and the implementation of energy-saving measures, MSMEs can progressively reduce their energy consumption, leading to consistent cost reductions and improved financial stability over time. Embracing energy-efficient technologies and practices also ensures that businesses maintain elevated energy efficiency levels, contributing to a smaller environmental impact and a commendable reputation for sustainability. Furthermore, energy audits aid in regulatory compliance, nurture a culture of innovation, and mitigate risks, thus fostering the long-term competitiveness and longevity of MSMEs in the dynamic business landscape of Uttar Pradesh

- **Duration and indicative project plan: 04 years**



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

• **Project Budget**

Particulars	Cost (Cr)
Total Approximate Cost of Energy Audit Per MSME	₹ 67,260.00
Reimbursement of Energy Audit Fee from BEE	₹ 50,445.00
Balance Audit Fee	₹ 16,815.00
Reimbursement of 20% of Remaining Audit Fee from RAMP	₹ 3,363.00
Proposed No. of Beneficiaries	5000
Total Budgetary Support through RAMP (Cr)	₹ 1.68
Reimbursement 60% Cost of Implementation (Max of 5 Lakhs) for 4000 Beneficiaries (Cr)	₹ 200.00
Awareness and Hand Holding for First 2 Years	₹ 2.00
Total Cost (Cr)	₹ 203.68



8.8. Project Title: High-Impact Entrepreneurs from Emerging Regions for Action (HiEERA) Programme

- **Name of the Scheme:** High-Impact Entrepreneurs from Emerging Regions for Action (HiEERA) Programme
- **Applicable RA: 2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI: 3:** Enhancing the effectiveness of Firm Capabilities Schemes

Evaluation Criterion Response

Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives

The High-Impact Entrepreneurs from Emerging Regions for Action (HiEERA) program is proposed to be implemented in the State under RAMP SIP, through Empretec, UNCATD Entrepreneurial Development Program. The Empretec – UNCTAD is the flagship capacity-building programme for Entrepreneurs and Entrepreneurial Ecosystem Development, aims to promote one-stop-centre for enterprise Creation and development in developing countries to enhance productive capacity and international competitiveness of Entrepreneurs. It provides assistance to entrepreneurs in -a) Preparation of business plan, -b) Obtaining finance for their business ventures and, -c) Mutually beneficial connections with larger national and foreign companies.

S.no Strategy Response

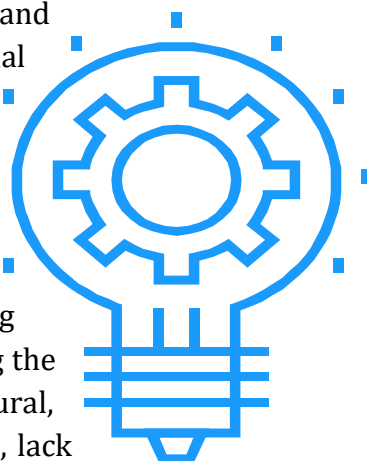
1	Understanding the Problem Statement	This intervention proposes to address the need of an entrepreneurship program which focusses on developing a comprehensive program which selects, groom and provides venture capital and helps and entrepreneur to evolve from entrepreneur to a successful enterprise.
2	Proposed Project Design Concept, Feasibility, and Viability	HiEERA program is proposed to be implemented in the State under RAMP, through Empretec, UNCATD Entrepreneurial Development Program. The Empretec – UNCTAD is the flagship capacity-building programme for Entrepreneurs and Entrepreneurial Ecosystem Development, aims to promote one-stop-centre for enterprise Creation and development in developing countries to enhance productive capacity and international competitiveness of Entrepreneurs
3	Approach & Methodology for Execution/Implementation	The initiative will consist of three components i.e. Entrepreneurial Development, Enterprise creation and development, Business Plan Development



4	Timelines for Achievement of Project Deliverables	The initiative, like other initiatives under RAMP, will be implemented over a four-year period
5	Estimated Impact of the Project/ Scheme/ Proposal	<ul style="list-style-type: none"> Improving Value Chain augmentation; foster collaboration and coordination among various stakeholders, facilitating an integrated and seamless value chain from production to market. Promoting Entrepreneurship; establishing linkages with financial institutions and venture capital firms to facilitate access to finance for entrepreneurs. The programme will also provide guidance on preparing business proposals and accessing loans and grants HiEERA Programme are likely to foster product diversification in the agricultural sector. Entrepreneurs may explore niche markets, value-added products, and specialty crops, reducing the dependency on traditional agricultural commodities and opening up new avenues for growth. Technology adoption and digital solutions will drive the demand for reliable connectivity in rural areas. The telecommunication sector will experience increased demand for internet services as agribusiness entrepreneurs seek access to digital platforms for market access, financial services, and data-driven decision-making
6	Project costing Detail	INR 5.25 Crores

- **Problem Statement**

Most of the MSMEs are unaware of various government schemes and support programs available to them, hindering their professional ability to leverage these opportunities and in absence of entrepreneurship skills they are not able to make feasible business plan which lead to shut down owing to unexpected circumstances. MSMEs don't have access to international markets. Lack in Technical advisory for entrepreneurship leading to non-expert finance strategy. Limited marketing capabilities and challenges in accessing larger markets restricting the growth potential of MSMEs. MSMEs involved in agricultural, telecommunication, automotive sector facing inadequate storage, lack of entrepreneurship skills and processing facilities results in economic losses.



- **Key Problem Identified**

- i. Lack of entrepreneurship skills, competencies among entrepreneurs to penetrate into international markets.
- ii. Emerging regions often have limited access to formal training and skill development programs. This results in a lack of skilled personnel in specific industries or sectors.
- iii. Corporate governance is a crucial aspect of business management that ensures businesses are run responsibly and ethically while safeguarding the interests of all stakeholders. For local entrepreneurs in emerging regions, adopting best corporate governance practices can significantly impact their ability to attract investments, build long-term credibility, and achieve sustainable growth.
- iv. Lack of Understanding of Global Value Chain Requirements/Standards & Practices; Global markets demand high-quality products and services that adhere to stringent international standards and regulations.
- v. Entrepreneurs from emerging regions is lacking in insights into the unique dynamics of their local markets, including customer preferences, cultural factors, and specific industry trends. This lack of understanding can hinder their ability to identify market opportunities and tailor their products or services to meet local demand effectively.

- **What hinders MSMEs from acquiring these certificates?**

- I. Many MSMEs in emerging regions may not be aware of the HiEERA Programme or its benefits. Limited access to information and communication channels can hinder their participation in the program.
- II. MSMEs may lack the necessary capacity and capabilities to fulfill the program's requirements or may struggle to implement the recommended strategies effectively.
- III. MSMEs might find the application process for the HiEERA Programme complex or time-consuming, deterring them from participating.
- IV. Stringent regulatory requirements and compliance burdens can pose challenges for MSMEs, making it difficult for them to navigate the program's criteria.



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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- V. MSMEs may face difficulties in networking and connecting with relevant stakeholders, investors, or industry experts, limiting their access to opportunities and support.
- VI. The HiEERA Programme may require significant time and commitment from MSMEs, which could be challenging for enterprises with limited resources or other pressing priorities.

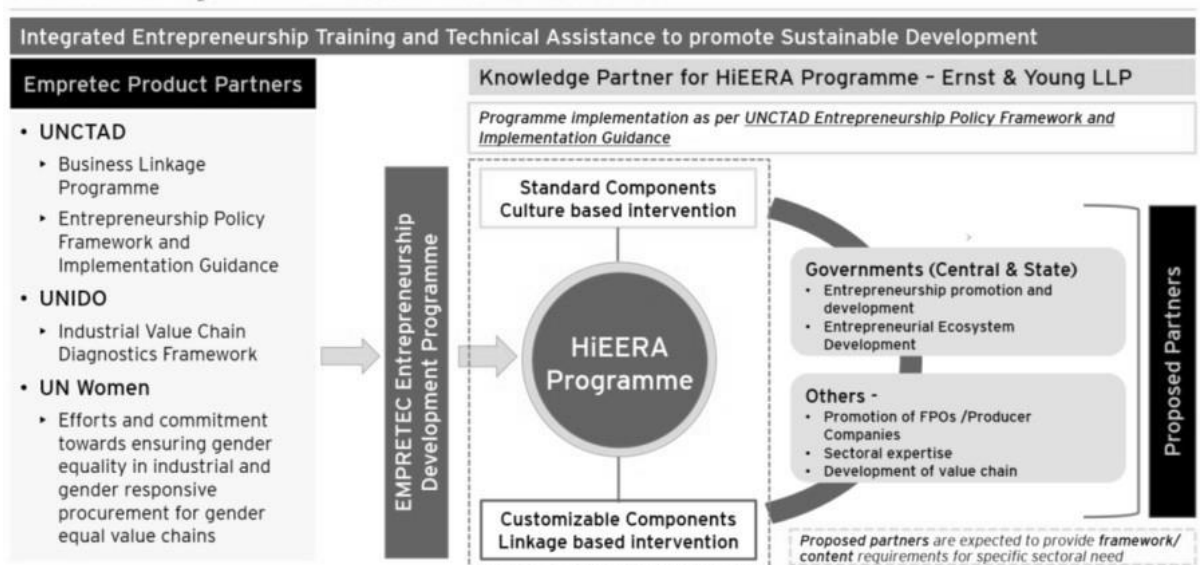
• **Proposed Project Design Concept, Feasibility, and Viability**

The HiEERA program is proposed to be implemented in the State under RAMP SIP, through Empretec, UNCATD Entrepreneurial Development Program. This program aims to promote one-stop-centre for enterprise Creation and development in developing countries to enhance productive capacity and international competitiveness of Entrepreneurs. It provides assistance to entrepreneurs in-

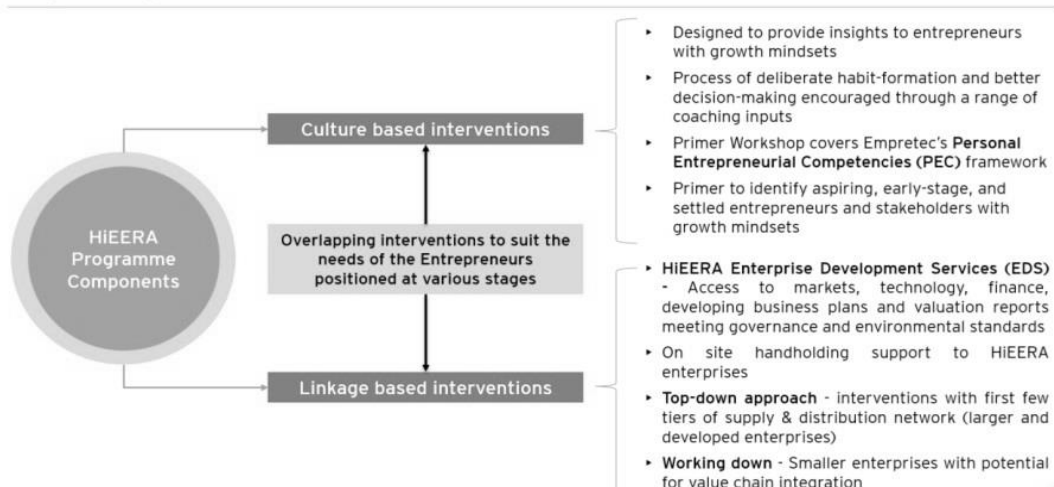
- a. Preparation of business plan,
- b. Obtaining finance for their business ventures and,
- c. Mutually beneficial connections with larger national and foreign companies

HiEERA program revolves around the focal point of building a holistic basket of capabilities for entrepreneurs. In order to successfully do so, the HiEERA program strives to be the One-Stop-Shop for Enterprises and Personal Entrepreneurial Competency & Competitiveness development of entrepreneurs.

**UNCTAD - Empretec India Programme
HiEERA Programme - Customized Solution**

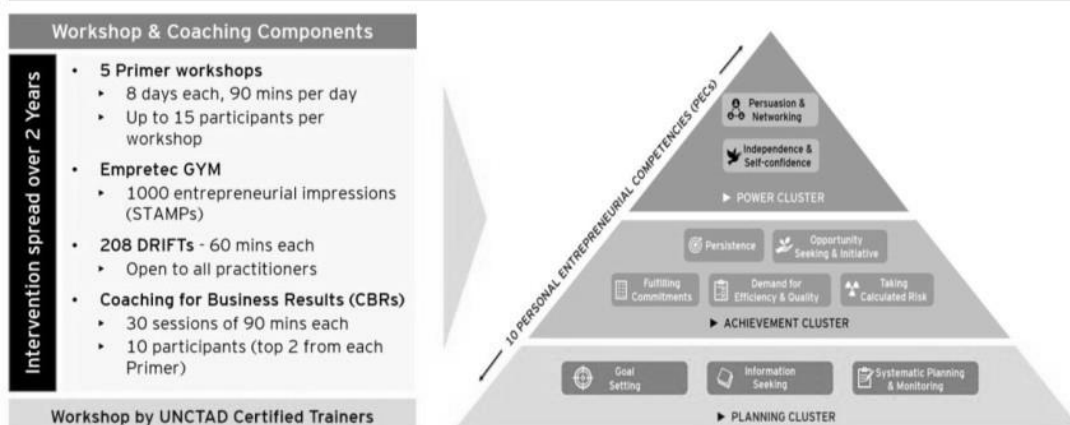


HiEERA Programme Major components



HiEERA Programme Overview - Culture Based Interventions

Empretec methodology - Based on concept of entrepreneurship from a psychological point of view and behavioural approach



HiEERA Programme Overview - Linkage Based Interventions

Framework of HiEERA Enterprise Development Services for Top 10 HiEERAs





High-impact Entrepreneurs from Emerging Regions for Action (HiEERA) Programme a customized programme for entrepreneurship development in India.

Empretec India Foundation (EIF) is a not-for-profit public Trust under responses 12AA and 80G of the Income Tax Act. EIF has an express agreement with UNCTAD towards the installation and development of UNCTAD's Empretec Programme in India by partnering with international organizations, transnational corporations, government agencies, banks, chambers of commerce and others.

Identifies, hones personal entrepreneurial competencies and Entrepreneurial habit formation among MSME entrepreneurs through Empretec's Personal Entrepreneurial Competencies (PECs) coaching and technical advice.

Empretec's core product, the Entrepreneurship Training Workshop (ETW), promotes a methodology of behavioural change that helps entrepreneurs put their ideas into action and aids fledgling businesses to grow.

Programme based on extensive experience in developing countries where such focus on high impact entrepreneurs has led to holistic development of both the Entrepreneur and the enterprise through increase in revenue, employment generation and competitiveness thereby leading to an overall economic development in the state.

RAMP scheme is the culmination of consistent and constant endeavours by GOI towards holistic development in the MSME sector and as such, the RAMP scheme will act as the symbiotic bond which is required for the HiEERA program in the nature of State support to achieve the common goal of upskilling of MSMEs in the States.

- **Approach and Methodology**

- I. Identifying Entrepreneurs in association with State Nodal Agency:**

- Collaborate with State Nodal Agencies to identify potential entrepreneurs with various criteria, such as existing SMEs with good business performance, high-growth potential entrepreneurs, and start-ups.
 - Consider entrepreneurs who have been in business for 3-4 years and demonstrate a commitment to sustainable growth.
 - Offer targeted training and capacity-building programs to equip entrepreneurs with the skills needed to run successful ventures that create positive social impact. Facilitate access to financing options, grants, or microloans to support poverty-focused enterprises.
 - Focus on entrepreneurs with innovative business ideas that can contribute to the growth of competitive industries. Provide market research and industry-specific training to help entrepreneurs understand market dynamics and identify growth opportunities.



II. Finalization of Entrepreneurs for the Programme by EIF:

- Conduct group interviews or presentations to assess the shortlisted entrepreneurs. Evaluate attributes such as socio-emotional intelligence, psychological and behavioural indicators, banking relationship (loan history and repayments), and the presence of a growth mindset.
- Identify entrepreneurs with environmentally sustainable business ideas or potential for greening their existing ventures. Provide training and resources to adopt cleaner production techniques and improve environmental performance. The selected entrepreneurs move forward to the next stage of the programme.
- Conduct a comprehensive baseline assessment of each selected entrepreneur's current business status, strengths, weaknesses, and growth opportunities. Gather relevant data on key performance indicators to establish a starting point for monitoring progress.

III. Workshops & Coaching Sessions:

- Conduct a Sensitization Programme (PRIMER) to introduce the entrepreneurs to the objectives, benefits, and expectations of the HiEERA Programme. Provide First Mile training to equip entrepreneurs with essential skills and knowledge to kickstart their growth journey.
- Offer specialized coaching sessions, such as DRIFTs & SWIFTs for adaptive thinking and problem-solving. Provide Coaching on Behavioural Input (CBI) to enhance leadership and management skills. Offer Coaching for Business Results (CBR) to focus on achieving sustainable business outcomes.
- Provide mentoring and coaching to entrepreneurs to help them scale their businesses and create job opportunities for the local workforce. Facilitate networking and matchmaking events to connect entrepreneurs with potential investors and partners interested in job creation and income generation projects.
- Coaching Based on Input to be conducted and help entrepreneurs gain a deep understanding of their strengths, weaknesses, and personal leadership styles. Enhance communication skills to articulate vision, motivate teams, and build a collaborative work environment.

IV. HiEERA Enterprise Development Services:

- Perform a comprehensive Need Assessment and Value Chain Analysis to identify specific requirements and growth opportunities for each HiEERA entrepreneur.
- Develop a Business Development Report that covers access to finance, markets, technology, planning, financial and compliance matters, and other technical inputs essential for sustainable business development.
- Support the growth of small-to-medium-sized enterprises (SMEs) through tailored capacity-building and mentoring programs. Offer specialized training on business management, financial literacy, and technology adoption to improve the productivity and efficiency of SMEs.



V. Monitoring and Reporting for 2 Years:

- HiEERA enterprises are required to submit quarterly reports on Core SDG Indicators (Economic, Environmental, Social, and Institutional) to track their progress. Conduct quarterly monitoring of HiEERA enterprises to assess their performance and provide necessary support. Prepare an Annual Performance Report to evaluate the impact and effectiveness of the HiEERA Programme.
- Develop a long-term sustainability plan for entrepreneurs who have completed the program to continue their growth journey independently. Facilitate access to additional resources and support beyond the program duration

Throughout the implementation process, collaboration between the State Nodal Agency, entrepreneurs, and EIF (Entrepreneurship and Innovation Foundation) plays a crucial role. The HiEERA Programme focuses on empowering entrepreneurs from emerging regions, fostering sustainable business development, and contributing to the achievement of the United Nations Sustainable Development Goals (SDGs).

- **Objective:**

- i. The primary objective of the High-Impact Entrepreneurs from Emerging Regions for Action (HiEERA) Programme is to foster and promote entrepreneurship in emerging regions with the aim of creating a positive and sustainable impact on economic growth and social development. The program seeks to identify, support, and nurture high-potential entrepreneurs who demonstrate innovative business ideas, a commitment to their communities, and the potential to drive transformative change.
- ii. Collaboration with state nodal agencies and other key stakeholders to strengthen institutional support for entrepreneurship in emerging regions.
- iii. The program works towards creating supportive ecosystems that foster innovation, collaboration, and knowledge-sharing among entrepreneurs, investors, research institutions, and government bodies.
- iv. HiEERA advocates for policy and regulatory reforms that promote entrepreneurship, reduce barriers, and create an enabling environment for business growth.
- v. HiEERA ensures that entrepreneurship and institutional development efforts align with the United Nations Sustainable Development Goals (SDGs), contributing to poverty reduction, job creation, and environmental sustainability.
- vi. HiEERA promotes responsible and ethical business practices, including environmental stewardship and corporate social responsibility, to drive positive change in society.



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Development of Entrepreneurial Ecosystem Installation of HiEERA Programme - Timelines

HiEERA Programme Installation - Timelines	Year 1											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Sensitization workshop on HiEERA programme		> 150										
Finalization of batches of Entrepreneurs	15	20	20	20								
Culture based Intervention												
Primer												
First mile coaching - Stamping												
SWIFT												
DRIFT												
CBI												
CBR												
Identification of HiEERA							2					
HiEERA Enterprise Development Services												
Onground Handholding support to HiEERAs									Qtr Visit			Qtr Visit
Business Plan Development & Valuation Report												
Monitoring, Audit & Reporting										Baseline Reporting		

HiEERA Programme Installation - Timelines	Year 2											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Sensitization workshop on HiEERA programme												
Finalization of batches of Entrepreneurs												
Culture based Intervention												
Primer												
First mile coaching - Stamping												
SWIFT												
DRIFT												
CBI												
CBR												
Identification of HiEERA												
HiEERA Enterprise Development Services												
Onground Handholding support to HiEERAs			Qtr Visit			Qtr Visit			Qtr Visit			Qtr Visit
Business Plan Development & Valuation Report												
Monitoring, Audit & Reporting	1 st Qtr Reporting	1 st Qtr Suggestions		2 nd Qtr Reporting	2 nd Qtr Suggestions		3 rd Qtr Reporting	3 rd Qtr Suggestions		4 th Qtr Reporting	4 th Qtr Suggestions	1 st Annual Report

HiEERA Programme Installation - Timelines	Year 3											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Sensitization workshop on HiEERA programme												
Finalization of batches of Entrepreneurs												
Culture based Intervention												
Primer												
First mile coaching - Stamping												
SWIFT												
DRIFT												
CBI												
CBR												
Identification of HiEERA												
HiEERA Enterprise Development Services												
Onground Handholding support to HiEERAs	Qtr Visit			Qtr Visit			Qtr Visit			Qtr Visit		
Business Plan Development & Valuation Report												
Monitoring, Audit & Reporting	1 st Qtr Reporting	1 st Qtr Suggestions		2 nd Qtr Reporting	2 nd Qtr Suggestions		3 rd Qtr Reporting	3 rd Qtr Suggestions		4 th Qtr Reporting	4 th Qtr Suggestions	2 nd Annual Report



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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• **Overall Impact and Proposed budget under RAMP:**

- The HiEERA Programme fosters a culture of entrepreneurship, creating opportunities for aspiring entrepreneurs to launch and grow their businesses in the states.
- By supporting high-impact entrepreneurs, the program contributes to the establishment of sustainable enterprises that generate local employment and attract investments at the state and district levels.
- HiEERA offers targeted coaching and capacity-building, enhancing the operational capabilities and productivity of supported enterprises, enabling them to compete effectively in the market.

The budgetary outlay by Empretec India Foundation for Culture-Based Intervention is – **INR 1,75,000 per entrepreneur.**

- Under RAMP SIP, it is proposed that 75% of the fee for Culture-Based Intervention will be reimbursed and intervention is proposed for a total of 400 candidates.

Proposed Budget				
No of Entrepreneurs	Total Fees per Entrepreneur for Culture-Based Intervention	75% of Total Fees	Total Outlay	Budget
400	₹ 1,75,000.00	₹ 1,31,250.00	₹ 5,25,00,000.00	



8.9. Project Title: PLEDGE Support

- **Name of the Scheme:** PLEDGE Support
- **Applicable RA:2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI:3:** Enhancing the effectiveness of Firm Capabilities Schemes

Evaluation Criterion Response

*Alignment of Scheme/
Project/ Proposal of the
state with respect to
RAMP Programme
objectives*

PLEDGE scheme of the Uttar Pradesh Government is to promote the development of private industrial parks in the state to strengthen the MSME (Micro, Small, and Medium Enterprises) sector on below areas:

1. Support in Implementation to provides easy finance to the promoter for setting up private industrial park
2. Park Development on BOO (Build, Own, Operate) Model
3. Promote the establishment of private MSME parks to give a boost to industrialization of the state.

S.no Strategy Response

1	Understanding the Problem Statement	"Addressing Land Scarcity as a Barrier to Promoting MSME Growth and Development in the State "It highlights the critical challenge of land scarcity hindering the promotion and growth of Micro, Small, and Medium Enterprises (MSMEs). The shortage of available land in the existing industrial areas poses a significant barrier to investors and entrepreneurs looking to establish or expand their MSME ventures, potentially impeding economic progress and job creation.
2	Proposed Project Design Concept, Feasibility, and Viability	There are following main aspects of the project, a. To support the MSMEs of aspirational Districts through support 50% of interest cost on gap funding through Banks for development of PLEDGE Parks. b. Awareness and hand holding support to MSMEs
3	Approach & Methodology for Execution/Implementation	1. To support the MSMEs of aspirational Districts through support 50% of interest cost on gap funding through Banks for development of PLEDGE Parks. 2. Awareness and hand holding support
4	Timelines for Achievement of Project Deliverables	The intervention will be for a period of 04 years



5

**Estimated
Impact of the
Project/
Scheme/
Proposal**

Industrial Growth: The establishment of private industrial parks can lead to the growth of industries and manufacturing especially for MSMEs in the state, creating job opportunities and contributing to economic development.

Investment Inflow: The scheme may attract both domestic and foreign investments to set up industries within the private industrial parks, leading to increased capital inflow into the state.

Infrastructure Development: Development of private industrial parks may require significant investments in infrastructure such as roads, utilities, and amenities, which can benefit the surrounding areas and improve overall infrastructure in the state.

Employment Generation: The growth of MSMEs in private industrial parks can create employment opportunities for the local population, reducing unemployment rates and improving livelihoods.

Increased Exports and Production: The growth of MSMEs in the state can lead to increased production and exports, contributing to the state's economy and trade.

Regional Development: Private industrial parks established in different regions of the state can promote balanced regional development by attracting investments and development opportunities to less-developed areas.

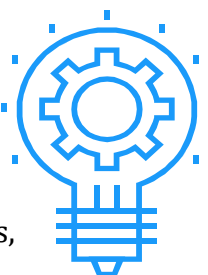
Revenue Generation: The growth of industries and increased economic activity can lead to higher tax revenues for the state government, which can be used for public welfare and infrastructure development.

6

**Project costing
Detail** **INR 5.68 Cr**

- **Problem Statement**

"Addressing Land Scarcity as a Barrier to Promoting MSME Growth and Development in the State "It highlights the critical challenge of land scarcity hindering the promotion and growth of Micro, Small, and Medium Enterprises (MSMEs). The shortage of available land in the existing industrial areas poses a significant barrier to investors and entrepreneurs looking to establish or expand their MSME ventures, potentially impeding economic progress and job creation.



- **Key Problem Identified**

- vi. Inadequate Infrastructure and Limited Modernization in Existing Industrial Areas
- vii. Limitations in accommodating the requirements of contemporary industries and businesses.
- viii. Deficiencies in existing industrial areas such as unavailability of ETP, drainage & Common facilities
- ix. Existing industrial parks may already have established occupied with industries and businesses operating within them, leading to potential competition for attracting investors, tenants, and skilled labor.
- x. Long-term viability and sustainability

- **What hinders MSMEs can face while moving from Govt owned industrial parks to Private industrial parks under PLEDGE scheme**

- **Cost Considerations:** Private industrial parks may have higher upfront costs, including land lease or purchase fees and infrastructure development charges. MSMEs, particularly those with limited financial resources, might find it challenging to bear these additional expenses.
- **Infrastructure Availability:** Government-owned industrial parks might already have established infrastructure, whereas private industrial parks under the PLEDGE scheme could still be in the early stages of development.
- **Regulatory Uncertainty:** MSMEs that are accustomed to the regulatory environment in government-owned parks might be uncertain about compliance and regulations in private industrial parks.
- **Relocation Disruption:** Moving from one industrial park to another can disrupt business operations. MSMEs might face challenges in relocating their equipment, machinery, and workforce, causing potential production delays and financial losses.
- **Established Business Networks:** MSMEs operating in government-owned parks might have developed business relationships and networks with other companies and government agencies. Relocating to a private industrial park could mean starting a new and rebuilding these networks.



- **Perceived Risk:** Private owned industrial parks might be perceived as riskier than government-owned parks due to concerns about the reliability of private developers, potential changes in park management, or uncertainty about the long-term viability of the park.

To address these challenges, Government needs to Offer attractive incentives and benefits to MSMEs in private parks, such as tax exemptions, financial assistance, Subsidies or access to support programs. Ensuring that the private industrial parks have well-developed infrastructure and facilities that meet the needs of MSMEs. Providing clear and transparent information about the PLEDGE scheme and the advantages of moving to private parks. Facilitating a smooth transition process and providing support to MSMEs during the relocation. Establishing mechanisms to address regulatory concerns and provide assistance with compliance procedures.

- **Proposed Project Design Concept, Feasibility, and Viability**

- **To support the MSMEs of aspirational Districts through support 50% of interest cost on gap funding through banks for development of PLEDGE Parks**

This scheme highlights the implementation and impact of 50% of interest cost on gap funding support through banks provided to Micro, Small, and Medium Enterprises (MSMEs) in the state of Uttar Pradesh under the RAMP (Raising and Accelerating MSME Performance) scheme initiated by the Central Government. The objective of this scheme aims to create a conducive environment for MSMEs to thrive, contribute to the economic development of aspirational districts, and ultimately lead to inclusive growth and prosperity.

- **Implementation Process**

Under the RAMP Scheme, the following steps will be undertaken for successful funding support implementation-

- I. Identification of Aspirational Districts:** Identify specific aspirational districts based on their socioeconomic indicators and development needs. These districts should have untapped potential for industrial growth and a significant presence of MSMEs.
- II. MSME Assessment and Gap Analysis:** Conduct a comprehensive assessment of MSMEs in the selected districts to understand their needs, challenges, and potential. Identify the funding gap that hinders their growth and expansion.
- III. Development of PLEDGE Parks:** Establish private industrial parks under the PLEDGE scheme in strategic locations within the aspirational districts. The parks



should have well-planned infrastructure, utilities, and amenities to attract and accommodate diverse industries.

IV. Tie-up with Financial Institutions: Collaborate with banks and financial institutions to offer gap funding to MSMEs at competitive interest rates. The government can support 50% of the interest cost to reduce the financial burden on MSMEs.

V. Capacity Building and Skill Development: Provide capacity-building programs and skill development initiatives to enhance the capabilities of MSMEs operating in the PLEDGE Parks. This will improve their productivity and competitiveness.

VI. Technology Upgradation and Innovation: Encourage MSMEs to adopt modern technologies and promote innovation within the PLEDGE Parks. This will enable them to improve their product quality and diversify their offerings.

• Approach and Methodology

In the 08 aspirational districts of Uttar Pradesh, there is a very slow response to the development industrial infrastructure, further the average land cost in these districts is lower than the State average, so the incentives under PLEDGE scheme are lower, hindering the appropriate development.

**The state government has developed a corpus of INR 300 Cr for PLEDGE Scheme*

Proposed investment scenario:

- The average development cost in a district is on an average INR 50 Lac per acre.
- But in aspirational districts the land cost is lesser, so the support received under PLEDGE is also less and the entrepreneur needs to manage the additional gap funding through banks, at a higher interest rate.
- **Sample Scenario:** If funding required is around INR 20 lacs per acre, and the average land size is 15 acres, so the total gap funding required is INR 3 Cr. Assuming, Interest rate @ 12% the interest cost comes to INR 36 Lacs.
- So, through this project it is proposed to provide 50% of interest cost, i.e. INR 18 lacs for one such PLEDGE park in an aspirational district.

To support the MSMEs of aspirational Districts through support 50% of interest cost on gap funding through banks for development of PLEDGE Parks requires a strategic approach and a well-defined methodology to encourage and facilitate adoption. Following point for PLEDGE Scheme:

- Cost of Land or internal/external development of land is pegged at Rs 50 lakhs/acre
- Promoter will have to pledge the land in favour of the state government
- The rate of interest will be 1% simple interest for 3 years and 6% (simple interest) for next 3 years after which it becomes 7% compound interest



- The loan amount will be provided in two equal instalments
 - The scheme covers private MSME parks developed on an area of 10 to 50 acres. 75% of developed area to be allotted to MSME units
 - Sale proceeds of industrial plots to be deposited in an escrow account from which every stakeholder gets its share accordingly
 - There is no penalty for foreclosure.
 - State Government is setting up a corpus/revolving fund of Rs 2500 crores through budgetary provision in the next five years. Rs 300 crores already provided in FY 2022-23
- **Advantage to MSMEs**

The PLEDGE scheme, with its support for 50% interest cost on gap funding through banks for the development of private industrial parks, can offer several advantages to MSMEs (Micro, Small, and Medium Enterprises). These advantages include:

I. Access to Modern Infrastructure

MSMEs operating in private industrial parks developed under the PLEDGE scheme can benefit from access to modern infrastructure and amenities. These parks are likely to have well-planned layouts, reliable utilities, and improved facilities, creating a conducive environment for businesses to operate efficiently.

II. Reduced Financing Burden

The 50% interest cost support provided by the government can significantly reduce the financing burden on MSMEs seeking funds for expansion or new projects. Lowering the interest cost makes credit more affordable and accessible to small businesses, encouraging them to take up new investment opportunities and scale their operations.

III. Technology Upgradation

The PLEDGE Parks may encourage MSMEs to adopt advanced technologies and innovative practices. Access to modern technology can enhance productivity, improve product quality, and make MSMEs more competitive in domestic and global markets.

IV. Cluster Effect

Concentration of multiple MSMEs in a single industrial park can create a cluster effect, fostering collaboration and networking opportunities among businesses. This collaborative ecosystem can lead to knowledge-sharing, joint ventures, and increased economies of scale.



V. Market Linkages

PLEDGE Parks can facilitate market linkages for MSMEs, connecting them with potential buyers, suppliers, and larger industries. This exposure to new markets can expand their customer base and open up business growth opportunities.

VI. Skill Development and Training

The PLEDGE scheme may include provisions for skill development and training programs for MSMEs. Enhanced skills can empower MSMEs to diversify their product offerings, improve production techniques, and increase their overall competitiveness.

VII. Reduced Operational Costs

Shared services and facilities in PLEDGE Parks can lead to reduced operational costs for MSMEs. Common facilities such as warehousing, logistics, security, and waste management can be availed at a shared cost, making business operations more cost-effective.

VIII. Inclusive Growth

The growth of MSMEs within the PLEDGE Parks can contribute to inclusive economic growth in the region. It can create employment opportunities, uplift the standard of living, and stimulate overall economic development in aspirational districts.

• Focus Area

Uttar Pradesh's MSMEs are commendable, evident through their diverse range of products and services that meet international standards. These enterprises showcase exceptional craftsmanship and innovation, particularly in industries like textiles, leather, and handicrafts. The PLEDGE scheme focuses on supporting MSMEs through the development of private industrial parks and providing 50% interest cost support on gap funding. It aims to create a conducive ecosystem for MSME growth in aspirational districts. Key areas of focus include developing modern infrastructure, ensuring easy access to finance, offering skill development programs, promoting technology adoption, and facilitating market linkages. Emphasis is on cluster development for collaborative opportunities, sustainable growth aligned with development goals, and regulatory reforms to simplify processes. Targeted promotion and awareness campaigns help inform MSMEs about available benefits, while a robust monitoring and evaluation system ensures effective implementation and impact assessment.

• Budget of the Project

The proposed budget for the project over 4 year is 5.68 Cr

- No of PLEDGE Park per aspirational District = 02
- Total No. of PLEDGE Park in aspirational districts = 16 (over a period of 4 years, 8 parks each in 1st and 2nd year)



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- Based on the methodology sample scenario total budget for 01 aspirational district = INR 36 Lac
- Rebate on interest amount is 50% (i.e. 18 Lacs)
- Total budget outlay for 08 aspirational districts = INR 2.88 Cr approx.

Proposed Budget			
Sr. No.	Particulars	Unit	Cost
A	Cost of Gap Funding Per Acre	INR	20,00,000
B	Average Land Parcel Size	Acre	15
C	Gap Funding Required in 1 aspirational District (C = A x B)	INR	3,00,00,000
D	Assuming Interest rate @ 12% (D = C x 12%)	INR	36,00,000
E	50% Rebate on Interest Amount (E = D x 50%)	INR	18,00,000
F	for 1 PLEDGE Park 50% Cost of Interest on Gap Funding (F = E)	INR	18,00,000
G	Gap Funding for 16 PLEDGE Park	INR	2,88,00,000
H	Awareness and Outreach Programme (~ 30 Lacs/Year) for 4 Years	INR	1,20,00,000
I	Departmental Overheads (~ 40 lacs/Year) for 4 Years	INR	1,60,00,000
J	Total Cost of the Project (G+H+I)	INR	5,68,00,000
K	Total Cost of the Project (Cr)	INR	5.68

• Overall Impact

The estimated impact of the PLEDGE scheme is expected to be significant, with potential benefits in the aspirational districts. The establishment of private industrial parks and the provision of 50% interest cost support on gap funding for MSMEs can lead to several positive outcomes.

The project is expected to substantially enhance the livelihood and eventually lead to income generating activities in the project area by generating overall employment of about 4000 persons (Direct employment of 2500 person and indirect employment of 1500 person).

Economic growth is anticipated through increased industrial activities, attracting investments, and fostering innovation. Technological upgradation within MSMEs can improve productivity and competitiveness, while skill development programs empower the local workforce. Market linkages and clustering of MSMEs can enhance



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collaboration and access to broader markets. Additionally, the scheme's emphasis on sustainable growth aligns with development goals, promoting long-term benefits for the regions. Overall, the PLEDGE scheme has the potential to uplift the aspirational districts' economic and social landscape, creating a conducive environment for MSMEs to thrive.

The scheme aims to provide benefits primarily to MSMEs operating in aspirational districts. The focus is on supporting and promoting the growth of these MSMEs by establishing private industrial parks under the PLEDGE scheme and offering 50% interest cost support on gap funding through banks. And this will create an enabling environment for MSMEs to thrive and drive inclusive growth in the targeted areas.



8.10. Project Title: Vishwakarma Artisan Connect - Empowering Artisans

- **Name of the Scheme:** Vishwakarma Artisan Connect - Empowering Artisans
- **RA:2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **DLI 2:** Accelerating MSME Sector Centre-State collaboration
- **DLI:3:** Making Firm Capabilities Schemes More Effective

Evaluation Criterion

Response

*Alignment of Scheme/
Project/ Proposal of the
state with respect to
RAMP Programme
objectives*

Vishwakarma Artisan Connect is a transformative project envisioned to empower Vishwakarma artisans through enhanced market access. Vishwakarma Artisan Connect aims to bridge the gap between skilled Vishwakarma artisans and potential customers, creating a sustainable ecosystem that promotes their Craftsmanship and uplifts their livelihoods.

The project's primary objective is to establish a digital marketplace where Vishwakarma artisans can connect directly to customers. This platform will enable artisans to expand their customer base beyond their local communities, connect with a larger market, and gain recognition for their exceptional skills and Craftsmanship.

S.no

Strategy

Response

1	Understanding the Problem Statement	To address the lack of a centralized and accessible platform for skilled workers, the objective is to design and implement an online data pool under the Vishwakarma Shram Samman Yojna in Uttar Pradesh. This data pool will serve as a comprehensive database, facilitating the registration, verification, and categorization of skilled workers from various trades and professions. The platform should offer a user-friendly interface, enable efficient data management, and foster seamless communication between employers and skilled workers. By establishing this digital infrastructure, the aim is to enhance the visibility, employability, and overall socio-economic welfare of skilled workers while promoting a thriving skilled labour market in the state.
2	Proposed Project Design Concept, Feasibility, and Viability:	The state aims to create an online data pool that serves as a centralized platform for skilled workers under the Vishwakarma Shram Samman Yojna in Uttar Pradesh. The platform will facilitate the registration and verification of skilled workers from various trades and professions, allowing them to showcase their expertise and qualifications.
3	Approach & Methodology for	The centralized platform will allow skilled workers from various trades to register, showcase their expertise, and undergo verification. The system will categorize workers based on skills

	Execution/Implementation:	and experience, making it easier for employers to find suitable candidates. The approach includes stakeholder engagement, technical design, user-friendly interface, data verification, mobile accessibility, government integration, marketing, pilot testing, and continuous monitoring for effectiveness and improvement. By implementing this solution, the platform aims to promote skill development, enhance employment opportunities, and contribute to the socio-economic welfare of skilled workers in the state.
4	Timelines for Achievement of Project Deliverables	These interventions will be for a period of 04 years
5	Estimated Impact of the Project/Scheme/Proposal	The platform's centralization and categorization of skilled workers would make it easier for employers to discover suitable candidates. This, in turn, could lead to increased job opportunities for skilled workers, reducing unemployment rates and improving their socio-economic conditions.
6	Project costing Detail	INR 12 crores under RAMP.

• Problem Statement

To address the lack of a centralized and accessible platform for skilled workers, the objective is to design and implement an online data pool under the Vishwakarma Shram Samman Yojna in Uttar Pradesh. This data pool will serve as a comprehensive database, facilitating the registration, verification, and categorization of skilled workers from various trades and professions. The platform should offer a user-friendly interface, enable efficient data management, and foster seamless communication between employers and skilled workers. By establishing this digital infrastructure, the aim is to enhance the visibility, employability, and overall socio-economic welfare of skilled workers while promoting a thriving skilled labour market in the state.



• Key Problem Identified

- Lack of Visibility:** Skilled workers may face difficulties in making themselves visible to potential employers, as there is no centralized platform for them to showcase their skills and qualifications. This can limit their job opportunities and hinder their professional growth.
- Inefficient Hiring Process:** Employers seeking skilled workers may find it challenging to identify and connect with suitable candidates efficiently. The absence of a centralized



database may lead to a time-consuming and cumbersome hiring process, resulting in delayed recruitment.

- iii. **Skill Mismatch:** Without a comprehensive database, there is a risk of skill mismatch between employers' requirements and the available workforce. This mismatch can lead to underemployment or unemployment of skilled workers and may hinder overall economic development.
 - iv. **Limited Access to Information:** Skilled workers may lack access to information about job opportunities, training programs, and government initiatives aimed at enhancing their skills and employability. An online data pool could provide valuable information and resources to empower workers.
 - v. **Informal Labor Market:** The absence of a formal platform may contribute to a thriving informal labor market, where workers may not receive proper recognition, fair wages, or social security benefits.
 - vi. **Ineffective Policy Decisions:** The lack of data on skilled workers can hinder evidence-based policy decisions related to skill development, workforce planning, and labor market trends.
 - vii. **Reduced Government Oversight:** Without a centralized database, the government may face challenges in effectively monitoring and evaluating the impact of the Vishwakarma Shram Samman Yojna and making informed decisions for its enhancement.
 - viii. **Limited Skill Development:** The absence of a platform for skill recognition and visibility may discourage skilled workers from investing in further training and upskilling, leading to stagnation in their professional growth.
 - ix. **Difficulty in Targeting Benefits:** For the government, identifying and targeting benefits and incentives to skilled workers becomes challenging without comprehensive data on their occupations and qualifications.
 - x. **Missed Economic Opportunities:** A lack of an online data pool may lead to missed economic opportunities as skilled workers and employers struggle to connect and collaborate effectively.
- **What hinders in creating online data pool of skilled workers under Vishwakarma Shram Samman Yojna ?**

- i. **Technological Infrastructure:** Developing a robust online platform requires adequate technological infrastructure, including servers, databases, and cybersecurity measures. In areas with limited internet connectivity or outdated technology, accessing and utilizing the platform may be difficult for both skilled workers and employers.
- ii. **Data Verification and Authenticity:** Ensuring the authenticity of the information provided by skilled workers is crucial. Verifying the accuracy of data and preventing fraudulent registrations may require significant effort and resources.
- iii. **User Adoption and Awareness:** Encouraging skilled workers and employers to adopt the platform may be a challenge. Lack of awareness or resistance to change might result in slow uptake, limiting the platform's effectiveness.
- iv. **Data Privacy and Security:** Handling sensitive personal information of skilled workers requires robust data privacy and security measures to protect against data breaches and misuse. Addressing privacy concerns and gaining users' trust is essential for the platform's success.



- v. **Integrating with Existing Systems:** Seamlessly integrating the online data pool with the Vishwakarma Shram Samman Yojna's existing infrastructure and government databases may present technical and logistical challenges.
- vi. **Cultural and Language Barriers:** Uttar Pradesh is a diverse state with multiple languages and cultures. Designing the platform to accommodate various linguistic and cultural preferences can be complex.
- vii. **Financial Constraints:** Building and maintaining the platform requires financial resources. The government must allocate sufficient funds to ensure the project's success and sustainability.
- viii. **Skilled Worker Representation:** Ensuring representation of skilled workers from all trades and professions can be challenging. A comprehensive and inclusive database requires active participation from a wide range of skilled workers.
- ix. **Resistance from Traditional Practices:** In some areas, traditional ways of employment and hiring might be prevalent, and introducing a digital platform might face resistance from those accustomed to conventional methods.

- **Proposed Project Design Concept, Feasibility, and Viability**



Proposed Project Design Concept:

The proposed project design concept is to create an online data pool that serves as a centralized platform for skilled workers under the Vishwakarma Shram Samman Yojna in Uttar Pradesh. The platform will facilitate the registration and verification of skilled workers from various trades and professions, allowing them to showcase their expertise and qualifications. The system will categorize workers based on their skills, experience, and location, making it easier for employers to find suitable candidates for their job requirements.

The project will have the following main interventions,

1. To support Vishwakarma Artisans portal
2. This portal to connect Vishwakarma Artisans to suitable area specific customers.

- **Feasibility:**

- i. **Technical Feasibility:** The project will require a robust and scalable online platform that can handle a large volume of data. It should be designed with modern web technologies and databases capable of efficiently managing and processing worker information.
- ii. **Financial Feasibility:** The cost of developing and maintaining the online data pool needs to be evaluated. The project's budget should cover, survey, validation of data, website development, server hosting, security measures, and ongoing maintenance expenses.
- iii. **Resource Feasibility:** Adequate skilled manpower, including developers, database administrators, and support staff, must be available to work on the project. Additionally, the project will require collaboration with existing government departments overseeing the Vishwakarma Shram Samman Yojna.

- **Viability:**


















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- i. **Social Viability:** The online data pool will improve the visibility of skilled workers and create opportunities for them to showcase their talents. By bridging the gap between employers and skilled workers, the platform will promote socio-economic development and empowerment.
- ii. **Economic Viability:** The platform's success will contribute to a more efficient labor market, reducing recruitment costs for employers and helping skilled workers find suitable employment opportunities. This, in turn, can positively impact the state's economy.
- iii. **Government Support:** The viability of the project depends on strong government support and commitment to integrating the online data pool into the Vishwakarma Shram Samman Yojna framework. The government's active involvement in promoting the platform's usage among employers and workers will enhance its viability.
- iv. **Sustainability:** The project's long-term viability relies on its ability to continuously adapt to changing technological needs and user requirements. Regular updates, user feedback incorporation, and periodic assessments will be essential for maintaining the platform's relevance and sustainability.
- v. **Legal and Privacy Considerations:** Compliance with data protection laws and ensuring the privacy and security of worker information are crucial for the project's viability and public trust in the platform.

By carefully considering the proposed project design concept, conducting thorough feasibility assessments, and addressing potential challenges, the online data pool for skilled workers can become a valuable tool under the Vishwakarma Shram Samman Yojna, benefiting both workers and employers while promoting skill development and economic growth in Uttar Pradesh.

• **Approach & Methodology for Execution/Implementation:**

 1. Need Assessment	 2. Stakeholder Engagement	 3. Technical Architecture and Design
<p>Conduct a comprehensive needs assessment to understand the requirements of skilled workers, employers, and the government. Identify the specific features and functionalities the platform should have to address the existing challenges and meet the stakeholders' expectations.</p>	<p>Involve key stakeholders, including government officials, industry representatives, trade associations, and skilled workers, in the development process. Gather their inputs, feedback, and suggestions to ensure the platform aligns with their needs.</p>	<p>Develop a detailed technical architecture and design for the online data pool. Choose appropriate technologies and frameworks for website development, database management, user authentication, and security measures.</p>
 4. User Interface and Experience (UI/UX)	 5. Data Collection and Verification	 6. Categorization and Search Functionality

Create an intuitive and user-friendly interface that allows skilled workers to easily register, update their profiles, and showcase their skills. Ensure employers can search for and connect with suitable candidates effortlessly.	Set up a mechanism for verifying the authenticity of skilled workers' information. This may involve cross-referencing data with existing government databases or conducting physical verification, if required.	Implement a robust categorization system to classify skilled workers based on their trades, experience levels, and locations. Develop advanced search features to enable employers to find the right candidates quickly.
 7. Mobile Accessibility	 8. Government Integration	 9. Training and Support
Developing a mobile application or ensuring the platform is mobile-responsive to cater to a wider audience and enhance accessibility.	Integrate the online data pool with the existing Vishwakarma Shram Samman Yojna infrastructure and processes. Establish seamless data flow between the platform and government databases, ensuring real-time updates.	Provide training and support to skilled workers and employers on how to use the platform effectively. Offer helpdesk services to address user queries and issues promptly.
 10. Marketing and Awareness	 11. Pilot Testing	 12. Gradual Rollout
Launch a marketing and awareness campaign to promote the platform among skilled workers and employers. Utilize digital channels, workshops, and partnerships with industry associations to reach the target audience.	Conduct a pilot test of the platform with a limited audience to identify potential issues and gather user feedback. Make necessary improvements based on the findings before a full-scale launch.	Launch the platform in stages to ensure a smooth implementation. Begin with a specific region or trade and gradually expand the coverage.
 13. Monitoring and Evaluation	 14. Data Privacy and Security	 15. Continuous Improvement
Continuously monitor the platform's performance and user engagement metrics. Gather feedback from users and stakeholders regularly to assess its effectiveness and identify areas for improvement.	Prioritize data privacy and security measures to safeguard users' information. Comply with relevant data protection regulations and regularly audit the platform's security.	Commit to continuous improvement and updates based on user feedback, technological advancements, and changing requirements. Ensure the platform remains relevant and useful over time.

- Timelines for Achievement of Project Deliverables**

(With a baseline of 5,00,000 skilled workers)



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S.No	Particulars	Year 1	Year 2	Year 3	Year 4
1	Needs Assessment	✓			
2	Stakeholder Engagement	✓	✓	✓	✓
3	Technical Architecture and Design	✓			
4	User Interface and Experience (UI/UX)	✓	✓	✓	✓
5	Data Collection and Verification	✓	✓	✓	✓
6	Categorization and Search Functionality	✓	✓	✓	✓
7	Mobile Accessibility		✓	✓	✓
8	Government Integration	✓	✓	✓	✓
9	Training and Support	✓	✓	✓	✓
10	Marketing and Awareness		✓	✓	✓
11	Pilot Testing	✓	✓	✓	✓
12	Gradual Rollout		✓		
13	Monitoring and Evaluation	✓	✓	✓	✓
14	Data Privacy and Security	✓	✓	✓	✓
15	Continuous Improvement	✓	✓	✓	✓

- **Estimated Impact of the Project/ Scheme/ Proposal**

- Increased Employment Opportunities:** The platform's centralization and categorization of skilled workers would make it easier for employers to discover suitable candidates. This,



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- in turn, could lead to increased job opportunities for skilled workers, reducing unemployment rates and improving their socio-economic conditions.
- ii. **Skill Recognition and Empowerment:** The platform's focus on showcasing workers' expertise would lead to enhanced skill recognition and appreciation. Skilled workers would feel empowered and valued, encouraging them to further develop their abilities and contribute to the state's economy.
 - iii. **Streamlined Hiring Process:** Employers would benefit from a streamlined hiring process with easy access to verified skilled workers. The reduced time and effort in recruitment would result in cost savings and improved productivity for businesses.
 - iv. **Skill Development and Training:** As the platform promotes skill visibility, it could encourage workers to invest in training and upskilling to enhance their profiles and competitiveness. This, in turn, would lead to an overall improvement in the quality of the skilled labor force in the state.
 - v. **Socio-Economic Development:** By connecting skilled workers with employers efficiently, the platform would contribute to the growth of various industries and businesses. This economic development would have a positive impact on the overall socio-economic conditions in Uttar Pradesh.
 - vi. **Government's Digital Footprint:** The successful implementation of the online data pool would strengthen the government's digital footprint and reputation. It would showcase their commitment to utilizing technology for improving the lives of citizens and fostering a more efficient labor market.
 - vii. **Reduced Informal Employment:** The platform's ability to formalize and verify skilled workers' data could reduce the prevalence of informal employment in certain sectors. Formalizing labor practices can lead to better protection and benefits for workers.
 - viii. **Data-Driven Policy Decisions:** The data collected through the platform could serve as valuable insights for the government to make informed policy decisions related to skill development, employment, and labour market trends.

It's important to note that the actual impact of the project would depend on various factors, including the extent of implementation, user adoption, government support, and overall economic conditions. However, a well-executed and diligently implemented online data pool has the potential to bring significant positive changes to the skilled labour ecosystem in Uttar Pradesh.

• **Project Costing Detail**

The Total Tentative expenditure would be INR 12 Crores

Proposed Budget							
S.No	Particulars	Year (In INR Cr)	1 (In INR Cr)	2 (In INR Cr)	3 (In INR Cr)	4 (In INR Cr)	Total (In INR Cr)
1	Needs Assessment	₹ 0.50	-	-	-	-	₹ 0.50
2	Portal Development	₹ 3.50	-	-	-	-	₹ 3.50



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3	Training and Support	₹ 1.50	₹ 1.50	₹ 1.50	₹ 1.50	₹ 6.00
4	Awareness handholding and	₹ 0.50	₹ 0.50	₹ 0.50	₹ 0.50	₹ 2.00
Total (in INR)		₹ 6.00	₹ 2.00	₹ 2.00	₹ 2.00	₹ 12.00



8.11. Project Title: Strengthening Monitoring and Evaluation Ecosystem through UP MSME One Connect

- **Name of the Scheme:** Strengthening Monitoring and evaluation ecosystem through UP MSME One Connect
- **Applicable RA: 2:** Support to market access, firm capabilities, and access to finance
- **Applicable DLI: 2:** Accelerating MSME Sector Centre-State collaboration
- **Applicable DLI: 3:** Enhancing the effectiveness of Firm Capabilities Schemes
- **Applicable DLI: 5:** Enhancing Effectiveness of CGTMSE and “Greening and Gender” delivery

Evaluation Criterion

Response

Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives

The Government of Uttar Pradesh is committed to strengthening the Monitoring and Evaluation (M&E) ecosystem, which is one of the Key Focus areas in the RAMP Scheme. The RAMP Programme aims to enhance data-driven reporting mechanisms and implement a "best practices" framework, which further helps in impact assessment. This initiative will improve the effectiveness of schemes and policies, ensure accountability, and enable evidence-based decision-making to support the growth and development of MSMEs in the state.

S.no Strategy

Response

1	Understanding the Problem Statement	The state of Uttar Pradesh requires a robust Monitoring and Evaluation (M&E) ecosystem to assess the needs and impact of various schemes on MSMEs. The current M&E system needs to be revamped to bring about more effective outcomes and better support for MSMEs.
2	Proposed Project Design Concept, Feasibility, and Viability:	Strengthening the Monitoring and Evaluation Ecosystem through UP MSME One Connect consists establishment of the Unified State Portal and One Connect Call Centre and Audits and Survey components.
3	Approach & Methodology for	The proposed project aims to enhance the Monitoring and Evaluation capabilities of Micro, Small, and Medium Enterprises (MSMEs) through Unified State



	Execution/ Implementation:	Portal, MSME Call Centre, and Audits & Surveys. The primary objective is to provide comprehensive 360-degree assistance to MSMEs through a data-driven approach.
4	Timelines for Achievement of Project Deliverables	This intervention will be for a period of 04 years
5	Estimated Impact of the Project/ Scheme/ Proposal	The implementation of a robust Monitoring and Evaluation (M&E) ecosystem in Uttar Pradesh will have a significant impact on MSMEs in the region. Through this intervention the establishment of a state-level helpline and unified platform will enhance accessibility to essential information and support services, fostering the growth and success of MSMEs in both urban and rural areas. Embracing Audits and Surveys will assist the system to continuously evaluate the performance and impact of various schemes, leading to continuous improvements and targeted support for MSMEs. This comprehensive approach will empower the State Government and Department of MSME to take informed decision-making that will contribute to the overall development and sustainability of the MSME sector in Uttar Pradesh.
6	Project costing Detail	INR 161.49 crores under RAMP

• **Problem Statement**

The state of Uttar Pradesh needs to revamp the Monitoring and Evaluation (M&E) ecosystem to assess the needs and measure the impact of various schemes aimed at supporting Micro, Small, and Medium Enterprises (MSMEs). The current M&E system has identified certain limitations, prompting the realization that a revamp is essential to achieve more effective outcomes and provide better support to the MSME sector.

The Unified State Portal platform will act as a one-stop resource, offering comprehensive information, assistance, and guidance to the departments to understand and cater to the diverse needs of MSMEs. By centralizing resources and leveraging expert knowledge, the platform aims to empower MSMEs, enabling them to make informed decisions.

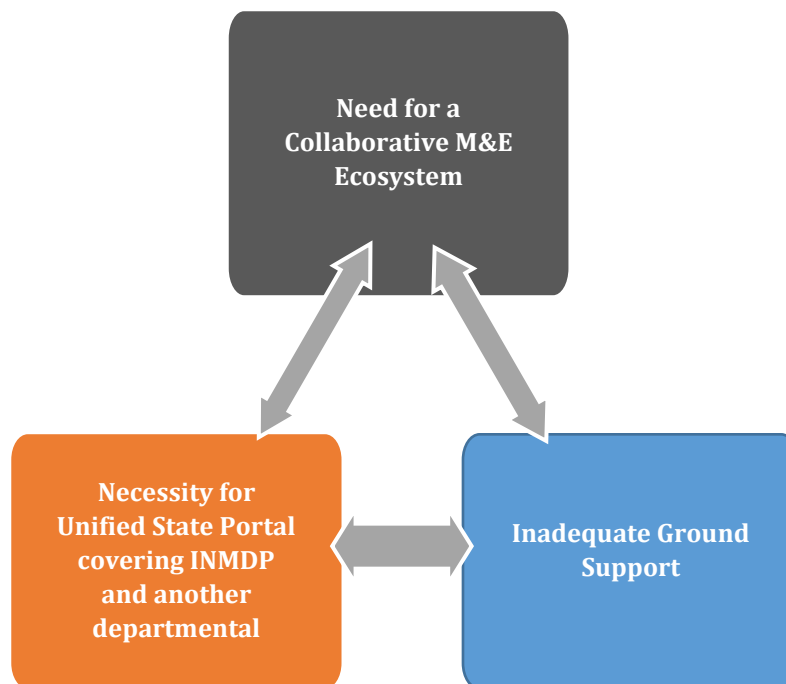


An effective M&E system forms the backbone of this project, ensuring that the state-level helpline and the unified platform operate optimally. It will play a crucial role in evaluating the performance and impact of various schemes and initiatives targeted at MSMEs. By systematically collecting and analysing data, the M&E system will facilitate evidence-based decision-making, identify areas for improvement, and fine-tune support services to better meet the specific needs of MSMEs across the state.

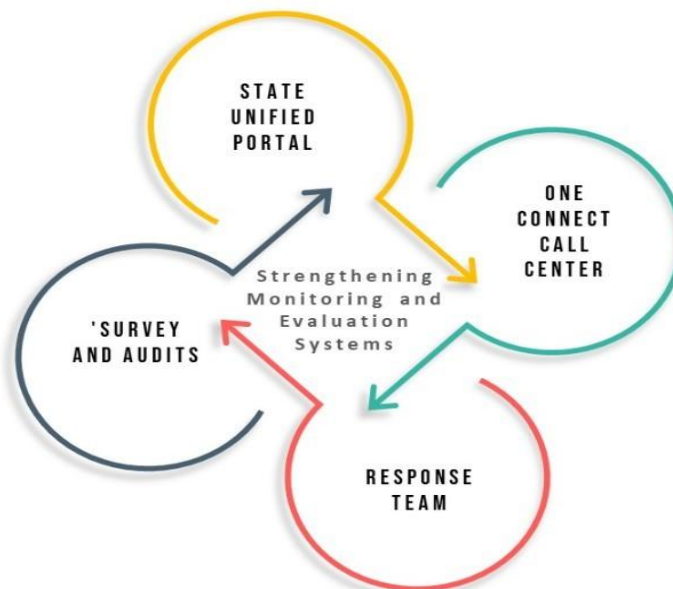
Through rigorous evaluation and monitoring, the project seeks to enhance the overall growth and success of MSMEs throughout Uttar Pradesh. By addressing the limitations of the current M&E system and establishing a comprehensive, knowledge-driven platform, the project aims to create a conducive environment for MSMEs to thrive, thereby contributing significantly to the economic development and sustainability of the state.

- **Key Problem Identified**

- i. Need for Robust M&E systems for the purpose of effective Monitoring and evaluation authorities in (M&E), which is going to assist concerned authorities (Department of MSME) make informed decisions. With establishing a unified portal, information from diverse sources and government departments can be centralized, allowing for seamless integration and data harmonization. This comprehensive database will enable a holistic view of the MSME sector's performance, challenges, and opportunities.
- ii. One of the critical challenges faced by Micro, Small, and Medium Enterprises (MSMEs) in the state of Uttar Pradesh is the absence of a dedicated state-level helpline to address their day-to-day queries and concerns. MSMEs often encounter various challenges related to government schemes, compliance, regulations, access to finance, and business support, but the lack of a centralized and easily accessible helpline hampers their ability to seek timely assistance and guidance
- iii. There is a pressing need for a dedicated resource that offers knowledgeable assistance to entrepreneurs in both urban and rural areas. MSMEs often encounter a wide range of challenges while running their businesses and having access to expert guidance and support is crucial for their growth and success.
- iv. To ensure the effectiveness and relevance of the current schemes operating for MSMEs in Uttar Pradesh, regular surveys and audits are essential. These surveys and audits are designed to comprehensively assess the impact, progress, and effectiveness of the schemes, helping policymakers and stakeholders make informed decisions and tailor support to the diverse needs of MSMEs.



- Proposed Project Design Concept, Feasibility, and Viability



Strengthening Monitoring and Evaluation Framework

The project "Strengthening Monitoring and Evaluation Ecosystem aims to enhance the monitoring and evaluation systems for MSMEs in Uttar Pradesh. The project's design concept revolves around implementing four key components:



- **State Unified Portals:**

- i. Concept: Create centralized and integrated state-level portals that consolidate data, information, and reports related to MSMEs.
- ii. Feasibility: The feasibility of this component lies in leveraging existing IT infrastructure and expertise to develop the unified portals.
- iii. Viability: The unified portals will streamline data access and reporting, facilitating data-driven decision-making and policy formulation.
- iv. Proposed Activity: Develop and deploy a web-based State Unified Portal that integrates data from various departments, providing MSME stakeholders with easy access to relevant information, statistics, and reports.

- **UP MSME One Connect Call Centre:**

- i. Concept: Establish a dedicated call center that serves as a one-stop helpline for MSMEs, offering comprehensive information, assistance, and guidance to all the MSMEs of the state.
- ii. Feasibility: Feasibility is achievable through the deployment of advanced telephony systems, CRM tools, and skilled staff to handle the call center operations.
- iii. Viability: The call center will bridge the information gap, cater to urban and rural entrepreneurs, and enhance MSMEs' growth potential.
- iv. Proposed Activity: Set up the UP MSME One Connect Call Centre with a team of trained call center agents equipped with the necessary technology to efficiently handle calls, provide information on current government schemes, resolve queries, and offer expert guidance to MSMEs.

- **Field Response Team:**

- i. Concept: Deploy a dedicated team to address MSMEs' needs that require direct interventions and in-person support.
- ii. Feasibility: The team will be equipped with the necessary resources, like training, Information about the state and central Government schemes etc.
- iii. Viability: The Field Response Team will facilitate personalized assistance, networking opportunities, and industry outreach to bolster MSMEs' capabilities.
- iv. Proposed Activity: Recruit and train a Field Response Team comprising experts from various domains, equipped with mobile connectivity to reach out to MSMEs in need of in-person support, conduct industry outreach programs, and collaborate with industry associations.

- **Surveys and Audits:**

- i. Concept: Implement regular surveys and audits to monitor the Impact and growth of various state government schemes that will assist in informed decision making
- ii. Feasibility: Conducting surveys and audits involves establishing evaluation protocols and data collection mechanisms.
- iii. Viability: Surveys and audits will assess the Impact of the Intervention /Scheme to continuously improve and refine the Scheme/Program's effectiveness.



- iv. Proposed Activity: Design and conduct periodic surveys to evaluate the impact of the various implemented schemes, leveraging the expertise of retired Government officials from the Department of Industries, subject matter experts, or any other relevant officials. This approach ensures comprehensive and insightful feedback collection to assess the effectiveness and outcomes of the schemes for MSMEs.

The project's feasibility lies in leveraging existing resources and technologies, while its viability is assured through the potential benefits of improved monitoring and evaluation systems. The proposed design concept demonstrates a holistic approach to enhance support for MSMEs in Uttar Pradesh, promoting data-driven decision-making and effective interventions to foster their growth and success.

- **Approach and Methodology**

1.State Unified Portal	2.UP MSME One Connect Call Centre	3.Field Response Team	4.Survey and Audits
Create centralized and integrated state-level portals that consolidate data, information, and reports related to MSMEs.	Establish a dedicated call centre that serves as a one-stop helpline for MSMEs, offering comprehensive information, assistance, and guidance to all the MSMEs of the state.	Deploy a dedicated team to address MSMEs' needs that require direct interventions and in-person support.	Implement regular surveys and audits to monitor the Impact and growth of various state government schemes that will assist in informed decision making

The proposed project "Strengthening Monitoring and Evaluation Ecosystem " aims to enhance the Monitoring and Evaluation systems of Micro, Small, and Medium Enterprises (MSMEs). To achieve this objective, the project will follow a structured approach and methodology, incorporating the following key elements

1. State Unified Portal

This project proposes Unified State Portal to ensure effective, efficient, and time-bound delivery of scheme benefits to the MSMEs and integration of the state portal with the national portal. This Portal will provide single-window access to all the scheme benefits delivered related to the MSME department and other linked departments electronically made. It provides an innovative, technology-based solution to discover scheme information based on the eligibility of the MSME unit. During the survey, we found that a significant number of citizens are unaware of the entitlement of schemes benefits available to them. Survey shows that as low as 10-15% of MSME owners are aware of the latest scheme and benefits. Due to a lack of awareness about the scheme and process, very few unit owners were able to claim the benefit.

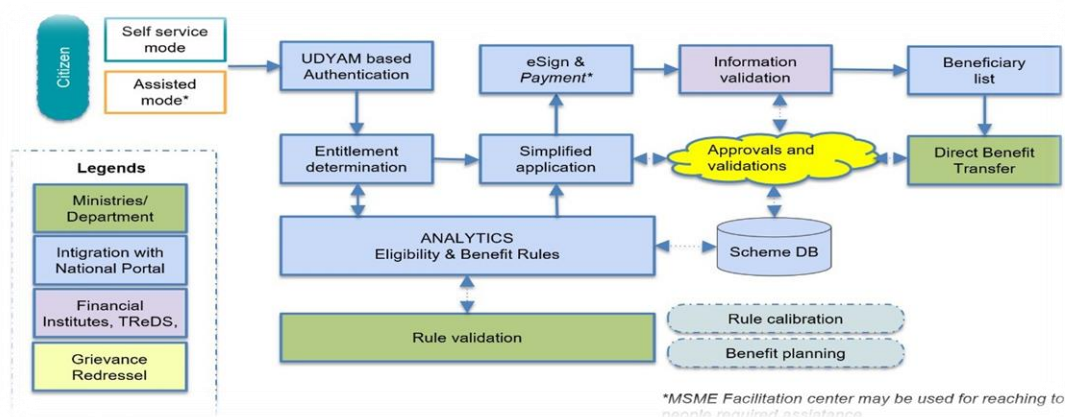
Through this Portal, we not only provide a comprehensive, accurate, reliable, and one-stop source of scheme-related information, process, documents requirement, and benefits but also, facilitate applying and tracking the application for availing scheme-related benefits.



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The rationale of this intervention is based on the following gaps identified through surveys and focused group discussions.

S N	Identified Gaps
1	Lack of information & participation in Government schemes under subsidies, interest subvention, social security, financial inclusion, grants, and tech upgradation, etc.
2	MSME units are not aware of the schemes, financial incentives, and entitlements available to them for upgrading their business.
3	If entitlement is known, handholding is required for the processing of the application. Like where to apply, how to apply, what is the process, what documents are required, tracking of application, etc
4	Application tracking requires regular physical visits to DIC offices
5	Unavailability of a centralized MIS system, consisting of all beneficiaries' details including last visit to the DIC office, business profile, assistance they want from department/state government, schemes which they want to avail, etc.



Framework of Unified State Portal For MSME

Stakeholders and their roles:

Stakeholders	Role	Activities
UP MSME Department,	Nodal Department	<ul style="list-style-type: none"> To oversee and monitor the overall project.
UPSIC	Nodal Agency	<ul style="list-style-type: none"> To obtain necessary approvals from other departments and integration with third-party applications



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Stakeholders	Role	Activities
		<ul style="list-style-type: none"> • Preparation of RFP and selection of vendor • Verify the flow of the portal and the correctness of the information provided through the portal • Continuous monitoring and supervision • To ensure effective implementation of the same
MoMSME (GOI)	Governing body	<ul style="list-style-type: none"> • To provide necessary approval and information for integration of the unified state portal with the national portal
DI&EP Offices	Implementation	<ul style="list-style-type: none"> • Assign district-level nodal officer • Ensure proper seating space and IT equipment to Nodal officers from existing infrastructure (if required) • Ensure smooth ground-level implementation of the portal • Validation, approval, and processing of the online application
IT Solution provider	Development partner	<ul style="list-style-type: none"> • Requirement Analysis • Data gathering • Finalization of specification • Stakeholder discussion • Prototype finalization • Development of software • API Integrations • Pilot Testing

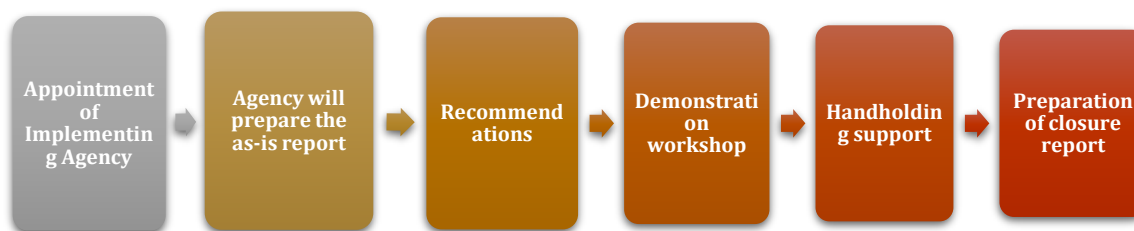
Stakeholders	Role	Activities
		<ul style="list-style-type: none"> Go live Operation and Maintenance
Other line department like khadi board, agriculture department, food processing etc		<ul style="list-style-type: none"> To provide necessary approval and information for integration of unified state portal with respective state department portal for scheme benefit delivery



2. UP MSME One Connect Call Centre and Field Response Team

The proposed project aims to establish a dedicated call centre known as the "MSME One-Stop Helpline" to cater to the diverse needs of Micro, Small, and Medium Enterprises (MSMEs) in the state of Uttar Pradesh. The call centre will function as a centralized and comprehensive platform, providing a single point of contact for all MSMEs to access essential information, assistance, and guidance.

The feasibility of setting up the MSME One-Stop Helpline lies in leveraging existing telecommunication infrastructure and technology, such as advanced telephony systems, interactive voice response (IVR) software, and customer relationship management (CRM) tools. Additionally, recruiting skilled professionals with expertise in handling MSME-related queries and issues will ensure the effective functioning of the helpline.



The Connect centre shall have the following attributes:

Connect Centre:

A centre for handling calls relating to MSMEs, with all the necessary infrastructure for call recording, analysis, and follow-up, with a database of relevant information, and other technology for effectively supporting the callers. In common parlance, this would be known as a call Centre, but since it is expected that the officers connect with the MSMEs, it is called the connect Centre. The connected centre can handle all the calls relating to information, counselling and guidance, resource linkage, follow-up calls, and other telephonic assistance.

3. Field Response Team:

All calls that require direct interventions at the field level will be handled by the Field team. The team will collect details of all agencies/resource persons /organizations who can support MSMEs. The team will also connect with the MSMEs who need in-person support. In addition, this team will meet the industry associations regularly and conduct meetings/outreach programs.

Compiling Knowledge Bank: Once the Connect Centre is announced, curiosity generated will result in a wide number of calls with callers wanting to know the services offered. For this, a prior collected and curated list of information across various services that MSMEs may seek will Create confidence among callers to seek the next set of services that require intervention other than the resolution on call. The process for compiling data is:

- Collect secondary data/information
- Curate it through telephone calls, visits and cross-check the information.

The information is made readily available to the caller. To collect secondary information, a mobile application offline tool will be deployed which will collect and provide information that can be curated and used.

Services and Scope:

The MSME Call Centre will offer a range of services to cater to the diverse needs of MSMEs, including but not limited to:

- i. Providing information on government schemes, grants, and subsidies available to MSMEs.
- ii. Assisting with registration, licensing, and compliance requirements.
- iii. Offering guidance on access to finance, Credit facilities, and venture capital.



- iv. Supporting capacity building and skill development initiatives.
- v. Facilitating networking opportunities and partnerships among MSMEs.
- vi. Addressing general inquiries and concerns related to MSME operations.

Infrastructure and Technology:

Physical Infrastructure: We propose establishing the MSME Call Centre at a centralized location in the State Capital, equipped with a dedicated office space of approximately 2,000 square feet. The facility will accommodate a call center area with 35 workstations, a meeting room, a training room, and necessary amenities.

Technology Infrastructure: The call centre will be equipped with state-of-the-art telephony systems, Interactive Voice Response (IVR) software, call management software, and Customer Relationship Management (CRM) tools to efficiently handle a high volume of calls, track inquiries, and ensure seamless customer service.

It will be focused on inbound calls, outbound calls, SMS, chat, email, or social interactions, using advanced technologies computer telephony integration, automatic call distributor, intelligent call back, interactive voice response, universal queuing, interactive video, predictive dialler, call recording systems, voice biometrics, contact center service applications, campaign management systems, administration console, workforce management software, quality management, smartphones, time division multiplexing, and Internet Protocol.

Staffing and Training:

- i. **Staffing:** The MSME Call Centre will require a team of skilled professionals, including call centre agents, supervisors, support staff, and subject matter experts.
- ii. **Training:** Comprehensive training programs will be conducted to equip the call centre agents and Field Response team with the necessary knowledge and skills. Training modules will cover product and service information, customer service best practices, communication skills, and an understanding of government policies and initiatives relevant to MSMEs.

KEY Performance Indicator - Importance of monitoring and evaluating the performance and impact of the MSME Call Centre. We propose the following mechanisms:

- i. Regular reporting on call volumes, response times, resolution rates, and customer satisfaction metrics.
- ii. Surveys and feedback mechanisms for MSMEs to gauge their experience and identify areas for improvement.
- iii. Periodic evaluation of the effectiveness of training programs and identification of further training needs.
- iv. Periodic evaluation of Field Team in terms of number of registrations and effective functioning of MSME's
- v. Feedback calls to assess the performance and effectiveness of the team



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Human Resource Requirement for Call Centre and Field Response Team

S.No	Requirement	Number	Tentative cost of 1 Resource Per Month (INR)
1	Program Heads (Training, IT, HR, Marketing, Program, Project, Operation, etc)	4	1,00,000
2	Connect Centre Executives	17	18,000
3	Field Representatives	90	25,000
4	Relievers	3	18,000
5	Operation Manager	1	75,000
6	Team Leader	2	25,000
7	Quality - MIS Auditor	2	25,000
8	Trainer	1	30,000
9	IT Experts - Call Centre Operations	3	30,000
10	Security Guard	2	15,000
11	Peon	2	13,000
	Total	127	3,74,000

Other Requirements

Requirement	Remark
Subject Matter Experts (at the live phase, these are the experts like CA's, GST, Boiler Experts, etc, who will be paid retainer fees monthly, and can relate to the MSMEs when required)	Subject Matter Experts(required at the live phase, these are the pool of experts available on Connect center database advise online/offline mode like Consultants, Auditors, CA's, GST Experts, Boiler Experts, Energy Expert, Quality Experts, Technology Experts, Packaging Experts, Experts from Institutions, etc, who will be paid retainer fees monthly, and will be available to serve MSMEs in as when required division wise, districtwide, cluster wise, etc.) we will keep updating and maintaining the list of experts made available online from MSME. Field Staff regularly map the industry ecosystem in his/her district.



4. Audits and Surveys for Monitoring, Evaluation, and Impact Assessment

Activities to be performed: Create a core team for the state of UP. This core team would collate the details of the MSME's from various databases such as Udyam, PAN, GST, ROC, KVIC, etc and make 1 database removing all the duplications.

- i. Make it mandatory for all MSME units to register in Udyam. Deploy 1 person in each district for the 4 years duration to ensure that the MSMEs approach this nominated person for data entry into the Udyam portal
- ii. Create a dashboard for each district and deploy 1 person for the collection and entry of the data per district Deployment of 1 person in each district for entering data in the dashboard.
- iii. Reviewing state government policies and aligning them with the central government policies. State government to get research studies conducted and constitute a committee to review and initiate the actions required. Reviewing state government policies and aligning them with the central government policies.
- iv. Conducting concurrent evaluations of state government schemes is a key aspect of the project. These evaluations will be conducted simultaneously to assess the effectiveness and impact of each policy or scheme currently in existence.
- v. Design and conduct periodic surveys to evaluate the impact of the various implemented schemes of the State, leveraging the expertise of retired Government officials from the Department of Industries, subject matter experts, or any other relevant fields. This approach ensures comprehensive and insightful feedback collection to assess the effectiveness and outcomes of the schemes for MSMEs.

- **Manpower Resource Detail:**

Manpower Resource Management

Resource Detail	Role	Number of Resources
1 Resource at Each District	Data Entry in the Dashboard of the Udyam Portal	1 X 75 = 75
1 Resource at Each District	For MSMEs Mobilization and Facilitation	1 X 75 = 75
Total		150



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S.no	Project	Description	Basis amount per year (Cr)	The total amount in a year (INR Crores)				Total
				Year 1	Year 2	Year 3	Year 4	
P 1	STRENGTHENING M & E SYSTEMS							
1.1	Core team deployment	3 people for first year @ INR 50000 per month	0.18	0.18	0	0	0	0.18
1.2	Deployment of 1 person in each district for providing facilitation to the MSME units to enter / register in the udyam portal.	75 people for 4 years @ INR 50000 per month. INR 18 Crores for 4 years	4.5	4.5	4.95	5.445	5.9895	20.88
1.3	Deployment of 1 person in each district for entering data in the dashboard.	75 people for 4 years @ INR 50000 per month. INR 18 Crores for 4 years	4.5	4.5	4.95	5.445	5.9895	20.88
1.4	Reviewing state government policies and aligning them with the central government policies. State government to get research studies conducted and constitute a committee to review and initiate	INR 1 Crore per year and total INR 4 Crores in 4 years.	1	1	1	1	1	4



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

S.no	Project	Description	Basis amount per year (Cr)	The total amount in a year (INR Crores)				Total
	the actions required.							
1.5	Concurrent evaluation of all state government schemes. Totally 22 policies / schemes are in existence now. This can be carried out 2 times (1st and 3rd years) during the RAMP cycle so that by the end of 4 years, there is a complete alignment between the state government and the central government schemes.	Considered @ INR 1 Crore per policy / scheme. Total 22 schemes / policies. INR 44 Crores during the 4 years.	22	22		22		44
Total								89.94 Cr.

- Project Cost**

The following table shows the budget requirement for each of the interventions which help to achieve the above-mentioned targets for four years



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Indicator	Year 1 (INR Cr) (Including 18% Taxes)	Year 2 (INR Cr) (Including 18% Taxes)	Year 3 (INR Cr) (Including 18% Taxes)	Year 4 (INR Cr) (Including 18% Taxes)	Total Budgetary Outlay (INR Cr)	Required through RAMP (INR Cr)
For the Development of State Unified Portal	15,34,00,000	10,03,00,000	4,72,00,000	4,72,00,000	34,81,00,000	34,81,00,000
For the Establishment of a Call Centre and Response Team	9,84,23,210	8,25,76,636	8,98,42,510	9,65,95,971	36,74,38,327	36,74,38,327
For Monitoring and Evaluation through Audits and Survey	32,18,000,00	10,90,000,00	33,89,000,00	12,97,000,00	89,94,000,00	89,94,000,00
Total	57,36,23,210	29,18,76,636	47,59,42,510	27,34,95,971	161,49,38,327	161,49,38,327

- **Overall Impact**

- Enhanced Accessibility and Support for MSMEs:** The establishment of the Connect Centre and unified state portals will provide a one-stop platform, aggregating essential information and catering to the diverse needs of MSMEs.
- Query Resolution and In-person Support:** The project will establish a dedicated helpline and field response teams to address day-to-day queries and provide personalized assistance to MSMEs. Entrepreneurs will have access to knowledgeable experts who can offer guidance, resolve issues, and provide in-person support, thereby fostering a supportive and responsive ecosystem for MSMEs in Uttar Pradesh.
- Effective Monitoring and Evaluation:** The project's focus on audits and surveys will facilitate regular evaluations of the implemented state government schemes. This data-driven approach will ensure continuous improvement, optimize resources, and target support services to specific needs, resulting in enhanced effectiveness and impact.
- Empowerment and Informed Decision-Making:** Authorities will have access to data and insights to make informed decisions, align policies with central government initiatives, and create a conducive environment for MSMEs' growth and sustainability.
- Strengthened MSME Sector:** The comprehensive approach of the project, covering various aspects such as helpline assistance, field response teams, unified portals, and rigorous evaluation, will contribute to strengthening the MSME sector in Uttar Pradesh. This will lead to increased competitiveness, exposure to national and international markets, and better integration into the business ecosystem.

Overall, the implementation of this project will have a transformative effect on the MSME landscape in Uttar Pradesh, driving economic growth, job creation, and sustainable development in the state. The project's holistic approach will ensure that MSMEs receive the support and resources they need to thrive and contribute significantly to the state's economy.



8.12. Project Title: Support for Awareness and Strengthening of Environmental Social Governance

- **Name of the Scheme:** Support for awareness and strengthening of Environmental Social Governance
- **Applicable RA: 2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI: 2:** Accelerating MSME Sector Centre-State collaboration
- **Applicable DLI: 3:** Enhancing the effectiveness of Firm Capabilities Schemes
- **Applicable DLI: 5:** Enhancing Effectiveness of CGTMSE and “GG” delivery

Evaluation Criterion

Response

*Alignment of Scheme/
Project/ Proposal of the
state with respect to
RAMP Program
objectives*

The objective of this project is to elevate safety and quality standards in MSMEs, ensuring the protection of workers from workplace hazards. Simultaneously, it incorporates ESG (Environmental, Social, Governance) practices that prioritize the safety, health, and well-being of employees. By synergizing these principles, MSMEs can cultivate a safer and more nurturing work environment, resulting in improved adherence to OSHA (Occupational Safety and Health Administration) regulations and heightened employee satisfaction. Through the implementation of the RAMP initiative, this project provides support, training, and awareness to MSMEs, empowering them to achieve growth. Moreover, the integration of ESG practices enhances their appeal to impact investors, socially responsible funding sources, and potential collaborative partnerships

S.no Strategy

Section

1	Understanding the Problem Statement	The lack of awareness and adequate understanding of Occupational Safety and Health (OSH) within the context of Environmental Social Governance (ESG) undermines the well-being and safety of employees, posing a barrier to the creation of a sustainable, socially responsible, and ethically conscious business environment
2	Proposed Project Design Concept, Feasibility, and Viability:	<p>The objective of the project is to bridge the gap between Occupational Safety and Health (OSH) practices and the principles of Environmental Social Governance (ESG). The overarching aim is to cultivate a harmonious and flourishing business environment within Micro, Small, and Medium Enterprises (MSMEs) through the effective implementation of comprehensive awareness and training programs.</p> <p>Through the development or integration of policies for awareness and training programs that align Occupational Safety</p>



and Health (OSH) objectives with their Environmental Social Governance (ESG) framework, in line with RAMP interventions, we can significantly improve the working culture within MSMEs. This concerted effort will lead to a notable enhancement in workplace safety, sustainability, and overall social responsibility within these enterprises

3	Approach & Methodology for Execution/Implementation:	<p>The section consists of the following:</p> <ul style="list-style-type: none"> • Needs Assessment: Identifying the specific OSHA requirements, challenges, and gaps faced by MSMEs • Awareness Campaign: Conducting an awareness campaign with the aim of enlightening MSMEs on the significance of adhering to OSHA regulations and obtaining certification • Training Programs: Organizing specialized training programs to foster Occupational Safety and Health (OSH) knowledge and skills among MSMEs • Handholding Support: Engaging third-party agencies for guidance, assistance in implementing OSH improvements, and continuous monitoring of progress
4	Timelines for Achievement of Project Deliverables	The initiative is proposed for a period of 04 years
5	Estimated Impact of the Project/Scheme/Proposal	<ul style="list-style-type: none"> • Improved Occupational Safety and Health (OSH) Compliance • Enhanced Workplace Safety Culture • Capacity Building for MSMEs • Sustainable Business Practices
6	Project costing Detail	INR 10.22 Cr

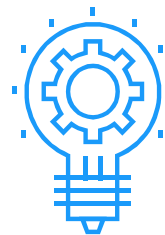
• **Problem Statement**

The lack of awareness and adequate understanding of Occupational Safety and Health (OSH) within the context of Environmental Social Governance (ESG) undermines the well-being and safety of employees, posing a barrier to the creation of a sustainable, socially responsible, and ethically conscious business environment. MSMEs face a constant struggle with limited resources, making it challenging to enhance working conditions. As a result, workers in these enterprises are exposed to safety and health risks.

Ensuring compliance with Occupational Safety and Health (OSH) in MSMEs presents a formidable challenge for local authorities and social partners. This difficulty arises due to various factors such



as limited resources, lack of expertise, and the diverse nature of MSMEs, making it demanding to implement and monitor OSH standards effectively across these enterprises. Additionally, the need for tailored approaches and ongoing support further adds to the complexity of the task, making it crucial to find innovative and sustainable solutions for promoting workplace safety in MSMEs.



- **Key Problem Identified**

- I. Limited Awareness and Knowledge
- II. Resource Constraints such as limited financial resources and expertise
- III. Inadequate Safety Culture
- IV. Insufficient Training and Support
- V. Limited Access to Third-Party Expertise for guidance on Occupational Safety and Health (OSH) due to limited networks or financial constraints
- VI. Inconsistent Safety Practices
- VII. Difficulty in Adapting Occupational Safety and Health (OSH) Standards because of resistance to change factor
- VIII. Problem in adapting OSH Standards due to Resistance to Change factor



- **Proposed Project Design Concept, Feasibility, and Viability**

The objective of the project is to bridge the gap between Occupational Safety and Health (OSH) practices and the principles of Environmental Social Governance (ESG). The overarching aim is to cultivate a harmonious and flourishing business environment within Micro, Small, and Medium Enterprises (MSMEs) through the effective implementation of comprehensive awareness and training programs.

Through the development or integration of policies for awareness and training programs that align Occupational Safety and Health (OSH) objectives with their Environmental Social Governance (ESG) framework, in line with RAMP interventions, we can significantly improve the working culture within MSMEs. This concerted effort will lead to a notable enhancement in workplace safety, sustainability, and overall social responsibility within these enterprises

By providing ESG training, workshops, and access to resources that educate MSMEs on ESG principles and practices. Additionally, offering advisory services, financial incentives, and recognition for ESG-compliant businesses, will further enhance the adoption of sustainable and socially responsible practices within MSMEs. Through awareness campaigns and assistance in ESG compliance, the RAMP scheme can empower MSMEs to embrace ESG, creating a more sustainable and ethically conscious business landscape.

Figure: Core Elements of the Safety and Health Program Management



- Approach and Methodology**

- Needs Assessment:** Identifying the specific Occupational Safety and Health (OSH) requirements, challenges, and gaps faced by MSMEs. The assessment aims to gauge the level of understanding and implementation of safety standards, as well as the challenges faced by MSMEs in obtaining OSH certification. Furthermore, it seeks to recognize the extent of support needed by these enterprises in terms of educational initiatives, third-party assistance, and guidance to foster a safe and compliant work environment.



- **Awareness Campaign:** Conducting an awareness campaign with the aim of enlightening MSMEs on the significance of adhering to Occupational Safety and Health (OSH) regulations and obtaining certification. Through targeted initiatives such as workshops, webinars, and informational materials, the campaign will raise awareness about the benefits of adhering to safety standards and obtaining OSH certification from a governing body. Additionally, it will highlight the role of third-party agencies in providing crucial handholding support and guidance to MSMEs throughout the certification process, fostering a culture of safety and ensuring a secure working environment.
- **Training Programs:** It should be designed to equip MSMEs with essential knowledge and skills for achieving OSH compliance and certification. These comprehensive training sessions will cover various aspects of safety regulations, best practices, and risk management strategies, ensuring that MSMEs understand the importance of workplace safety and the benefits of it. The programs will be conducted by expert trainers and facilitators, who will guide participants through the certification process, addressing their specific needs and challenges.
- **Handholding Support:** It involves personalized assistance and guidance provided to MSMEs throughout their journey towards OSH, QMS compliance and certification. This support system will be facilitated by RAMP intervention and by experienced third-party agencies that will work closely with MSMEs, addressing their specific needs and challenges. The agencies will offer expert advice, training, and practical solutions, ensuring that the enterprises implement and maintain the necessary safety measures effectively whereas the RAMP programme will act as a financial partner. This handholding support will help MSMEs navigate complex regulatory requirements, providing ongoing assistance in maintaining compliance and adapting to any changes in safety standards.
- **Project Deliverables and Timelines**

The proposed project will have the following activities:

- **Need Assessment:** This activity will be carried out in the first year. This need assessment will be aimed at ascertaining the demand for these training and certification courses.
- **Master Trainer Course (Quality Management System, OSHA, Environment):** Since the Master Trainer course is more applicable to MSMEs who have relevant customer requirements; therefore, the course will be focussed on the top 20 industrialised districts of the state. For this training, 60 MSMEs will be chosen in these districts.
- **Training and certification in OSHA, EMS, and QMS by NABCB:** These training courses are proposed for the top 30 industrialised districts of the state. In these districts, approximately 350 MSMEs will be benefitted.
- **Awareness Workshops:** The program awareness workshops will be held at Divisional Level. All 18 divisions will be covered in a period of two years.
- The Certification process will be completed by an independent Accredited Certification Body of NABCB on ISO 9001, ISO 14001 and ISO 45001.

**Note: This project has been diligently prepared in thorough consultation with crucial stakeholders, including Mr Amit, the Senior Official of the Quality Council of India (QCI), and Dr Aishvarya Raj, CEO of the National Board for Quality Promotion (NBQP)*



- **Project Impact**

Improved Workplace Safety: MSMEs that undergo OSHA audits and certifications, along with awareness and training programs, are likely to experience improved workplace safety. This leads to a reduction in accidents, injuries, and occupational health issues among employees, creating a safer work environment

Compliance with OSH Standards: The project will encourage MSMEs to comply with OSH standards and regulations, helping them avoid penalties and legal liabilities associated with non-compliance. This fosters a culture of adherence to safety guidelines

Business Credibility and Trust: Obtaining OSH certification enhances MSMEs' credibility among customers, suppliers, and investors. The certification demonstrates a commitment to safety and a responsible business approach, earning trust from stakeholders

Increased Employee Morale and Productivity: A safe working environment fosters employee morale and satisfaction, leading to increased productivity and reduced absenteeism.

Resource Optimization: Implementing safety measures efficiently can lead to resource optimization, as MSMEs may experience reduced costs related to accidents, injuries, and insurance premiums

Sustainable Business Practices: The project's awareness and support for OSH practices may inspire MSMEs to adopt sustainable business practices, such as environmental protection and ethical operations

Skill Development and Capacity Building: Through training and handholding support, MSMEs gain valuable skills and knowledge in safety management, improving their capacity to handle safety-related challenges effectively



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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• **Project Costing Detail**

The detailed breakup is mentioned below:

Proposed Budget							
Sr. No.	Indicator	Base Rate	Year 1	Year 2	Year 3	Year 4	Total
A	Need Assessment		₹ 30,00,000				₹ 30,00,000
B	Master Trainer Course						
	No. of MSMEs in Top 20 Industrialized District (For 60 MSMEs) Course for Master Trainer (Quality Management, OSHAS, Environment) @ 300,000/-	₹ 3,00,000	No of Beneficiaries Each Year				
			15	15	15	15	60
			₹ 45,00,000	₹ 45,00,000	₹ 45,00,000	₹ 45,00,000	₹ 1,80,00,000
C	Training and Certification of MSMEs						
C1	No of MSME's in Top 30 Industrialized districts (for 350 MSMEs) Training and Handholding of MSMEs by Experts Certification Cost [Certification by NABCB for OSHA, EMS and QMS (150,000/- Each)]	₹ 1,50,000	No of Beneficiaries Each Year				
			75	75	100	100	350
			₹ 1,12,50,000	₹ 1,12,50,000	₹ 1,50,00,000	₹ 1,50,00,000	₹ 5,25,00,000
C2		₹ 1,50,000	₹ 1,12,50,000	₹ 1,12,50,000	₹ 1,50,00,000	₹ 1,50,00,000	₹ 5,25,00,000
D	Awareness Program Per Division	₹ 1,00,000	₹ 9,00,000	₹ 9,00,000			₹ 18,00,000
			Total Cost (A + B + C + D)				₹ 12,78,00,000
	Proposed Budget under RAMP (Reimbursement of 80% of Total Project Cost)						₹ 10,22,40,000



8.13. Project Title: Enhancement of exports in MSMEs

- **Name of the Scheme:** Enhancement of exports in MSMEs
- **Applicable RA 2:** Support to Firm Capabilities and Access to Markets, Access to Finance
- **Applicable DLI 2:** Accelerating centre-state-MSME sector cooperation

Evaluation Criterion

Response

Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives

The Project Proposes to support MSMEs for enhancing Exports

S.no Strategy

Response

1	Understanding the Problem Statement	Both national and international markets demand products and services that meet specific safety and quality standards. Additionally, MSMEs often struggle to identify the appropriate markets for their offerings
2	Proposed Project Design Concept, Feasibility, and Viability:	<ul style="list-style-type: none"> ► Develop dashboard using power BI for data analysis. It will include following things: - <ul style="list-style-type: none"> ○ Digitalisation of 75 District Export Plan with short, medium, and long targets ○ Thrust Sector Profiling and analysis for exports growth ○ Single window system for leveraging incentives under UP Export Policy 2020-2025 ○ About FTAs ► Awareness workshop related to exports (How to export? compliances required, Portals to find the buyers, Overview of International trade, business opportunity in international trade) ► Assistance to UP Exporters in obtaining quality certification
3	Approach Methodology Execution/ Implementation:	The initiative will consist of three components i.e., awareness for MSMEs and handholding support, dedicated portal for exports and creating repositories
4	Timelines for Achievement of Project Deliverables	The initiative, like other initiatives under RAMP, will be implemented over a four-year period.



S.no	Strategy	Response
5	Estimated Impact of the Project/ Scheme/ Proposal	<ul style="list-style-type: none"> When MSMEs possess a greater awareness of the processes involved, their performance in the export market is bound to improve. Strengthening of Supply chain to become globally competitive MSMEs will be educated about the safety and standards required for the exports
6	Project costing Detail (Awareness workshop + Dashboard using Power BI + + creating repositories)	INR 25 Crore

• **Problem Statement:**

- MSMEs have not fully tapped into their export potential due to several key issues. One crucial factor is their lack of awareness regarding the procedures and processes involved in exporting products.
- Becoming an exporter entails engaging with various stakeholders at each stage, obtaining necessary certificates, navigating digital portals for export registration, and more. Since MSMEs are unfamiliar with these steps, aspiring entrepreneurs interested in exports require active assistance to engage in export activities. Moreover, many MSMEs with the potential to export their products/services remain unaware of this opportunity altogether.
- MSMEs face challenges in identifying suitable markets and customers for their products.
- Dashboard to monitor the implementation of District Export Action Plan
- Single window system to avail the incentives for export promotion

• **Key Problem Identified**

Department of MSME and Export Promotion prepared 75 District Export Action plans after conducting multiple stakeholder meetings with the exporters of the districts. These action plans aim to identify and address the gaps/issues that exporters are facing in day-to-day operations. Based on the identified gaps, clear action plans have been derived.

- For the implementation of these action plan a dashboard is proposed to monitor the progress at district level.
- For leveraging the incentives under proposed Export Plan 2020- 2025, a single window system is proposed.
- Profiling of thrust sector such as Medical Devices, Handicraft, Electronics etc to identify the overseas opportunity and use of FTAs
- Lack of Comprehensive information: Private agencies regularly publish study reports on international market and market projections. These databases/ reports are costly and not possible for the Micro enterprises to procure it.
- Export Process: Micro and Small enterprises are not aware of the procedure and process



- **Proposed Project Design Concept, Feasibility, and Viability**

1. **Developing Export Desk**

- To strengthen the export related eco-system in the state, a dedicated export desk is required. Department will focus on the implementation of DEAPs, maintain districts export performance, domestic and international level data on exports, business opportunities in countries, connect exporters feature, Search engine enable platform to search the exporters product/ certification wise.
- Single window system for leveraging the incentives under UP Export Policy 2020- 2025

2. **Repositories of export-related information**

A comprehensive study and documentation of export markets, consumer preferences, sector-specific testing, and standard requirements will be essential to produce informative export booklets. Department will conduct a study sector wise to identify the databases/ reports that are beneficiary to UP based exporters

3. **Training MSMEs in export – related processes**

Department in collaboration with technical institutions will conduct as awareness workshop. These sessions will provide information on registration for exports, documents processes, clearances and certification requirements, sector-specific requirements, schemes and incentives provided by the Government of India and the Government of Uttar Pradesh in respect to export, etc.

- **Approach and Methodology for Execution and Implementation**

The approach is proposed to be implemented across four focus areas, as outlined above. Details are as follows: -

Focus Area 1: Developing export desk

- ▶ With an initial focus on 25 districts selected based on maximum MSMEs concentration, DEAP will be mapped with short, mid, and long-term goals
- ▶ Profiling of atleast 500 exporters on the portal to provide the opportunity for market diversification
- ▶ Single window system for leveraging the incentives under UP Export Policy 2020-25
- ▶ Mapping of domestic and international data, showcasing the business opportunity for UP exporters. This dashboard will be linked to the trade data released by DGCI&S (Indian trade data) and UN Comtrade (Global trade data). For example, if a company based out of Kanpur is exporting leather/ textile products in Germany than based on the international data we can analyse about the other countries that are importing the leather/ textile products.
- ▶ This web portal will also have step-by- step process to export, list of certifications required (country wise), packaging parameters requirement.

Portal will be developed in modules

- ▶ Assessment phase: Mapping of approved (by Department of Commerce) DEAP with clear goals and discussion with stakeholders to assess the requirement
- ▶ Implementation phase: Onboard technical partner, development functional requirement specifications



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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- Operationalisation phase: Sign agreement with Knowledge Partner, promote the portal and mitigate the gaps

Financial outlay for Focus area 1	Developing export desk	INR 800 lakh
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Focus Area 2: Repositories of export-related information

The department will conduct a comprehensive data collection effort to identify authentic sources of export data. This will encompass both government data from the MSME Department and other Uttar Pradesh government departments, compiled in a user-friendly format. Additionally, the department will obtain data from private sources through subscriptions to databases, magazines, reports, and relevant sources. To bolster this information, each DIC will conduct a data collection exercise, gathering details on all district exporters, exported products, and destination countries/regions

Financial outlay for Focus area 2	Repositories of export-related information	INR 100 lakh
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Focus Area 3: Training MSMEs in export- related processes

Export workshops will be conducted throughout the state. Distinguished experts will be responsible for delivering these workshops and pinpointing areas where MSMEs need support and facilitation. The workshops can be conducted in physical, virtual, or hybrid formats, and extensive outreach and campaign activities will precede each workshop.

Financial outlay for Focus area 3	Export Workshop across the states	INR 1,200 lakh
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• Project Deliverables

Below mention are project deliverables

Four Years Action Plan						
S.N.	Indicator	Baseline/ Current Status	Year 1	Year 2	Year 3	Year 4
1	Developing export desk		Assessment completion	Stakeholder consultation to derive the outlay of the portal	Portal Development	Operationalization of the portal
2	No. of Awareness & Trainings workshops	0	25	25	25	25
3	Repositories of export-related information ► No of reports identified	0	10	10	10	10



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

	► No of Databases					
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• **Project Cost**

The following table shows the budget requirement for each of the intervention which helps achieving the above-mentioned targets for four years.

Main Interventions under SIP	Year 1 (INR Cr)	Year 2 (INR Cr)	Year 3 (INR Cr)	Year 4 (INR Cr)	Project Budget (INR Cr)
Dashboard for exports	₹ 2.00	₹ 2.00	₹ 2.00	₹ 2.00	₹ 8.00
No of Exports workshop conducted	₹ 2.00	₹ 2.00	₹ 3.00	₹ 3.00	₹ 10.00
PR outreach and campaign	₹ 0.50	₹ 0.50	₹ 0.50	₹ 0.50	₹ 2.00
Repositories of export-related information	₹ 0.25	₹ 0.25	₹ 0.25	₹ 0.25	₹ 1.00
B 2 B workshops	₹ 1.00	₹ 1.00	₹ 1.00	₹ 1.00	₹ 4.00
Total	₹ 5.75	₹ 5.75	₹ 6.75	₹ 6.75	₹ 25.00

• **Overall Impact**

The main objective of this project is to unite previously disconnected stakeholders, enabling them to collaborate towards a well-defined goal. Traditionally, these stakeholders only gathered for committee meetings; however, this project provides a valid reason for them to come together and collectively create a significant impact.

We are currently envisioning some tangible outcomes, which include.

- **Enhancing MSME capacity:** By providing training sessions and dedicated export Dashboard (single window system), MSMEs will gain a deeper understanding of export processes, making them more adept at exploring new markets for their products
- **Enhancing institutional understanding of MSME export requirements:** The database and export related export will enable MSMEs to gain valuable insights into the export opportunities in various sectors and the specific needs of MSMEs.



8.14. Project Title: Financial Support for MBA in Entrepreneurship, Innovation and Venture Development for guest lecture, exposure visits, exchange programs

- **Name of the Scheme:** Financial Support for MBA in Entrepreneurship, Innovation and Venture Development for guest lecture, exposure visits, exchange programs.
- **Applicable RA: 2:** Support to market access, firm capabilities, and access to finance
- **Applicable DLI: 3:** Enhancing effectiveness of Firm Capabilities Schemes

Evaluation Criterion Response

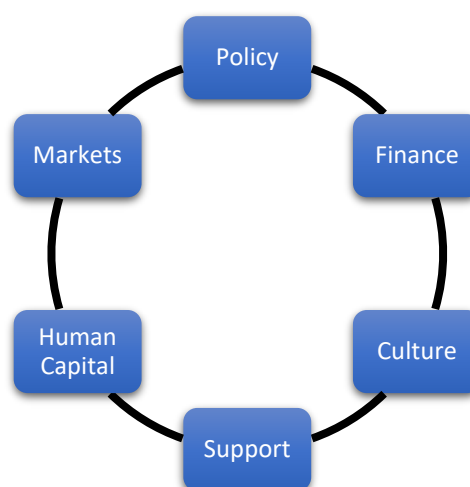
<i>Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives</i>	This project is supported by Institute of Entrepreneurship Development, U.P. (IEDUP). This institution has developed one of its kind Post Graduation courses for Entrepreneurship, Innovation and Venture Development. This program focuses on existing entrepreneurs, first-generation entrepreneurs from aspirational districts, women entrepreneurs, and SC/ST entrepreneurs. This will enable entrepreneurs specially women entrepreneurs to access training and support through various institutions like IIM, IIT, ISB, FICCI, IIA, FLO, SIDBI, NABARD, NBFCs etc.
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<i>S.no</i>	<i>Strategy</i>	<i>Response</i>
1	Understanding the Problem Statement	This project proposes to address the need for a unified training and certification program which deals in entrepreneurship, venture development and relevant exposures
2	Proposed Project Design Concept, Feasibility, and Viability:	The project proposes a mix of classroom trainings, field visits, guest lectures, simulation exercises, capstone projects, outbound trainings, Internships, Real time experience and interactions with MSMEs as well subject matter experts. The project is designed and executed by Institute of Entrepreneurship Development, U.P. (IEDUP), which is recognized by the Government of U.P. as Nodal Agency and Centre of Excellence for Entrepreneurship Development and HRD. The support through RAMP will make this project viable for less privileged class of demography facilitating them for setting up enterprises and Start-ups.

3	Approach & Methodology for Execution/Implementation:	This program will have a batch of 60 candidates per year, and a total of three batches shall be covered. The program will be delivered by the faculty of the institution as well as subject matter experts. Since Institute has been working with various departments of Central and State Government, the linkages with these departments shall be an added advantage to the students for accessing their schemes and interacting with the officials. Similarly, IEDUP's network with various industry associations will also be a good and beneficial connect for the students which shall be used for industry immersion programmes, internships, regular interactions to get real life exposure. Various training programs and relevant activities will be planned and executed on yearly basis. The program will be for a period of 02 years followed by certification.
4	Timelines for Achievement of Project Deliverables	The candidates shall be receiving certifications after successful completion of the course which is of two years duration.
5	Estimated Impact of the Project	<ul style="list-style-type: none"> • Setting up of infrastructure to undergo a professional MBA course in Entrepreneurship, Innovation and Venture Development. • Seed capital for the young entrepreneurs to setup their own venture after successfully completing the course
6	Project costing Detail	INR 5.19 Cr for 4 years

- **Problem Statement:** The various domains for a successful entrepreneurship ecosystem are:

The above image identifies the various aspects through which a successful entrepreneurship ecosystem can be developed. Although one important aspect of this ecosystem is the appropriate grooming, handholding, and development of the '**Human Capital**'. This project proposes to provide learning, development, and certification of the entrepreneurs in these domains.





- **Project Design –**

This project proposes to develop and launch a course under the title of ‘**MBA in Entrepreneurship, Innovation and Venture Development**’. The course has been approved by All India Council of Technical Education (AICTE) and Abdul Kalam Technical University (AKTU).

The Institute of Entrepreneurship Development, U.P. (IEDUP), Lucknow is a premier Institute and Centre of Excellence in the field of entrepreneurship promotion and Human Resource Development. IEDUP was established as the first state level institution for entrepreneurship development by the Government of U.P. with initial support of IDBI, IFCI, ICICI, SBI & PNB in 1986. It is an autonomous organization registered under the Societies Registration Act, 1860 and governed by its own Board of Governors headed by the Chairman.

IEDUP is involved in entrepreneurship and industrial development through a well-designed intervention, i.e., Training, Capacity building, Research, Evaluation, Workshops, Seminars, Awareness programmes, Sensitization, and publication etc.

- **Approach and Methodology:**

- ▶ The course will be designed, developed, and delivered by IEDUP, for a batch of 60 candidates each year. A total of 180 candidates are proposed to be benefitted in three years.
- ▶ The course shall cover various aspects of entrepreneurship, and shall have subject matter experts from various departments, financial institutions, reputed academic institutions, existing entrepreneurs etc. The project proposes a mix of interactions through classroom and practical exposures, field visits, guest lectures, simulation exercises, capstone projects, outbound trainings, Internships, Real time experience and interactions with MSMEs, officials from ecosystem, as well subject matter experts.
- ▶ This is one of its kind courses which will deal solely to Entrepreneurship, Innovation and Venture Development.
- ▶ Based on the business idea and its scalability. Seed funding will be given to the pass students to develop their own venture. This will support in achieving Honourable Prime Minister vision i.e., “Startup India! Standup India

- **Focus Area**

This project supports existing entrepreneurs, first-generation entrepreneurs from aspirational districts, women entrepreneurs, and SC/ST entrepreneurs. This will enable entrepreneurs specially women entrepreneurs to access training and support through various institutions like FICCI FLO, SIDBI, NABARD, NBFCs, IIM, IIT, ISB etc. Also, those desirous of joining and improving upon their family business can access the course to understand various latest interventions such as technology, business methodologies etc.



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• **Project Deliverables and Timelines**

Activity	2 nd Year	3 rd Year	4 th Year	Total
No of candidates certified	60	60	60	180

• **Project Costing Detail**

The Total Tentative expenditure would be **INR 5.19 Crores for 4 years**

Sr. No.	Costs	No. of units	Unit value	Cost	Total Cost for 4 Year (In Lakhs)
A	Equipment's and supplies				
	Computers/Laptops for faculties & students	65	70,000	₹ 45,50,000	₹ 45,50,000
	Licensed Software			₹ 3,50,000.00	₹ 3,50,000
	Library journals database, software etc.			₹ 5,00,000.00	₹ 5,00,000
	Printers/Power supply systems	15	25,000	₹ 3,75,000.00	₹ 3,75,000
	Subtotal Equipment and supplies				₹ 57,75,000
B	Activities and Other Overheads				
	Exposure visits to MSMEs			₹ 12,00,000.00	₹ 48,00,000
	Educational Tours/Exchange programs			₹ 12,00,000.00	₹ 48,00,000
	Website, payment gateway etc.				₹ 10,00,000
	Advertisement, publicity, promotion				₹ 15,00,000
	Guest Lecture by Subject Experts			₹ 10,00,000.00	₹ 40,00,000
	Subtotal Activities and Other Overheads				₹ 1,61,00,000
C	Total cost for 4 year (A + B)				₹ 2,18,75,000
D	Seed funding for Pass out student (Seed funding will be made available from 2nd Year onwards)				₹ 3,00,00,000
E	TOTAL Cost (Cr) (E=C +D)				₹ 5.19



8.15. Project Title: Strengthening and capacity building of various agencies of the Department of MSME & EP, GoUP.

- **Name of the Scheme:** Strengthening and Capacity building of various agencies of the Department of MSME & Enterprise Promotion, Govt. of Uttar Pradesh.
- **Applicable RA: 2:** Support to market access, firm capabilities, and access to finance
- **Applicable DLI: 2:** Accelerating MSME Sector Centre-State collaboration
- **Applicable DLI: 3:** Enhancing effectiveness of Firm Capabilities Schemes

<i>Evaluation Criterion</i>	<i>Response</i>
<i>Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives</i>	Through this project The Department of MSME & Enterprise Promotion Govt. of Uttar Pradesh proposes to strengthen its various department through trainings conducted on various domains such as sustainability, ESG (environmental, social and governance), latest trends in the MSME Ecosystems, Industry 4.0, IoT, Cyber Security, Financial Awareness, participation of women etc. Training modules to include field visits, case studies and knowledge transfer by Subject Matter Experts. This will ultimately lead to (i) increase synergies across MSME Champions schemes and other related schemes; (ii) increase delivery capacity; and (iii) overall scheme implementation efficiency.

<i>S.no</i>	<i>Strategy</i>	<i>Response</i>
1	Understanding the Problem Statement	The primary need of equipping the state leadership and the department with latest changes in the industrial ecosystem, and future ready workforce is proposed to be catered through this intervention.
2	Proposed Project Design Concept, Feasibility, and Viability:	<ol style="list-style-type: none"> 1. Strengthening and capacity building of various agencies of the State Department through training and capacity building of staff personnel. 2. The trainings to be conducted based on various domains such as sustainability, ESG, latest trends in the MSME Ecosystems, Industry 4.0, IoT, Cyber Security, Financial Awareness etc. The training will be through premier national institutions and various subject matter experts.
3	Approach & Methodology for Execution / Implementation:	Training modules to include field visits, case studies and knowledge transfer by Subject Matter Experts. All the departments namely Directorate of Industries & Enterprise Promotion (DI), Kanpur, District Industries & Enterprise Promotion (DI&EP) of all districts, UP Small Industries

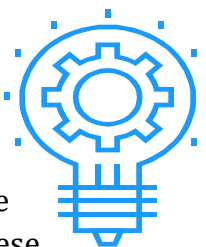


**Comprehensive Strategic Investment Plan (SIP) for the scheme
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		Corporation (UPSIC), Kanpur, U.P. Handicrafts Development & Marketing Corporation. Ltd. (UPHDMC), U.P. Institute of Design (UPID), Institute of Entrepreneurship Development. U.P. (IEDUP) are proposed to be covered under this intervention. 250 personnel / staff are proposed to be covered per year. Premiere Indian Institutions shall be partnered, and various subject matter experts will be engaged for content delivery, training and handholding support.
4	Timelines for Achievement of Project Deliverables	The intervention shall be constituted for a period of 04 years, with an outlay of training 250 personnel each year through approximately 10 batches each year.
5	Estimated Impact of the Project/ Scheme/ Proposal	The project will support around 1000 personnel of the department.
6	Project budget	INR 8 Cr.

- **Problem Statement:**

The need for an effective training program which supports and develops the overall acumen of the working staff of the government entities has been duly identified. This program through its curriculum aims at acting as a catalyst for acting upon areas such as individual's level of awareness, skill in one or more areas of expertise, and motivation to perform their job well. These trainings and engagement activities will ultimately lead to increase in job satisfaction, morale, and improve productivity



▪ **Approach and Methodology**

Training Program for the Department 	Field Visits 	Outreach 
Training program will be conducted for department officials to familiarize and train them with various domains such as sustainability, ESG (environmental, social and governance), latest trends in the MSME Ecosystems, Industry 4.0, IoT, Cyber Security, Financial Awareness, participation of women etc. This initiative aims to equip officials with comprehensive knowledge so that they can effectively implement	The program will have field visits in collaboration with industry experts, premier training/academic institutions. The visits will also be organised in other different states of the country where best practices are being followed.	This program will target around 250 personnel each year, through 10 batches per year. This number may vary for subsequent years or on resource availability

For the purpose of the project, experts shall be hired either independently or through appropriate agency (e.g., academic or domain expert private entity).

▪ **Project Deliverables and Timelines:**

Particulars	Year 01 (In INR Cr)	Year 02 (In INR Cr)	Year 03 (In INR Cr)	Year 04 (In INR Cr)	Total (In INR Cr)
No of personnel trained per year	250	250	250	250	1000
No of batches per year	10	10	10	10	40
Budgetary outlay (INR Cr)	2	2	2	2	8



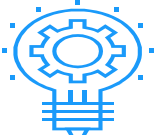
8.16. Project Title: Support for Upgradation of Training Centres

- **Name of the Scheme:** Support for Upgradation of RAJKIYA PRASAR EVAM PRASHIKSHAN KENDRA
- **Applicable RA: 2:** Support to market access, firm capabilities, and access to finance
- **Applicable DLI: 2:** Accelerating MSME Sector Centre-State collaboration
- **Applicable DLI: 3:** Enhancing effectiveness of Firm Capabilities Schemes

<i>Evaluation Criterion</i>	<i>Response</i>
<i>Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme objectives</i>	This project aims to upgrade and support various training centres (RAJKIYA PRASAR EVAM PRASHIKSHAN KENDRA) of the state in terms of manpower and smart class assets. These training institutes impart training on various industry functions such as machining, metalworking, etc. These training centres support MSMEs and artisans through classroom and practical training.

<i>S.no</i>	<i>Strategy</i>	<i>Response</i>
1	Understanding the Problem Statement	The RAJKIYA PRASAR EVAM PRASHIKSHAN KENDRA, of the state are not able to function properly due to lack of resources like appropriate staff, admin manpower and support staff.
2	Proposed Project Design Concept, Feasibility, and Viability	This project aims to provide support to training centres in terms of 1. Staff (Technical, administrative and support) 2. Smart Class Digital assets 3. Guest Faculty respective to topics covered in training curriculum.
3	Approach & Methodology for Execution/Implementation	Through this project, the above interventions are planned for the 13 training centres of the state. This will help them to revamp their working potential and help impart the designated trainings.
4	Timelines for Achievement of Project Deliverables	The interventions shall be planned for a period of 04 years
5	Estimated Impact of the Project/	The project will have a direct impact on the 13 training centres of the state spread across different districts of state, which are catering to various trainings to the workforce.

	Scheme/ Proposal
6	Project costing INR 32.74 Crores Detail

- Problem Statement:** The RAJKIYA PRASAR EVAM PRASHIKSHAN KENDRA or the state's training centres are struggling with the problem of adequate manpower and various training tools and support ecosystem.
 
- Key Problem Identified:** The key problem, is the unavailability of funds for various categories of staff i.e., Technical, administrative and support. The next problem identified is the Digital assets for Smart Class. And finally, the subject-specific Guest Faculty to improve upon the faculty-student ratio.
- Approach and Methodology:** Through this project, the following provisions are proposed for a period of 04 years:

Particulars	Qty	Unit Salary per month / Cost
Senior Management Staff	04	INR 50,000
Clerical Staff	02	INR 25,000
Peon	02	INR 15,000
Guard	03	INR 15,000
Smart Classroom Digital Asset	01	INR 5,00,000
Guest Faculty	02	INR 50,000

The assets shown in the table above will be hired as per the state rules and regulations. The digital assets shall be procured through the competitive bidding process.

- Project Impact:** The project will have an impact on all 13 training centres across the state and will also considerably affect more than 1000 candidates each year who will be benefitted from the intervention.



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- **Project Costing Detail:** The Total Tentative expenditure would be **INR 32.74 Crores**

Proposed Budget								
S.no	Particulars	Unit Salary per Month / Cost	Qty	Year 1 (in INR Cr)	Year 2 (in INR Cr)	Year 3 (in INR Cr)	Year 4 (in INR Cr)	Total (in INR Cr)
1	Centre In charge	₹ 50,000	1	₹ 6,00,000	₹ 6,00,000	₹ 6,00,000	₹ 6,00,000	₹ 24,00,000
2	Teaching / Training Staff	₹ 50,000	4	₹ 24,00,000	₹ 24,00,000	₹ 24,00,000	₹ 24,00,000	₹ 96,00,000
3	Clerical Staff	₹ 25,000	2	₹ 6,00,000	₹ 6,00,000	₹ 6,00,000	₹ 6,00,000	₹ 24,00,000
4	Peon	₹ 15,000	2	₹ 3,60,000	₹ 3,60,000	₹ 3,60,000	₹ 3,60,000	₹ 14,40,000
5	Guard	₹ 18,000	3	₹ 6,48,000	₹ 6,48,000	₹ 6,48,000	₹ 6,48,000	₹ 25,92,000
6	Smart Classroom Digital Asset	₹ 8,00,000	2	₹ 16,00,000	₹ 10,000	₹ 10,000	₹ 10,000	₹ 16,30,000
7	Guest Faculty	₹ 50,000	2	₹ 12,00,000	₹ 12,00,000	₹ 12,00,000	₹ 12,00,000	₹ 48,00,000
8	Desktop Computers	₹ 40,000	7	₹ 2,80,000				₹ 2,80,000
9	Printer	₹ 15,000	3	₹ 45,000				₹ 45,000
	Sub total			₹ 77,33,000	₹ 58,18,000	₹ 58,18,000	₹ 58,18,000	₹ 2,51,87,000
Total Cost for 13 Training Centres (in INR Cr)				₹ 32.74				



8.17. Project Title: Empowering SMEs of Uttar Pradesh through digital marketing and social media management

- **Name of the Scheme:** Empowering SMEs of Uttar Pradesh through digital marketing and social media management.
- **Applicable DLI:3:** Enhancing the effectiveness of firm capabilities schemes
- **Applicable RA:2:** Support to market access, firm capabilities, and access to finance

Evaluation Criterion

Response

Alignment of Scheme/ Project/ Proposal of the state with respect to RAMP Programme Objectives

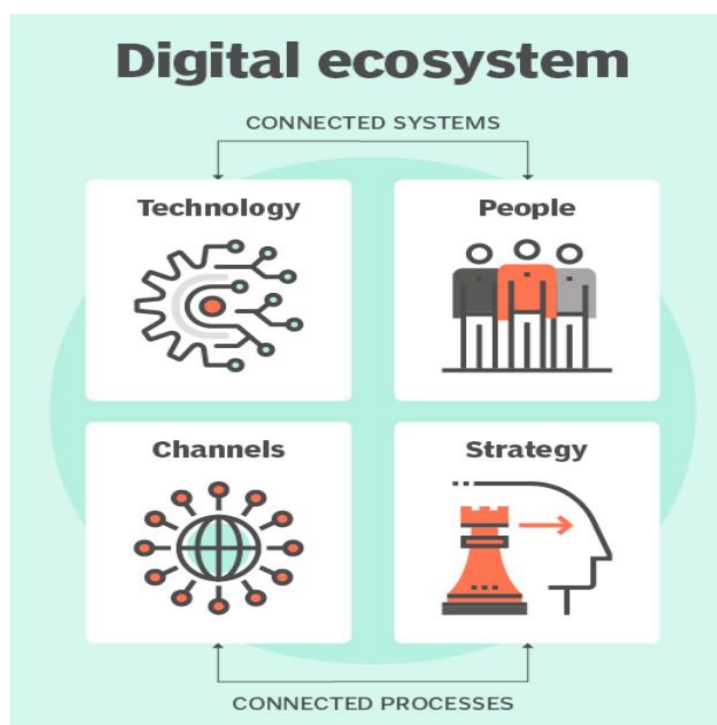
The project proposes to support SMEs by, utilizing social media presence and digital marketing tools. Through this project, SMEs can elevate their customer base, market outreach and online clientele. By employing cost-effective digital marketing techniques, SMEs can improve their overall sales and create a future-ready ecosystem.

S.no	Strategy	Section
1	Understanding the Problem Statement	The primary obstacle impeding the growth of SMEs in Uttar Pradesh is the absence of digital literacy and awareness regarding social media platforms. Numerous SMEs in the region lack a comprehensive understanding of the potential and advantages of utilizing social media for business expansion. This leads to limited knowledge of marketing strategies, customer engagement techniques, and e-commerce integration possibilities available through these platforms.
2	Proposed Project Design Concept	<p>The proposed project aims to support the SMEs through the ‘3Es: Empower, Elevate, and Endure’. These activities are described below:</p> <ul style="list-style-type: none"> ► Empower: Provide SMEs with the training and awareness to empower them with the requisite knowledge and understanding of the digital marketplace. ► Elevate: This activity will help SMEs to avail services of Digital Marketing Agencies. Through this expertise, SMEs will be able to elevate their market space, customer base and their overall business process. ► Endure: With the development of a digital clientele, the SMEs will have a sustainable market base, which will help them endure market variations and meet up with ever-changing customer expectations.

3	Approach & Methodology for Execution/ Implementation:	<p>The project proposes to carry out the following activities:</p> <ul style="list-style-type: none"> ▶ To conduct a survey in the first quarter to ascertain demand for availing digital services. ▶ To carry out training and awareness sessions across all divisions of the state. The training will have subject experts deliver specific content and query resolution. ▶ To support the SMEs with up to INR 20,000 as reimbursement of fees of Digital Marketing agencies.
4	Timelines for Achievement of Project Deliverables	<ul style="list-style-type: none"> ▶ The project will be for a duration of 04 years
5	Estimated Impact of the Project/ Scheme/ Proposal	<ul style="list-style-type: none"> ▶ Approximately 4500 SMEs are proposed to be benefitted from this intervention.
6	Project costing Detail	<ul style="list-style-type: none"> ▶ INR 22.52 Cr.

- **Key Problem Identified:** The SMEs have one common problem that has become the basis of this intervention and that is a lack of awareness about the digital marketplace and more so the know-how of how to reach service providers or access the correct information.

The infographic below displays the salient attributes of a digital ecosystem:



► **Approach & Methodology:**

The SWOT Analysis of SMEs and the digital ecosystem is mentioned below to understand their interactions, impediments, and overall impact.



Therefore, to adequately address, the challenges mentioned as the threats and weaknesses, and to build upon the strengths and opportunities the following activities are proposed:

- To conduct a survey in the first quarter to ascertain demand for availing digital services. The survey will cover various sectors, demographics and demand supply gap.
- To carry out training and awareness sessions across all divisions of the state. The training will have subject experts deliver specific content and query resolution.
- To support the SMEs with up to *INR 50,000 or 50% of total project cost, whichever is less* as reimbursement of fees of Digital Marketing agencies.



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► **Project Costing Details:**

Proposed Budget				
Expenses head	Year 1	Year 2	Year 3	Year 4
Awareness Workshops	₹ 1.08	₹ 1.08		
Admin and Office Overheads	₹ 0.18	₹ 0.18		
Cost Per Year for Training and awareness	₹ 1.26	₹ 1.26	₹ 0.00	₹ 0.00
Total Cost of Awareness Workshops	₹ 2.52			
Program attributes				
Total MSME targeted each year	1000			
Total MSME's in 4 year duration	4000			
Reimbursement of Digital Marketing Agency up to INR 50000 (in INR Cr) or 50% of Total Project Cost, whichever is less	₹ 20.00			
Total Budgetary Support through RAMP	₹ 22.52			

► **Estimated Impact of the Project/ Scheme/ Proposal:**

The project proposes to benefit approximately 4000 SMEs in 04 years.



ANNEXURE I: GOVERNMENT OF INDIA SCHEME

औद्योगिक आस्थान/औद्योगिक क्षेत्रों में महिलाओं और लड़कियों की सुरक्षा तथा सशक्तीकरण के लिए जागरूकता और क्षमता निर्माण कार्यक्रम

वित्तीय वर्ष 2021–22

वित्तीय वर्ष 2021–22 की प्रगति

योजना का नाम	बजट प्राविधान (लाख ₹0में)	व्यय (लाख ₹0में)	बजट(लाख ₹0में)	भौतिक प्रगति	अभ्युक्ति
	केन्द्रांश	राज्यांश	केन्द्रांश	राज्यांश	
औद्योगिक आस्थान/औद्योगिक क्षेत्रों में महिलाओं और लड़कियों की सुरक्षा तथा सशक्तीकरण के लिए जागरूकता और क्षमता निर्माण कार्यक्रम	495.00	330.00	247.50	330.00	75000 महिलाओंको प्रशिक्षण 03दिवसीय कैपिसिटी बिल्डिंग प्रोग्राम एवं एक दिवसीय अवैयरनेस प्रोग्राम
			247.50 (वित्तीय वर्ष 2022–23में भुगतान)		

वित्तीय वर्ष 2021–22 में केन्द्रांश की द्वितीय किश्त ₹0 2,47,50,000 / –अवमुक्त हेतु शेष रही है। जिसका भुगतान आगामी वित्तीय वर्ष 2022–23 में किया गया है।

वित्तीय वर्ष 2022–23 में प्रस्तावित – (वर्तमान वित्तीय वर्ष 2023–24 में प्रक्रियाधीन)

औद्योगिक आस्थान/औद्योगिक क्षेत्रों में महिलाओं और लड़कियों की सुरक्षा तथा सशक्तीकरण के लिए जागरूकता और क्षमता निर्माण कार्यक्रम हेतु वित्तीय वर्ष 2022–23 के अन्तर्गत भारत सरकार के मिनिस्ट्री ऑफ़ युमेन एण्ड चाइल्ड डेवलपमेंट (निर्भया सेल) के Empowered Committee (EC) बैठक दिनांक 29.03.2023 में विचार विमर्श के उपरान्त रिकार्ड ऑफ़ डिस्कशन (RoD) उपलब्ध कराये गये हैं। जिसमें निम्न प्रस्ताव का मूल्यांकन करने का निर्णय लिया गया है :-

क्र०	संस्था का नाम	प्रस्ताव	घनराशि (₹0करोड में)
1	उ०प्र० लघु उद्योग निगम, कानपुर	23 औद्योगिक आस्थानों में निर्भया पिक टॉयलेट का निर्माण (21.81 प्रति यूनिट) $21.81 \times 23 = 501.63$	5.0163



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2	उ०प्र० लघु उद्योग निगम, कानपुर	प्रदेश के समस्त जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्रों में सी०सी०टी०वी० कैमरों के अधिष्ठापन का कार्य 1.23 प्रति यूनिट $01.23 \times 75 = 92.25$	0.9225
3	उ०प्र० लघु उद्योग निगम, फजलगंज कानपुर	औद्योगिक आस्थान/औद्योगिक क्षेत्र में कार्यरत महिला कर्मचारियों के लिए हॉस्टल/डोरमेट्री का निर्माण (Kosi kotwan Mathura, Sandila Hardoi, M G road Hapur) 254.62 प्रति यूनिट $254.62 \times 3 = 763.86$	7.6386
4	प्रबंध निदेशक, युपिबॉन, गोमती नगर लखनऊ	<ol style="list-style-type: none"> महिला सुरक्षा और आत्मरक्षा सम्बन्धी जागरूकता प्रशिक्षण एवं महिला उद्यमिता विकास प्रशिक्षण (कुल 6 दिवसीय प्रशिक्षण कार्यक्रम) का आयोजन प्रदेश के समस्त 75 जनपदों में किया जाना प्रस्तावित है। जिसके अन्तर्गत 750 महिलायें प्रति जनपद के अनुसार कुल 56250 महिलाओं का प्रशिक्षण कराया जाना प्रस्तावित है। ड्राइविंग डोमेन में स्वरोजगार उन्मुख प्रशिक्षण (कुल 60 दिवसीय प्रशिक्षण कार्यक्रम) का आयोजन प्रदेश के समस्त 75 जनपदों में 250 महिलायें प्रति जनपद के अनुसार कुल 18750 महिलाओं का प्रशिक्षण प्रदान कराया जाना प्रस्तावित है। 	46.875
कुल योग			60.4524

उक्त परियोजना में भारत सरकार का अंश 60 प्रतिशत – 36.27144 Cr.

राज्य सरकार का अंश 40 प्रतिशत – 24.18096 Cr.

योग – 60.4524 Cr.



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ANNEXURE II: PROJECTS UNDER MSE-CDP SCHEME

एम0एस0ई0सी0डी0पी0 योजनान्तर्गत निर्माणाधीन सी0एफ0सी0
वर्तमान में 05 सी0एफ0सी0 परियोजनायें निर्माणाधीन है। **(धनराशि ₹0 लाख में)**

क्र०सं०	सी0एफ0सी0 का नाम	जनपद	कुल परियोजना लागत	केन्द्रोश	राज्योश	एस0पी0वी0 अंशदान	एस0पी0वी0 का नाम	उत्पाद	संक्षिप्त विवरण
1-	रेडीमेड गारमेन्ट वलस्टर बरेली	बरेली	690.60	497.10	119.83	73.67	बरेली अप्रैल्स इन्डस्ट्रीयल, डेवलपमेन्ट सोसाइटी, ग्राम- चकदा, भगोतीपुर धौरा, टाण्डा, बरेली	रेडीमेड गारमेन्ट	सी0एफ0सी0 के अन्तर्गत स्कूल डेवलपमेन्ट सेन्टर, डिजाइन सेन्टर, मार्केटिंग नेटवर्क, एडवान्स इन्टरमीडरी प्रोसेसिंग मशीनरी, मार्डन एम्ब्रायडरी की सुविधायें शामिल हैं। केन्द्रोश की अन्तिम किस्त भारत सरकार से प्राप्त होना शेष है।
2-	जरी जरदोजी क्लस्टर उन्नाव	उन्नाव	224.18	178.78	22.42	22.98	जरी जरदोजी वलस्टर उत्थान समिति, 575, सिविल लाईन उन्नाव	जरी जरदोजी उत्पाद	सी0एफ0सी0 में कॉमन मैटेरियल प्रोवयोरमेन्ट बैंक, डिजाइन डेवलपमेन्ट सेन्टर, इम्ब्रायडरी मशीन फ़ैसिल्टी, फिनिशिंग एवं पैकेजिंग की सुविधा शामिल है। केन्द्रोश की अन्तिम किस्त भारत सरकार से प्राप्त होना शेष है।
3	हार्डटेक सिल्क विविंग क्लस्टर, वाराणसी	वाराणसी	1385.30	953.80	277.06	154.64	उमराई फैशन मार्ट	सिल्क उत्पाद	सी0एफ0सी0 में हैण्डलूम सेन्टर, डॉइंग प्लान्ट, साइजिंग यूनिट, डिजाइन सेन्टर की सुविधायें शामिल हैं। सी0एफ0सी0 हेतु भवन निर्माणाधीन है। एस0पी0वी0 का अपफन्ट अंशदान आना शेष है।
4	राइस मिल क्लस्टर चन्दौली	चन्दौली	1500.00	1200.00	150.00	150.00	पूर्वांचल एगो इण्डस्ट्रीज वलस्टर	राइस उत्पाद	सी0एफ0सी0 में राइस शार्टवस मशीन, थिकनेस ग्रेडिंग, लेन्थ ग्रेडिंग सुविधा, पालिसिंग एवं छाइटनिंग, पैकेजिंग की सुविधा शामिल हैं। एस0पी0वी0 का अपफन्ट अंशदान आना शेष है।
5	ब्रासवेयर क्लस्टर बखीरा	सन्त कबीर नगर	1057.80	682.49	269.53	105.78	बर्तन ग्रामोद्योग विकास संस्थान बखीरा	बर्तन उत्पाद	सी0एफ0सी0 में रा-मेटेरियल बैंक/डिपो, ट्रेनिंग एण्ड डिजाइन सेन्टर, मेटल टेस्टिंग वर्कशॉप सुविधा शामिल हैं। एस0पी0वी0 का अपफन्ट अंशदान आना शेष है।

एम0एस0ई0सी0डी0पी0 योजनान्तर्गत निर्माणाधीन प्लैटेड फैक्ट्री
वर्तमान में 03 प्लैटेड फैक्ट्री निर्माणाधीन है। **(धनराशि ₹0 लाख में)**

क्र०सं०	प्लैटेड फैक्ट्री का नाम	जनपद	कुल परियोजना लागत	केन्द्रोश	राज्योश	क्रियान्वयन संस्था का अंशदान	संक्षिप्त विवरण
1-	प्लैटेड फैक्ट्री कॉम्प्लेक्स फाउण्टेन नगर, आगरा।	आगरा	2641.25	1200.00	264.13	1177.12	इसके अन्तर्गत भूमि तल+3 प्लैटेड फैक्ट्री निर्माणाधीन है। इसका निर्माण हो जाने के फलस्वरूप आगरा के रेडीमेड उद्योगों को प्लग एण्ड प्ले आधार पर कार्य करने हेतु स्थल उपलब्ध होगा।
2-	प्लैटेड फैक्ट्री कॉम्प्लेक्स उद्योग नगर, कानपुर।	कानपुर	2472.19	1119.73	247.22	1105.24	इसके अन्तर्गत भूमि तल+4 प्लैटेड फैक्ट्री निर्माणाधीन है। इसका निर्माण हो जाने के फलस्वरूप कानपुर के होजरी उद्योगों को प्लग एण्ड प्ले आधार पर कार्य करने हेतु स्थल उपलब्ध होगा।
3-	प्लैटेड फैक्ट्री कॉम्प्लेक्स, गीठा, गोरखपुर।	गोरखपुर	3392.11	1200.00	339.21	1852.90	भवन निर्माण की कार्यवाही प्रक्रियाधीन है। प्लैटेड फैक्ट्री बन जाने के उपरान्त प्लग एण्ड प्ले आधार पर सूक्ष्म एवं राधु उद्यमियों को स्थान उपलब्ध हो सकेगा।



ANNEXURE III: SELF-ASSESSMENT CRITERIA

SL. No	Evaluation Criteria for SIP Evaluation	Uttar Pradesh's response	Max Score as per PIM	UP's Self-assessment Score	Reference in this SIP
1	2	3	4	5	6
A	Quantitative Evaluation Criteria		80	70	
a	Number of MSMEs registered on UDYAM portal in proportion to total MSMEs as per the 73rd Round of National Sample Survey (NSS)	As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015-16, there were 633.88 lakh unincorporated non agriculture MSMEs in the country engaged in different economic activities.	15	15	Reference is on Page no 6, 7, 8, 9 of the SIP Document
b	Position of State in the latest EoDB Rankings	As per the latest EODB 2020-2021 ranking Uttar Pradesh rank is in the “Achievers” Category	15	15	Reference is on Page no 13 of the SIP Document
c	Proportion of latest State Budget allocated to MSME	The latest Budget allocated to MSME in Uttar Pradesh is 100 Cr	5	5	Reference is on Page no 16 of the SIP Document
d	Contribution of MSMEs to State GDP	Uttar Pradesh's economic performance in the last five years has been noteworthy, as evident from its Gross State Domestic Product (GSDP) figures across different sectors. The GSDP of Uttar Pradesh has steadily grown from Rs. 1439925.50 crore in 2017-18 to Rs. 1916913.42 crore in 2021-22 (Quick Estimates)	5	5	Reference is on Page no 13-15 of the SIP Document
e	Percentage of MSMEs as per the 73rd Round of National Sample Survey onboarded on TReDS	Percentage of MSMEs onboarded on TReDS (Uttar Pradesh): 5.37%	5	5	Reference is on Page no 8 of the SIP Document



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

SL. No	Evaluation Criteria for SIP Evaluation	Uttar Pradesh's response	Max Score as per PIM	UP's Self-assessment Score	Reference in this SIP
1	2	3	4	5	6
f	Percentage of State Public Sector Enterprises onboarded on TReDS	Percentage of State PSEs onboarded on TReDS: 2.29%	5	5	Reference is on Page no 8 of the SIP Document
g	Persons employed in MSMEs which are registered on Udyam Portal of the Ministry (2021-22) (percentage of employees in MSMEs as per the 73rd Round of National Sample Survey (NSS))	As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, 89.99 lakhs MSMEs are registered in Uttar Pradesh	5	5	Reference is on Page no 8 of the SIP Document
h	Contribution of MSMEs to total tax revenue of the State	Letter to be notified to GST Department for the tax details	5		-
i	Percentage of women-led enterprises to total MSMEs on UR (Udyam Registration)	As per the Udyam Registration Percentage of women -led enterprises to total MSMEs in UP: is 9.59%	5	5	The reference is on Page 11 of the SIP Document
j	Citizen Charter for DICs is notified in the State	Citizen Charter has been notified by the department and the enclosure is attached as Annexure IV	5	5	The reference is on Page 249
k	Percentage of cases resolved with respect to total cases registered in MSEFCs	Percentage of cases resolved with respect to total cases registered in MSEFCs in Uttar Pradesh: 42%	5	5	The reference is on Page 113 of the SIP Document
l	Growth in the total volume of digital payments done (Y-o-Y basis)	The digital transactions in Uttar Pradesh were to the tune of Rs 122.84 crore in the year 2017-18 which rose to Rs 161.69 crore in 2018-19 and further to Rs 189.07 crore in 2019-20.	5	5	Reference is on Page 73 of the SIP Document
B	Qualitative Evaluation Criteria		90	90	



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

SL. No	Evaluation Criteria for SIP Evaluation	Uttar Pradesh's response	Max Score as per PIM	UP's Self-assessment Score	Reference in this SIP
1	2	3	4	5	6
a	Identification of gaps in access to Finance, Market and Technology MSME Sector of the State/UT	Uttar Pradesh through the diagnostic study conducted for the preparation of RAMP pinpointed various challenges encountered by MSMEs. These challenges encompass access to finance, markets, technology, skilling, infrastructure, employees, gender inclusivity, and formalization.	20	20	Reference of access to Finance is on Page 71 of the SIP Document Reference of access to Markets is on Page 74 of the SIP Document Reference of access to Markets is on Page 77 of the SIP Document
b	State/UT Policy on MSMEs	Yes, Notified as UP MSME Policy 2022	50	50	
	Vision/Roadmap for improvement in business environment for MSMEs in the State with requisite interventions and availability of Outcome – Output Framework for the schemes supported by the RAMP Programme: (Specific Schemes- TReDs, MSME Champions Scheme, CGTMSE etc)	The GoUP has notified UP MSME Policy 2022. The schemes supported under RAMP are covered under intervention proposed in the State SIP.			
	Short Term (0 - 1) years				



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

SL. No	Evaluation Criteria for SIP Evaluation	Uttar Pradesh's response	Max Score as per PIM	UP's Self-assessment Score	Reference in this SIP
1	2	3	4	5	6
	Medium Term (2 – 3) years	<ul style="list-style-type: none"> • Projects 5: Strengthening of Receivable Financing through UP TREDIS • Project 1: Enhancing participation in CGTMSE • Project 2: Enhancing competitiveness of MSMEs through implementation of LEAN, ZED • Project 6: Technical Upgradation Support to MSMEs 			
	Long Term (4th year onwards)	<ul style="list-style-type: none"> • Project 1: Enhancing participation in CGTMSE • Project 2: Enhancing competitiveness of MSMEs through implementation of LEAN, ZED • Project 5: Strengthening of Receivable Financing through UP TREDIS • Project 13: Enhancement of exports in MSMEs 			
c	Extent of Participation in various Central MSME schemes	<p>All the projects proposed under UP SIP have direct or indirect linkages to the MSME Schemes.</p> <ul style="list-style-type: none"> • Project 1: Enhancing participation in CGTMSE • Project 2: Enhancing the competitiveness of MSMEs through the implementation of LEAN, ZED • Project 3: Enhancing firm capabilities and access to markets, through fairs, and exhibitions at both national and international levels • Project 4: Strengthening of Samadhaan 	10	10	



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

SL. No	Evaluation Criteria for SIP Evaluation	Uttar Pradesh's response	Max Score as per PIM	UP's Self-assessment Score	Reference in this SIP
1	2	3	4	5	6
		<ul style="list-style-type: none"> Project 5: Strengthening of Receivable Financing through UP TReDS Project 6: Technical Upgradation Support to MSMEs Project 11: Strengthening Monitoring and evaluation ecosystem through UP MSME One Connect 			
d	Details of activities carried out by Development Centres & District Industries Centres/Sub District Industries Centres in the State and strategy to strengthen its eco-system	Development Centres and District Industries Centres (DICs) play a prominent role in developing and promoting industries in the respective states. They are established by the State Govt in each district and form the foundation of MSME promotion in the district.	10	10	Reference is on Page 102 of the SIP Document
C	Distinguishing Factor				
	Distinguishing Factor identified specific to the State that could be achieved based on evaluation of identified interventions and related funding	<p>Distinguishing factor -</p> <ul style="list-style-type: none"> Project 10: Vishwakarma Artisan Connect is another unique effort to bring the market closer to the Vishwakarma Certified Artisans of the State. This portal will help the artisans to connect to potential customers in their proximity. The Project 17: <i>Empowering MSMEs of Uttar Pradesh through digital marketing and Social Media Management</i> 	30	30	



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

SL. No	Evaluation Criteria for SIP Evaluation	Uttar Pradesh's response	Max Score as per PIM	UP's Self-assessment Score	Reference in this SIP
1	2	3	4	5	6
		<ul style="list-style-type: none"> Project 11: <i>Strengthening Monitoring and evaluation ecosystem through UP MSME One Connect</i> 			
	Total Score for SIP Evaluation		200	195	



ANNEXURE IV: ENCLOSURE FOR CITIZEN CHARTER

उत्तर प्रदेश सरकार
उद्योग विभाग

उद्योग निदेशालय उ०प्र०
अनुभाग-३
प्रशासनिक सुधार प्रकल्प
कानपुर: दिनांक ०१-०७-२००२

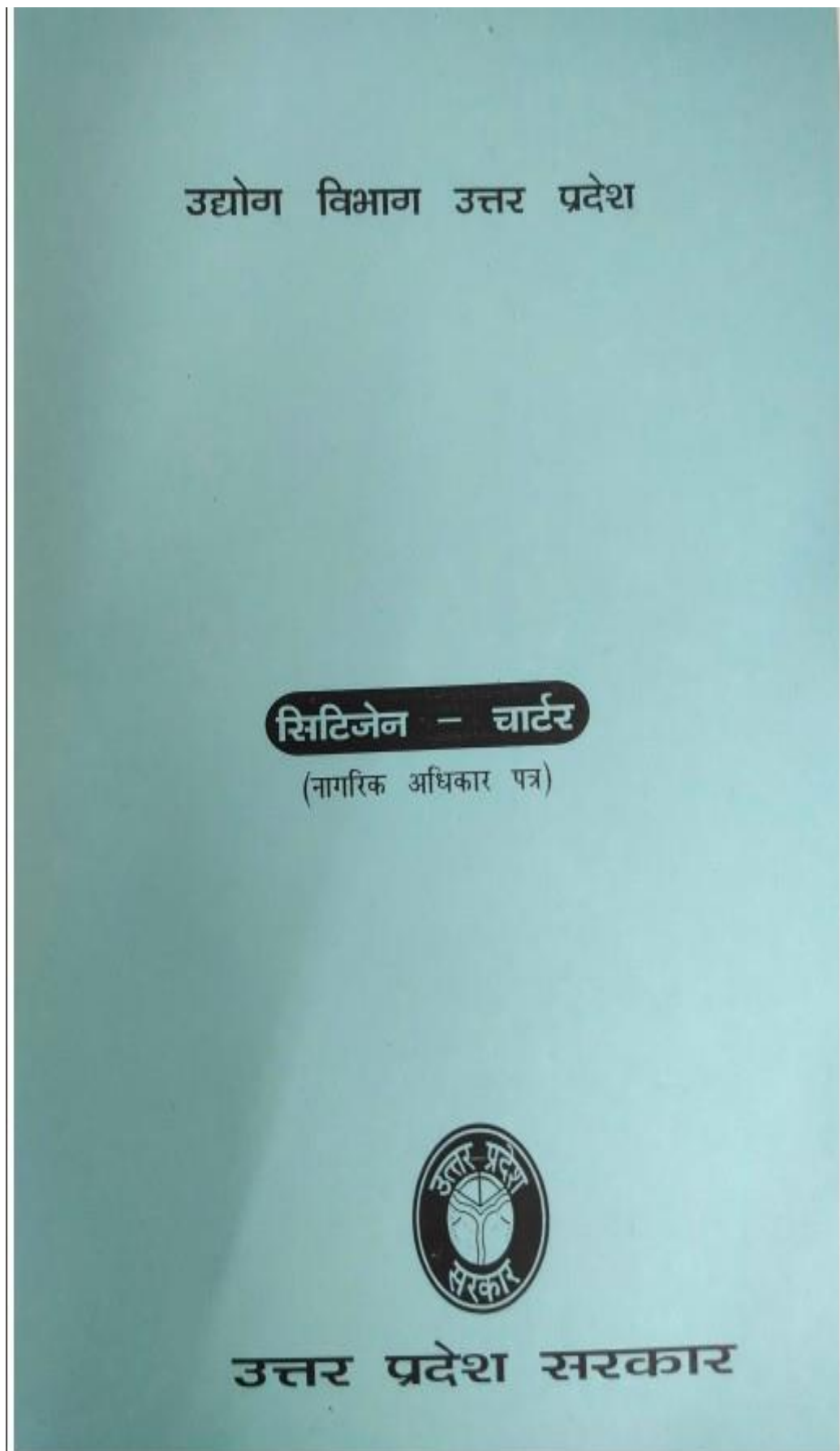
कृपया अपने अर्द्धशासकीय पत्र सं० १८५०/१८-३-२००२-०१/१५२ दिनांक ०६ जून २००२ का सम्बन्ध ग्रहण करें जिसके द्वारा लघु उद्योग विभाग का त्रुटिरहित नागरिक चार्टर की १०० प्रतियाँ उपलब्ध कराने की अपेक्षा की गयी है।

उक्त सम्बन्ध में इस कार्यालय द्वारा निर्गत पत्र सं० २३१४/३/प्र०सु०प्र०/६९/२००२-०३ दिनांक २२ जून, २००२ के तारतम्य में शासन की अपेक्षानुसार लघु उद्योग विभाग के नागरिक चार्टर की त्रुटिरहित १०० प्रतियाँ एक पुस्तक के रूप में छपवाकर आवश्यक कार्यवाही हेतु संलग्न कर प्रेषित की जा रही है।

संलग्नक:- नागरिक चार्टर की १०० प्रतियाँ

महानिष्ठ
[राजेश्वर प्रसाद]

श्रीमती कुसुम शर्मा
विशेष सचिव
उत्तर प्रदेश शासन
लघु उद्योग अनुभाग-३
सचिवालय, एनएससी भवन
लखनऊ





उद्योग विभाग, उ०प्र०

सिटिजेन - चार्टर

(नागरिक अधिकार पत्र)

प्रस्तावना :

वैश्वीकरण एवं उदारीकरण नीति के कारण आज विश्व के बदलते परिदृश्य में 'उद्योग विकास' व 'औद्योगिक विकास' की निश्चय ही महत्वपूर्ण भूमिका एवं योगदान है। आर्थिक दृष्टिकोण से एक सशक्त राष्ट्र का निर्माण उसके औद्योगिक विकास पर निर्भर रहता है। उद्योग ऐसा क्षेत्र है जिसमें बेरोजगारों को रोजगार उपलब्ध कराने की प्रबल संभावनाएँ एवं अत्यधिक अवसर हैं। केन्द्र एवं राज्य सरकारों द्वारा सुनियोजित ढंग से औद्योगिक नीतियाँ प्रतिपादित की गयीं और उसके अनुसार कार्यक्रमों को संचालित किये जाने तथा राज्य सरकारों, विभिन्न उद्यमियों, बहुराष्ट्रीय कम्पनियों को उद्योगों में अधिकाधिक पूँजी निवेश आकर्षित करने हेतु उ०प्र० में निरन्तर प्रयास किये जा रहे हैं।

मानव संसाधन (तकनीकी एवं गैर तकनीकी) के दृष्टिकोण से उत्तर प्रदेश धनी है। उपलब्ध मानव संसाधन का यदि उचित प्रयोग किया जाये तो प्रदेश में उद्योगों में वृद्धि तथा रोजगार के अवसरों के सृजन की बहुत अधिक संभावनाएँ प्रकट होती हैं। उदारीकरण प्रक्रिया बाजार सुधारों से उद्योगों की समृद्धि के लिये प्रदेश में अत्यधिक अवसर सृजित हुये हैं। निर्यात नीति एवं खनिज नीति के साथ-साथ प्रदेश सरकार ने औद्योगिक नीति घोषित की है जिससे नियोजित ढंग से औद्योगिक विकास में वृद्धि हो।

औद्योगिक नीति - 1998

- 1- निजी क्षेत्र को प्रोत्साहन
- 2- सुरक्षित औद्योगिक वातावरण का निर्माण
- 3- लघु एवं कुटीर उद्योग को बढ़ावा



- 4- पूँजी निवेश हेतु अनिवासी भारतीयों का आकर्षण
- 5- सहयोगात्मक एवं संवेदनशील प्रशासनिक व्यवस्था
- 6- अनुकूल कर व्यवस्था तथा उद्योग विशिष्ट प्रोत्साहन पैकेज
- 7- पुराने उद्योगों को जीवन्त बनाने पर बल ।

उद्देश्य :

उत्तर प्रदेश सरकार के उद्योग विभाग एवं उद्योग निदेशालय के निम्नलिखित उद्देश्य हैं :-

- 1- बदलते परिवेश में प्रकट हुई चुनौतियों का प्रभावी ढंग से सामना करने के लिये योजनाओं का सृजन एवं क्रियान्वयन।
- 2- प्रदेश में बड़ी परियोजनाओं में निजी क्षेत्र की सहभागिता को प्रोत्साहन।
- 3- औद्योगिक गलियारों का विकास।
- 4- प्रदेश में लघु उद्योगों द्वारा निर्मित किये जा रहे उत्पादों के विपणन हेतु प्राइवेट कम्पनियों की संरचना।
- 5- कर्मचारियों की दक्षता में वृद्धि।
- 6- प्रदेश में उपलब्ध तकनीकी मानव संसाधन को उद्योगों के लिये प्रशिक्षित किया जाना।
- 7- अन्तर्राष्ट्रीय औद्योगिक बाजार को विकसित किया जाना ।
- 8- प्रदेश में निर्यात को बढ़ावा देने के लिये सुदृढ़ प्रशासनिक एवं संस्थागत व्यवस्था सुनिश्चित किया जाना।
- 9- श्रम कानूनों का पुनरीक्षण किया जाना।



हमारी सेवाये :

1- 30प्र0 में औद्योगिक नीति, निर्यात नीति एवं खनिज नीति का सफलतापूर्वक क्रियान्वयन किया जा रहा है एवं इसका समुचित रूप से प्रदेश के औद्योगिकीकरण पर अनुकूल प्रभाव परिलक्षित होने लगा है तथा औद्योगिक वातावरण को नई दिशा प्राप्त होने लगी है।

2- बृहत उद्योग

क- परिभाषा एवं आच्छादन

एक करोड़ से ऊपर विनियोजन की इकाईयों (प्लान्ट एवं मशीनरी पर) मध्यम एवं बृहत इकाईयों की श्रेणी के अन्तर्गत ।

ख- बृहत औद्योगिक विकास के लिये 30प्र0 वित्त निगम, 30प्र0 राज्य औद्योगिक विकास निगम, सीडा, गीडा, बीडा, नोएडा तथा ग्रेटर नोयडा, इकोनॉमिक जोन, नोयडा, भदोही व कानपुर आदि संस्थाये कार्यरत हैं।

प्रदेश स्तर पर उद्योग बन्धु, उद्योग निदेशालय तथा मण्डल स्तर पर परिक्षेत्रीय अपर / संयुक्त निदेशक उद्योग एवं जनपद स्तर पर महाप्रबन्धको द्वारा इच्छा-पत्रों को समीक्षा कर व उद्यमियों के समक्ष आने वाली समस्याओं का निराकरण कराने का प्रयास किये जा रहे हैं। वर्तमान में 123 उद्योग स्थापित हुये हैं और 37 परियोजनाएं अंतिम चरण में हैं। विभाग द्वारा उद्यमियों से निकटता स्थापित कर उनकी विभिन्न विभागों से सम्बन्धित कठिनाइयों के निराकरण हेतु समन्वय स्थापित कर विभिन्न विभागों द्वारा निर्गत की जानी वाली सहमति/अनापत्ति प्रमाण-पत्र एवं स्वोक्तियों को निर्गत कराने हेतु प्रयास किये जा रहे हैं।

3- लघु उद्योग

क- परिभाषा एवं आच्छादन

प्लान्ट एवं मशीनरी में पूंजी विनियोजन की सीमा एक करोड़।



ख- लघु उद्योगों हेतु एकल मेज व्यवस्था, इन्स्पेक्टर राज की सम्पत्ति विद्युत की अबाध आपूर्ति निर्यात में प्रगति टेक्नॉलाजी मिशन के माध्यम से प्रदेश के लघु उद्योग समूहों (क्लस्टर) को विकसित किया जा रहा है। दक्षता एवं सुविधाओं की गुणवत्ता के प्रबन्ध, तकनीकी, उच्चीकरण, निर्यात प्रोत्साहन एवं उत्पादकता को बढ़ावा देने के उद्देश्य से निम्नलिखित कार्यवाहियाँ की जा रही हैं :-

1- महाप्रबन्धक जिला उद्योग केन्द्र द्वारा गोष्ठियों एवं कार्यशालाओं का आयोजन

औद्योगिक एवं व्यवसायिक क्षेत्र में राष्ट्रीय व अन्तर्राष्ट्रीय परिस्थितियों के अनुसार उद्यमियों को नवीनतम जानकारीयों देने के लिये उद्योग निदेशालय व जिला उद्योग केन्द्रों द्वारा विभिन्न संस्थाओं के सहयोग से गोष्ठियों एवं कार्यशालाओं का आयोजन किया जाता है।

4- निजी क्षेत्रों में मार्केटिंग कम्पनी की स्थापना

लघु उद्योगों के उत्पादन के विपणन हेतु निजी क्षेत्र के मार्केटिंग कम्पनी की स्थापना प्रस्तावित है। प्राप्त उचित 10 प्रस्तावों के अनुसार उत्पाद क्लस्टर स्थापित किया जाता है।

5- प्रदर्शनी संकुल

प्रदेश के 4 लाख से अधिक लघु उद्यमियों तथा 7 लाख हस्तशिल्पियों के उत्पादों के विपणन को प्रोत्साहित करने हेतु नियमित रूप से प्रदर्शनी स्थल विकसित करने का प्रस्ताव है। इस कार्य में विकास प्राधिकरणों का सहयोग प्राप्त किया जायेगा।

6- इन्डस्ट्री ट्रेड इन्फार्मेशन बिजनेस सेन्टर

वैश्वीकरण के विस्तार एवं सूचना प्रौद्योगिकी के बढ़ते प्रभुत्व का दृष्टिगत रखते हुये नित नई सूचनाओं का संकलन एवं लघु उद्योगों को उसे उपलब्ध कराने के उद्देश्य से निदेशालय स्तर पर एक आईटीआईआईबीआई सेन्टर की स्थापना की जा रही है जो कि इन्टरनेट पर होगा।



7- अवस्थापना विकास

राज्य सरकार द्वारा लखनऊ, नोयडा, वाराणसी में टेक्नालॉजी पार्कों की स्थापना करायी जा रही है। भारत सरकार द्वारा आयोजित बिलौली (झाँसी) शाहजहाँपुर, मुरादाबाद, खुर्जा, बुलन्दशहर एवं दिबियापुर (औरैया) में 30 प्र0 राज्य औद्योगिक विकास निगम द्वारा विकास केन्द्र स्थापित किये जा रहे हैं। प्रदेश में 7 औद्योगिक गलियारों का विकास किया जा रहा है। निर्यात बाहुल्य क्षेत्रों में भारत सरकार कृषि-कल इन्फ्रास्ट्रक्चर वैलेंस स्कीम के अन्तर्गत विकास कराया जा रहा है मुख्य रूप से अलीगढ़, जालमऊ (कानपुर), मेरठ, मुरादाबाद, भदोही, उन्नाव, सहारनपुर एवं लखनऊ में कार्य कराया जा रहा है।

8- निर्यात प्रोत्साहन

निर्यात प्रोत्साहन हेतु समय-समय पर शासन एवं निदेशालय स्तर पर बैठकें आयोजित की जाती हैं, जिसमें निर्यातकों की समस्याओं पर चर्चा करके उनके निराकरण कराने का प्रयास किया जाता है। भारत सरकार की निर्यात नीति के अन्तर्गत 'स्पेशल इकनामी जोन की स्थापना' भदोही, कानपुर, नोयडा, उन्नाव, ग्रेटर नोयडा को स्पेशल इकनामिक जोन बनाने की कार्यवाही चल रही है। निर्यात प्रोत्साहन ब्यूरो द्वारा वेबसाइट भी तैयार की गयी है, जिसमें डब्ल्यू0टी0ओ0 से सम्बन्धित सूचनाओं के आदान प्रदान की व्यवस्था की गयी है। निर्यातकों को पुरस्कृत किये जाने की योजना लागू की गयी है।

उत्तर प्रदेश व्यापार प्रोत्साहन प्राधिकरण

उत्तर प्रदेश व्यापार प्रोत्साहन प्राधिकरण का गठन राज्य सरकार द्वारा वर्ष 1994 में किया गया था। प्राधिकरण को सोसाइटी पंजीकरण अधिनियम संख्या 21,1860 के अन्तर्गत पंजीकृत कराया गया है।



प्राधिकरण के उद्देश्य :-

1. विभिन्न व्यापार मेलों में भाग लेना, प्रदेश की इकाईयों द्वारा किये जा रहे उत्पाद के बाजार को बढ़ाने के लिये देश व विदेशों में व्यापार मेलों की व्यवस्था करना।
2. प्रदेशीय औद्योगिक इकाईयों द्वारा उत्पादित पारम्परिक उत्पादों के निर्यात प्रोत्साहन हेतु बाजारों का सर्वेक्षण करना तथा निर्यात बढ़ाना।
3. प्रदेश की विभिन्न औद्योगिक इकाईयों के कार्यकलापों के अनुसार उन्हें श्रणीबद्ध करे उनका पंजीकृत करना ताकि उनके उत्पादित माल की संरचना के अनुसार विभिन्न व्यापारिक मेलों में उनका प्रतिनिधित्व एवं भाग लेना सुनिश्चित किया जा सके।
4. प्राधिकरण के उद्देश्यों के अनुरूप पुस्तकालय एवं सूचना प्रभाग की स्थापना करना जिसके द्वारा प्रदेश के उद्यमियों को अपने उत्पादों का निर्यात करना या उनके बाजार को बढ़ाने में सहायता प्राप्त हो सके।
5. किसी भी अन्तराष्ट्रीय संस्था, जिसका उद्देश्य प्राधिकरण के उद्देश्यों के समान हो, का सदस्य बनाना एवं सदस्यता शुल्क का भुगतान करना।

प्राधिकरण की समस्याओं के निराकरण के लिये निम्नलिखित अधिकारियों से सम्पर्क किया जा सकता है।

1. अध्यक्ष/आयुक्त एवं निदेशक उद्योग, उद्योग निदेशालय, उत्तर प्रदेश, जी०टी० रोड, कानपुर। फोन नं० 218401
2. सदस्य सचिव/अपर निदेशक उद्योग, उद्योग निदेशालय, उत्तर प्रदेश, जी०टी० रोड, कानपुर। फोन नं० 218890



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ANNEXURE V: SURVEY FORMS

Annexure 2- DRAFT SURVEY FORM

A. MSME Specific Questionnaire

Enterprise Name:	SUCHETA				
Entrepreneur Name:	Rohit Mittal				
Sex: <input checked="" type="checkbox"/> M <input type="checkbox"/> F	Category: SC / ST / Minority / OBC / General				
Address:	Sikondari	Block	District Agra		
UAM / UEM Number					
Year of Establishment:	2001				
Are you a part of any Cluster?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If Yes, which one? How many units are there			
What are the top 3 products you offer?	1. Tyre	2.	3.		
Where all do you sell your produce / products majorly? Please tick () all the relevant options	Local Market/trader <input checked="" type="checkbox"/>	Government (State/Central)	Other states in India <input checked="" type="checkbox"/>	Export outside India	Other, please specify
No. of Employees (or %)	Male: 15 Female:				
Major Source of your financing (%)	Formal Sources (Banks/NBFCs etc): <input checked="" type="checkbox"/>	Informal Sources (friends/relatives/money lenders):	Internal Fund generation / Own sources: <input checked="" type="checkbox"/>	Other, Please specify	
Whether loan availed?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Please specify, Term Loan/Working Capital / Both			
Did you avail any credit facility in the last 12 months?	Yes / No If Yes, then amount and bank/lender	Any innovation or R&D undertaken on your own or in collaboration/support from some institute?		Yes No <input checked="" type="checkbox"/>	If yes, which one?
Annual Turnover/ Range of turnover (Avg last 3 years)	1.5 cr		Investment in plant & machinery (Avg last 3 years)		
Do you export (Yes/ No)	No	Export value (avg in last 3 yrs)	Annual Production:		
Did you undergo any training activities or attend seminars/awareness program of the Govt. for MSME Sector?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
Email ID:	Phone No.:				

B. Product Specification

Do you adopt any green technology in your production cycle (waste management/ recycling/ etc)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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environment facility?	No <input checked="" type="checkbox"/>		
Final Product sold to	<input type="checkbox"/> Trader / Agents <input type="checkbox"/> Wholesalers <input checked="" type="checkbox"/> Large Manufacturers/ Anchor units <input type="checkbox"/> Exporters <input type="checkbox"/> OEMs <input type="checkbox"/> End User <input type="checkbox"/> Others <input type="checkbox"/> Retailers		
Markets you supply to	<input checked="" type="checkbox"/> Within State <input checked="" type="checkbox"/> Outside State <input type="checkbox"/> Outside Country		
What challenges are you facing in selling the product in the market?	<input checked="" type="checkbox"/> Advance technology <input type="checkbox"/> Quality of product <input type="checkbox"/> Market Competition <input type="checkbox"/> Capital <input checked="" type="checkbox"/> Branding & Marketing <input type="checkbox"/> Other (specify):		
Are you involved in marketing & branding of the product ? If yes, please select the options you leverage for sale of the product ?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Exhibitions <input type="checkbox"/> Portals <input type="checkbox"/> Websites <input type="checkbox"/> Social Media <input type="checkbox"/> Common marketing facility <input type="checkbox"/> Others (specify):	
Quality/Testing labs are easily available?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Is skilled labour and training facilities easily available?	NO	Whether skilled labour is required?	YES

C. Policy Specific Information:

What are your expectations from the State / Central Government (related to infra/training/finance/ etc)	Training		
Are you aware of any of the listed Schemes	Central Government: <input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input checked="" type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input checked="" type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others		
Remarks (Specify if MSMEs are onboarded on any of the above schemes)	No		



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avail?	<input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input checked="" type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input checked="" type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
What are the schemes under which you are availing benefits from Govt?	State Government : Central Government : <u> </u>

D. Access to Finance:

1. What are the key reasons which prevents you from even applying for a loan from Bank/FI
 - a. ☒ Lack of awareness of bank processes requirements
 - b. ☐ High Interest Rate
 - c. ☐ Longer Processing time
 - d. ☐ Improper documentation
 - e. ☐ No nearby bank branches
 - f. ☐ Others, Please specify
2. What is major source of credit demand (Raw Material/ Salaries / Repair & maintenance / Long cash cycle / Demand due to peak season/ duties and taxes/ Others)
3. If you applied and tried for a loan over the last 12 months, what was the outcome?
 - a. ☐ Applied but the application got rejected
 - b. ☒ Applied and got the loan amount in full
 - c. ☐ Applied but only got partial loan amount
 - d. ☐ Applied but refused as interest rate offered was high
 - e. ☐ Loan approved after a significant delay
 - f. ☐ Others - Please specify
4. If the loan was rejected, what was the reason offered for rejection?
.....

E. Grievance Redressal

Do you avail Samadhaan service (Online dispute mechanism) for delayed payments?	<u>No</u>
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F. Online Dispute Resolution:

Do you face any challenge while getting payments from buyer?
If Yes, What are the challenges you are facing to receive payment from buyers for supplying materials?..... No Issue...



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Annexure 2- DRAFT SURVEY FORM

A. MSME Specific Questionnaire

Enterprise Name:		SHOE WORLD BAJWA EXPORT			
Entrepreneur Name:		Raghav Bajwa			
Sex: <input checked="" type="checkbox"/> M <input type="checkbox"/> F		Category: SC / ST / Minority / OBC / General			
Address:		D-46, UPSIDE Indus trial area Sikandra		Block C	District Agra
UAM / UEM Number					
Year of Establishment:		1980			
Are you a part of any Cluster?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		If Yes, which one? How many units are there	
What are the top 3 products you offer?		1. shoes sale		2. ——— 3. ———	
Where all do you sell your produce / products majority? Please tick () all the relevant options		Local Market/trader <input checked="" type="checkbox"/>	Government (State/Central)	Other states in India <input checked="" type="checkbox"/>	Export outside India
No. of Employees (or %)		Male: 105 Female: 7			
Major Source of your financing (%)		Formal Sources (Banks/NBFCs etc):	Informal Sources (friends/relatives/money lenders):	Internal Fund generation / Own sources:	Other, Please specify
Whether loan availed?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
Did you avail any credit facility in the last 12 months?		Yes / No If Yes, then amount and bank/lender		Any innovation or R&D undertaken on your own or in collaboration/support from some institute?	
Annual Turnover/Range of turnover (Avg last 3 years)		6 Cr		Investment in plant & machinery (Avg last 3 years) 50 Lakh	
Do you export (Yes/No)		No		Export value (avg in last 3 yrs)	
Did you undergo any training activities or attend seminars/awareness program of the Govt. for MSME Sector?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
Email ID:		Phone No.:			

B. Product Specification

Do you adopt any green technology in your production cycle (waste management/ recycling/ etc)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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environment facility?	No <input checked="" type="checkbox"/>		
Final Product sold to	<input type="checkbox"/> Trader / Agents <input checked="" type="checkbox"/> Wholesalers <input checked="" type="checkbox"/> Large Manufacturers/ Anchor units <input type="checkbox"/> Exporters <input type="checkbox"/> OEMs <input type="checkbox"/> End User <input type="checkbox"/> Others <input type="checkbox"/> Retailers		
Markets you supply to	<input type="checkbox"/> Within State <input checked="" type="checkbox"/> Outside State <input type="checkbox"/> Outside Country		
What challenges are you facing in selling the product in the market?	<input checked="" type="checkbox"/> Advance technology <input type="checkbox"/> Quality of product <input type="checkbox"/> Market Competition <input type="checkbox"/> Capital <input checked="" type="checkbox"/> Branding & Marketing <input type="checkbox"/> Other (specify):		
Are you involved in marketing & branding of the product? If yes, please select the options you leverage for sale of the product?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Exhibitions <input type="checkbox"/> Portals <input type="checkbox"/> Websites <input type="checkbox"/> Social Media <input type="checkbox"/> Common marketing facility <input type="checkbox"/> Others (specify):	
Quality/Testing labs are easily available?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Is skilled labour and training facilities easily available?	NO	Whether skilled labour is required?	YES

C. Policy Specific Information:

What are your expectations from the State / Central Government (related to infra/training/finance/ etc)	Finance
Are you aware of any of the listed Schemes	Central Government: <input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input checked="" type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input checked="" type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
Remarks (Specify if MSMEs are onboarded on any of the above schemes)	NO



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

avail?	<input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input checked="" type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input checked="" type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
What are the schemes under which you are availing benefits from Govt?	State Government : Central Government : <u> </u>

D. Access to Finance:

1. What are the key reasons which prevents you from even applying for a loan from Bank/FI
 - a. Lack of awareness of bank processes requirements
 - b. High Interest Rate
 - ☒ c. Longer Processing time
 - d. Improper documentation
 - e. No nearby bank branches
 - f. Others, Please specify
2. What is major source of credit demand (Raw Material/ Salaries / Repair & maintenance / Long cash cycle / Demand due to peak season/ duties and taxes/ Others)
3. If you applied and tried for a loan over the last 12 months, what was the outcome?
 - ☒ a. Applied but the application got rejected
 - b. Applied and got the loan amount in full
 - c. Applied but only got partial loan amount
 - d. Applied but refused as interest rate offered was high
 - e. Loan approved after a significant delay
 - f. Others - Please specify
4. If the loan was rejected, what was the reason offered for rejection?
.....

E. Grievance Redressal

Do you avail Samadhaan service (Online dispute mechanism) for delayed payments?	NO
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F. Online Dispute Resolution:

Do you face any challenge while getting payments from buyer?
If Yes, What are the challenges you are facing to receive payment from buyers for supplying materials?..... **No Issue**



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Annexure 2- DRAFT SURVEY FORM

A. MSME Specific Questionnaire

Enterprise Name:	Asok Jewellers				
Entrepreneur Name:	Asok ji				
Sex: <input checked="" type="checkbox"/> M <input type="checkbox"/> F	Category: SC / ST / Minority / OBC / General				
Address:	Johari Bazar.		Block	District Agra	
UAM /UEM Number					
Year of Establishment:	2003				
Are you a part of any Cluster?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If Yes, which one? How many units are there			
What are the top 3 products you offer?	1. ring		2. neckless		3.
Where all do you sell your produce / products majorly? Please tick () all the relevant options	Local Market/trader <input checked="" type="checkbox"/>	Government (State/Central)	Other states in India <input checked="" type="checkbox"/>	Export outside India	Other, please specify
No. of Employees (or %)	Male: 16 Female:				
Major Source of your financing (%)	Formal Sources (Banks/NBFCs etc): <input checked="" type="checkbox"/>	Informal Sources (friends/relatives/money lenders):		Internal Fund generation / Own sources: <input checked="" type="checkbox"/>	Other, Please specify
Whether loan availed?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Please specify, Term Loan/Working Capital / Both			
Did you avail any credit facility in the last 12 months?	Yes / No If Yes, then amount and bank/lender	Any innovation or R&D undertaken on your own or in collaboration/support from some institute?		Yes No <input checked="" type="checkbox"/>	If yes, which one?
Annual Turnover/ Range of turnover (Avg last 3 years)	1 Cr.		Investment in plant & machinery (Avg last 3 years)		
Do you export (Yes/ No)	No <input checked="" type="checkbox"/>	Export value (avg in last 3 yrs)	Annual Production:		
Did you undergo any training activities or attend seminars/awareness program of the Govt. for MSME Sector?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
Email ID:			Phone No.:	7947120108	

B. Product Specification

Do you adopt any green technology in your production cycle (waste management/ recycling/ etc)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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Comprehensive Strategic Investment Plan (SIP) for the scheme “Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh

environment facility?		No <input checked="" type="checkbox"/>	
Final Product sold to		<input type="checkbox"/> Trader / Agents <input type="checkbox"/> Wholesalers <input type="checkbox"/> Large Manufacturers/ Anchor units <input type="checkbox"/> Exporters <input type="checkbox"/> OEMs <input type="checkbox"/> End User <input type="checkbox"/> Others <input checked="" type="checkbox"/> Retailers	
Markets you supply to		<input checked="" type="checkbox"/> Within State <input checked="" type="checkbox"/> Outside State <input type="checkbox"/> Outside Country	
What challenges are you facing in selling the product in the market?		<input type="checkbox"/> Advance technology <input type="checkbox"/> Quality of product <input checked="" type="checkbox"/> Market Competition <input type="checkbox"/> Capital <input type="checkbox"/> Branding & Marketing <input type="checkbox"/> Other (specify):	
Are you involved in marketing & branding of the product ? If yes, please select the options you leverage for sale of the product ?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Exhibitions <input type="checkbox"/> Portals <input type="checkbox"/> Websites <input type="checkbox"/> Social Media <input type="checkbox"/> Common marketing facility <input type="checkbox"/> Others (specify):
Quality/Testing labs are easily available?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is skilled labour and training facilities easily available?		Whether skilled labour is required?	yes

C. Policy Specific Information:

What are your expectations from the State / Central Government (related to infra/training/finance/ etc)	Finance
Are you aware of any of the listed Schemes	Central Government: <input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input checked="" type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
Remarks (Specify if MSMEs are onboarded on any of the above schemes)	No



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

avail?	<input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input checked="" type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
What are the schemes under which you are availing benefits from Govt?	State Government : Central Government :

D. Access to Finance:

1. What are the key reasons which prevents you from even applying for a loan from Bank/FI
 - a. Lack of awareness of bank processes requirements
 - ☒ b. High Interest Rate
 - c. Longer Processing time
 - d. Improper documentation
 - e. No nearby bank branches
 - f. Others, Please specify
2. What is major source of credit demand (Raw Material/ Salaries / Repair & maintenance / Long cash cycle / Demand due to peak season/ duties and taxes/ Others)
3. If you applied and tried for a loan over the last 12 months, what was the outcome?
 - a. Applied but the application got rejected
 - ☒ b. Applied and got the loan amount in full
 - c. Applied but only got partial loan amount
 - d. Applied but refused as interest rate offered was high
 - e. Loan approved after a significant delay
 - f. Others - Please specify
4. If the loan was rejected, what was the reason offered for rejection?
.....

E. Grievance Redressal

Do you avail Samadhaan service (Online dispute mechanism) for delayed payments?	<u>No</u>
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F. Online Dispute Resolution:

Do you face any challenge while getting payments from buyer?
If Yes, What are the challenges you are facing to receive payment from buyers for supplying materials?.....No Issue.....



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Annexure 2- DRAFT SURVEY FORM

A. MSME Specific Questionnaire

Enterprise Name:		OP Jewellers			
Entrepreneur Name:		OP. Mehra			
Sex: <input checked="" type="checkbox"/> M <input type="checkbox"/> F		Category: SC / ST / Minority / OBC / General			
Address:		Mg road		Block	District Agra
UAM / UEM Number					
Year of Establishment:		2004			
Are you a part of any Cluster?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		If Yes, which one? How many units are there	
What are the top 3 products you offer?		1. Ring		2. Neckless	
Where all do you sell your produce / products majorly? Please tick () all the relevant options		Local Market/trader <input checked="" type="checkbox"/>	Government (State/Central) <input type="checkbox"/>	Other states in India <input checked="" type="checkbox"/>	Export outside India <input type="checkbox"/>
No. of Employees (or %)		Male: 1 Female: 3			
Major Source of your financing (%)		Formal Sources (Banks/NBFCs etc): <input checked="" type="checkbox"/>	Informal Sources (friends/relatives/money lenders): <input type="checkbox"/>	Internal Fund generation / Own sources: <input checked="" type="checkbox"/>	Other, Please specify <input type="checkbox"/>
Whether loan availed?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Please specify, Term Loan/Working Capital / Both		
Did you avail any credit facility in the last 12 months?		Yes / No If Yes, then amount and bank/lender	Any innovation or R&D undertaken on your own or in collaboration/support from some institute?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Annual Turnover/Range of turnover (Avg last 3 years)		2 Cr.		Investment in plant & machinery (Avg last 3 years)	
Do you export (Yes/No)		No	Export value (avg in last 3 yrs)	Annual Production:	
Did you undergo any training activities or attend seminars/awareness program of the Govt. for MSME Sector?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
Email ID:		Phone No.:		7947124951	

B. Product Specification

Do you adopt any green technology in your production cycle (waste management/ recycling/ etc)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

environment facility?	No <input checked="" type="checkbox"/>		
Final Product sold to	<input type="checkbox"/> Trader / Agents <input type="checkbox"/> Wholesalers <input type="checkbox"/> Large Manufacturers/ Anchor units <input type="checkbox"/> Exporters <input type="checkbox"/> OEMs <input type="checkbox"/> End User <input checked="" type="checkbox"/> Others <input type="checkbox"/> Retailers		
Markets you supply to	<input checked="" type="checkbox"/> Within State <input checked="" type="checkbox"/> Outside State <input type="checkbox"/> Outside Country		
What challenges are you facing in selling the product in the market?	<input type="checkbox"/> Advance technology <input type="checkbox"/> Quality of product <input checked="" type="checkbox"/> Market Competition <input type="checkbox"/> Capital <input type="checkbox"/> Branding & Marketing <input type="checkbox"/> Other (specify):		
Are you involved in marketing & branding of the product ? If yes, please select the options you leverage for sale of the product ?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Exhibitions <input type="checkbox"/> Portals <input type="checkbox"/> Websites <input type="checkbox"/> Social Media <input type="checkbox"/> Common marketing facility <input type="checkbox"/> Others (specify):	
Quality/Testing labs are easily available?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Is skilled labour and training facilities easily available?		Whether skilled labour is required?	yes

C. Policy Specific Information:

What are your expectations from the State / Central Government (related to infra/training/finance/ etc)	Finance
Are you aware of any of the listed Schemes	Central Government: <input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input checked="" type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
Remarks (Specify if MSMEs are onboarded on any of the above schemes)	No



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“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

avail?	<input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input checked="" type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
What are the schemes under which you are availing benefits from Govt?	State Government : Central Government :

D. Access to Finance:

1. What are the key reasons which prevents you from even applying for a loan from Bank/FI
 - a. Lack of awareness of bank processes requirements
 - b. High Interest Rate
 - c. Longer Processing time
 - d. Improper documentation
 - e. No nearby bank branches
 - f. Others, Please specify
2. What is major source of credit demand (Raw Material/ Salaries / Repair & maintenance / Long cash cycle / Demand due to peak season/ duties and taxes/ Others)
3. If you applied and tried for a loan over the last 12 months, what was the outcome?
 - a. Applied but the application got rejected
 - b. Applied and got the loan amount in full
 - c. Applied but only got partial loan amount
 - d. Applied but refused as interest rate offered was high
 - e. Loan approved after a significant delay
 - f. Others - Please specify
4. If the loan was rejected, what was the reason offered for rejection?
.....

E. Grievance Redressal

Do you avail Samadhaan service (Online dispute mechanism) for delayed payments?	No
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F. Online Dispute Resolution:

Do you face any challenge while getting payments from buyer?

If Yes, What are the challenges you are facing to receive payment from buyers for supplying materials? No Issue



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

Annexure 2- DRAFT SURVEY FORM

A. MSME Specific Questionnaire

Enterprise Name:	Prabhat Jewellers				
Entrepreneur Name:	Prabhat				
Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Category: SC / ST / Minority / OBC / General				
Address:	Namner	Block	District Agra		
UAM /UEM Number	09AATPV4926H1ZW				
Year of Establishment:	2011				
Are you a part of any Cluster?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If Yes, which one? How many units are there			
What are the top 3 products you offer?	1. Ring	2. Neckless	3.		
Where all do you sell your produce / products majorly? Please tick (<input type="checkbox"/>) all the relevant options	Local Market/trader <input checked="" type="checkbox"/>	Government (State/Central) <input type="checkbox"/>	Other states in India <input checked="" type="checkbox"/>	Export outside India <input type="checkbox"/>	Other, please specify <input type="checkbox"/>
No. of Employees (or %)	Male: 11 Female: 6				
Major Source of your financing (%)	Formal Sources (Banks/NBFCs etc): <input checked="" type="checkbox"/>	Informal Sources (friends/relatives/money lenders): <input type="checkbox"/>	Internal Fund generation / Own sources: <input checked="" type="checkbox"/>	Other, Please specify <input type="checkbox"/>	
Whether loan availed?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Please specify, Term Loan/Working Capital / Both			
Did you avail any credit facility in the last 12 months?	Yes / No <input checked="" type="checkbox"/> If Yes, then amount and bank/lender	Any innovation or R&D undertaken on your own or in collaboration/support from some institute?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If yes, which one?
Annual Turnover/ Range of turnover (Avg last 3 years)	300		Investment in plant & machinery (Avg last 3 years)		
Do you export (Yes/ No)	No	Export value (avg in last 3 yrs)		Annual Production:	
Did you undergo any training activities or attend seminars/awareness program of the Govt. for MSME Sector?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
Email ID:			Phone No.:	7947121783	

B. Product Specification

Do you adopt any green technology in your production cycle (waste management/ recycling/ etc)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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**Comprehensive Strategic Investment Plan (SIP) for the scheme
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Annexure 2- DRAFT SURVEY FORM

A. MSME Specific Questionnaire

Enterprise Name:	Lachhmandas Jewellers				
Entrepreneur Name:					
Sex: <input checked="" type="checkbox"/> M <input type="checkbox"/> F	Category: SC / ST / Minority / OBC / General				
Address:	Mg Road	Block	District Agra		
UAM / UEM Number	09AANFLG156E12F				
Year of Establishment:	2002				
Are you a part of any Cluster?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If Yes, which one?		How many units are there	
What are the top 3 products you offer?	1. Ring		2. Neckless		3.
Where all do you sell your produce / products majorly? Please tick () all the relevant options	Local Market/trader <input checked="" type="checkbox"/>	Government (State/Central) <input type="checkbox"/>	Other states in India <input checked="" type="checkbox"/>	Export outside India <input type="checkbox"/>	Other, please specify
No. of Employees (or %)	Male: 6 Female: 3				
Major Source of your financing (%)	Formal Sources (Banks/NBFCs etc): <input checked="" type="checkbox"/>	Informal Sources (friends/relatives/money lenders): <input type="checkbox"/>	Internal Fund generation / Own sources: <input checked="" type="checkbox"/>	Other, Please specify	
Whether loan availed?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Please specify, Term Loan/Working Capital / Both			
Did you avail any credit facility in the last 12 months?	Yes / No If Yes, then amount and bank/lender	Any innovation or R&D undertaken on your own or in collaboration/support from some institute?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If yes, which one?
Annual Turnover/ Range of turnover (Avg last 3 years)	6 Cr.		Investment in plant & machinery (Avg last 3 years)		
Do you export (Yes/ No)	No	Export value (avg in last 3 yrs)		Annual Production:	
Did you undergo any training activities or attend seminars/awareness program of the Govt. for MSME Sector?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
Email ID:			Phone No.:	7947123883	

B. Product Specification

Do you adopt any green technology in your production cycle (waste management/ recycling/ etc)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	--



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avail?	<input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input checked="" type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
What are the schemes under which you are availing benefits from Govt?	State Government : Central Government :

D. Access to Finance:

1. What are the key reasons which prevents you from even applying for a loan from Bank/FI
 - a. Lack of awareness of bank processes requirements
 - b. High Interest Rate
 - c. Longer Processing time
 - d. Improper documentation
 - e. No nearby bank branches
 - f. Others, Please specify
2. What is major source of credit demand (Raw Material/ Salaries / Repair & maintenance / Long cash cycle / Demand due to peak season/ duties and taxes/ Others)
3. If you applied and tried for a loan over the last 12 months, what was the outcome?
 - a. Applied but the application got rejected
 - b. Applied and got the loan amount in full
 - c. Applied but only got partial loan amount
 - d. Applied but refused as interest rate offered was high
 - e. Loan approved after a significant delay
 - f. Others - Please specify
4. If the loan was rejected, what was the reason offered for rejection?
.....

E. Grievance Redressal

Do you avail Samadhan service (Online dispute mechanism) for delayed payments?	No
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F. Online Dispute Resolution:

Do you face any challenge while getting payments from buyer?
 If Yes, What are the challenges you are facing to receive payment from buyers for supplying materials?..... No. Issue



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environment facility?		No <input checked="" type="checkbox"/>	
Final Product sold to		<input type="checkbox"/> Trader / Agents <input type="checkbox"/> Wholesalers <input type="checkbox"/> Large Manufacturers/ Anchor units <input type="checkbox"/> Exporters <input type="checkbox"/> OEMs <input type="checkbox"/> End User <input type="checkbox"/> Others <input checked="" type="checkbox"/> Retailers	
Markets you supply to		<input checked="" type="checkbox"/> Within State <input checked="" type="checkbox"/> Outside State <input type="checkbox"/> Outside Country	
What challenges are you facing in selling the product in the market?		<input type="checkbox"/> Advance technology <input type="checkbox"/> Quality of product <input checked="" type="checkbox"/> Market Competition <input type="checkbox"/> Capital <input type="checkbox"/> Branding & Marketing <input type="checkbox"/> Other (specify):	
Are you involved in marketing & branding of the product? If yes, please select the options you leverage for sale of the product?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Exhibitions <input type="checkbox"/> Portals <input type="checkbox"/> Websites <input type="checkbox"/> Social Media <input type="checkbox"/> Common marketing facility <input type="checkbox"/> Others (specify):
Quality/Testing labs are easily available?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is skilled labour and training facilities easily available?		Whether skilled labour is required?	yes

C. Policy Specific Information:

What are your expectations from the State / Central Government (related to infra/training/finance/ etc)	Finance
Are you aware of any of the listed Schemes	Central Government: <input type="checkbox"/> ZED <input type="checkbox"/> LEAN <input type="checkbox"/> TREDs <input type="checkbox"/> Design scheme <input type="checkbox"/> Digital Scheme <input type="checkbox"/> IPR scheme <input type="checkbox"/> Samadhan <input type="checkbox"/> CGTMSE <input checked="" type="checkbox"/> MSME Champions State Government: <input type="checkbox"/> ODOP <input checked="" type="checkbox"/> UP MSME Promotion Policy <input type="checkbox"/> Technical upgradation <input type="checkbox"/> UP Chief Minister Youth Self Employment Scheme <input type="checkbox"/> UP Startup Policy 2020 <input type="checkbox"/> Others
Remarks (Specify if MSMEs are onboarded on any of the above schemes)	Atto



Focused Group Discussion Forms (FGD) with association/clusters

2. Separate Questionnaire for Cluster Details

Name of the Cluster	Soft Toys
Name of the products	
HSN Code of the product (s)	
Value Added Product (s)	
Cluster Age	
Total Number of MSMEs	
No. of Medium units	1000
No. of Small units	
No. of Micro Units	
No. of women owned units	
No. of units owned by SC/ST/Minority	
Annual Industrial Output of the cluster	4000 Lx
Highest demand of products in a year (which months)	
Total Turnover of the Cluster including exports	4000 Lx
Major Export Markets in India	Throughout India
Top Importing Countries	
Total Employment	
Average yearly income of men/women of workers/unit owner	
Other Trade and Industry Associations for the cluster	
Skilling/ Training institutions associated with the cluster	
Other Support Institutions (Banks, Govt. etc) associated with the cluster	
Number of CFCs in the cluster (if any)	

3. Business Relations with and Services to principal firms in the Cluster

What are the main services the association/ SPV provides to the SMEs in the cluster?

Production, Technology, and Training

- Common service facilities (specialist production; testing)
- Information and/or training on new technologies/processes
- Providing consultancy or R&D facilities
- ✓ Technical skills upgrading
- Business and management training

Markets and Marketing

- Arranging contacts with large manufacturers/buyers
- Securing and allocating orders from these



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- ✓ Providing new designs or information on design sources
- ✓ Providing market information, e.g., export requirements, subcontracting exchanges

Infrastructure

- Negotiating for land access, industrial estate sites, etc.
- Providing or arranging for premises or serviced land
- Providing or arranging other common services (waste disposal, telecommunications, electricity, etc.)

Finance

- Promoting and/or managing savings and loans programmes
- ✓ Helping with credit applications to banks, etc.
- ✓ Providing credit guarantees

Other

- Bulk purchasing
- Business consultancy, help with business plans, etc.
- Meetings with national and local governments on policy issues (taxation, protection under contracts, zoning, electricity supply, tariffs, etc.)

With regards to the top 3 services, they provide:

- How did it start and develop, and how long has it been going on?

- How many MSMEs in the cluster use it regularly? _____

- Do they pay for the service? _____

Yes/No

- Can you provide us with the fee structure of your services? _____

- How do they pay for it? _____

- Challenges faced while providing services to MSMEs/firms etc. _____

- In providing services, does the association work with other actors? _____

Yes/No

If yes, which types?

- Large enterprises
- Training or technical institutes
- Government
- Other _____

What is the manner of association?

- Technical
- Financially
- Logistical
- Organizational
- Other _____

- What are the main problems associated with the service? _____

- Technical
- Financial
- Logistical
- Organizational
- Other _____

- Do the customers have suggestions for upgrading or expanding the service? _____

Yes/No



Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh

If yes, what are these suggestions?

- Has there been any involvement of other parties in disseminating of services?
 - Government via taxation, policies
 - Intermediary enterprises or agents
 - Training or technical institutes
 - Banks
 - Local authorities
 - Training levy boards
- Have any private enterprises started providing similar services, prompted by the association's example?

Yes/No

If yes, what are the names of these parties?

- Does the association have literature (brochures, periodic or special reports, videos, etc.) providing information on any of these main services?

Yes/No

- What has been the overall nature of the involvement(s) or impact(s) of your services?

- ☒ Positive
- Negative

Is it becoming stronger or weaker?

- Does the association have literature on their extent and impact on SMEs in the cluster?

Yes/No

- Does the organization have any plans to diversify or expand their portfolio of services in the future?

Yes/No

If yes, please elaborate

Does this entail cooperation with third parties?

Yes/No

If yes, which are this third parties and what manner of association do you intend to have with them?



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Jharsi

2. Separate Questionnaire for Cluster Details

Name of the Cluster	Electrical goods
Name of the products	
HSN Code of the product (s)	
Value Added Product (s)	
Cluster Age	
Total Number of MSMEs	
No. of Medium units	
No. of Small units	100
No. of Micro Units	
No. of women owned units	
No. of units owned by SC/ST/Minority	
Annual Industrial Output of the cluster	300 Cr
Highest demand of products in a year (which months)	
Total Turnover of the Cluster including exports	300 Cr
Major Export Markets in India	Margherita, Delhi
Top Importing Countries	Australia, New Zealand, UK
Total Employment	80000
Average yearly income of men/women of workers/unit owner	
Other Trade and Industry Associations for the cluster	
Skilling/ Training institutions associated with the cluster	ITI
Other Support Institutions (Banks, Govt. etc) associated with the cluster	
Number of CFCs in the cluster (if any)	—

3. Business Relations with and Services to principal firms in the Cluster

What are the main services the association/ SPV provides to the SMEs in the cluster?

Production, Technology, and Training

- Common service facilities (specialist production; testing)
- ✓ Information and/or training on new technologies/processes
- ✓ Providing consultancy or R&D facilities
- ✓ Technical skills upgrading
- Business and management training

Markets and Marketing

- ✓ Arranging contacts with large manufacturers/buyers
- Securing and allocating orders from these



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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- Providing new designs or information on design sources
- Providing market information, e.g., export requirements, subcontracting exchanges

Infrastructure

- Negotiating for land access, industrial estate sites, etc.
- Providing or arranging for premises or serviced land
- Providing or arranging other common services (waste disposal, telecommunications, electricity, etc.)

Finance

- Promoting and/or managing savings and loans programmes
- Helping with credit applications to banks, etc.
- Providing credit guarantees

Other

- Bulk purchasing
- Business consultancy, help with business plans, etc.
- Meetings with national and local governments on policy issues (taxation, protection under contracts, zoning, electricity supply, tariffs, etc.)

With regards to the top 3 services, they provide:

- How did it start and develop, and how long has it been going on?

• How many MSMEs in the cluster use it regularly? _____

- Do they pay for the service? _____

Yes/No

- Can you provide us with the fee structure of your services? _____

• How do they pay for it? _____

- Challenges faced while providing services to MSMEs/firms etc. _____

- In providing services, does the association work with other actors? _____

Yes/No

If yes, which types?

- Large enterprises
- Training or technical institutes
- Government
- Other _____

What is the manner of association?

- Technical
- Financially
- Logistical
- Organizational
- Other _____

- What are the main problems associated with the service? _____

- Technical
- Financial
- Logistical
- Organizational
- Other _____

- Do the customers have suggestions for upgrading or expanding the service? _____

Yes/No



Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh

If yes, what are these suggestions?

- Has there been any involvement of other parties in disseminating of services?
 - Government via taxation, policies
 - Intermediary enterprises or agents
 - Training or technical institutes
 - Banks
 - Local authorities
 - Training levy boards

- Have any private enterprises started providing similar services, prompted by the association's example?

Yes/No

If yes, what are the names of these parties? _____

- Does the association have literature (brochures, periodic or special reports, videos, etc.) providing information on any of these main services?

✓ Yes/No

- What has been the overall nature of the involvement(s) or impact(s) of your services?

- ✓ ○ Positive
- Negative

Is it becoming stronger or weaker?

- Does the association have literature on their extent and impact on SMEs in the cluster?

✓ Yes/No

- Does the organization have any plans to diversify or expand their portfolio of services in the future?

✓ Yes/No

If yes, please elaborate

Does this entail cooperation with third parties?

Yes/No

If yes, which are this third parties and what manner of association do you intend to have with them?



Comprehensive Strategic Investment Plan (SIP) for the scheme
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That
Jalaun

2. Separate Questionnaire for Cluster Details

Name of the Cluster	Tailoring
Name of the products	
HSN Code of the product (s)	
Value Added Product (s)	
Cluster Age	
Total Number of MSMEs	
No. of Medium units	100
No. of Small units	
No. of Micro Units	
No. of women owned units	
No. of units owned by SC/ST/Minority	
Annual Industrial Output of the cluster	10 Cr
Highest demand of products in a year (which months)	
Total Turnover of the Cluster including exports	10 Cr
Major Export Markets in India	UP & MP
Top Importing Countries	
Total Employment	300
Average yearly income of men/women of workers/unit owner	
Other Trade and Industry Associations for the cluster	
Skilling/ Training institutions associated with the cluster	
Other Support Institutions (Banks, Govt. etc) associated with the cluster	
Number of CFCs in the cluster (if any)	—

3. Business Relations with and Services to principal firms in the Cluster

What are the main services the association/ SPV provides to the SMEs in the cluster?

Production, Technology, and Training

- ✓ Common service facilities (specialist production; testing)
- ✓ Information and/or training on new technologies/processes
- Providing consultancy or R&D facilities
- ✓ Technical skills upgrading
- Business and management training

Markets and Marketing

- ✓ Arranging contacts with large manufacturers/buyers
- Securing and allocating orders from these



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

- Providing new designs or information on design sources
- Providing market information, e.g., export requirements, subcontracting exchanges

Infrastructure

- Negotiating for land access, industrial estate sites, etc.
- Providing or arranging for premises or serviced land
- Providing or arranging other common services (waste disposal, telecommunications, electricity, etc.)

Finance

- Promoting and/or managing savings and loans programmes
- ✓ Helping with credit applications to banks, etc.
- ✓ Providing credit guarantees

Other

- Bulk purchasing
- Business consultancy, help with business plans, etc.
- Meetings with national and local governments on policy issues (taxation, protection under contracts, zoning, electricity supply, tariffs, etc.)

With regards to the top 3 services, they provide:

- How did it start and develop, and how long has it been going on?

- How many MSMEs in the cluster use it regularly? _____

- Do they pay for the service? _____

Yes/No

- Can you provide us with the fee structure of your services? _____

- How do they pay for it? _____

- Challenges faced while providing services to MSMEs/firms etc. _____

- In providing services, does the association work with other actors? _____

Yes/No

If yes, which types?

- Large enterprises
- Training or technical institutes
- Government
- Other _____

What is the manner of association?

- Technical
- Financially
- Logistical
- Organizational
- Other _____

- What are the main problems associated with the service? _____

- Technical
- Financial
- Logistical
- Organizational
- Other _____

- Do the customers have suggestions for upgrading or expanding the service? _____

Yes/No



Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh

If yes, what are these suggestions?

- Has there been any involvement of other parties in disseminating of services?
 - Government via taxation, policies
 - Intermediary enterprises or agents
 - Training or technical institutes
 - Banks
 - Local authorities
 - Training levy boards
- Have any private enterprises started providing similar services, prompted by the association's example?

Yes/No

If yes, what are the names of these parties?

- Does the association have literature (brochures, periodic or special reports, videos, etc.) providing information on any of these main services?

Yes/No

- What has been the overall nature of the involvement(s) or impact(s) of your services?

- ☒ Positive
- Negative

Is it becoming stronger or weaker?

- Does the association have literature on their extent and impact on SMEs in the cluster?

Yes/No

- Does the organization have any plans to diversify or expand their portfolio of services in the future?

Yes/No

If yes, please elaborate

Does this entail cooperation with third parties?

Yes/No

If yes, which are this third parties and what manner of association do you intend to have with them?



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Jaleun

2. Separate Questionnaire for Cluster Details

Name of the Cluster	Hand Made Paper
Name of the products	
HSN Code of the product (s)	
Value Added Product (s)	
Cluster Age	
Total Number of MSMEs	
No. of Medium units	7500
No. of Small units	
No. of Micro Units	
No. of women owned units	
No. of units owned by SC/ST/Minority	
Annual Industrial Output of the cluster	30 cr
Highest demand of products in a year (which months)	
Total Turnover of the Cluster including exports	30 cr
Major Export Markets in India	Throughout India
Top Importing Countries	USA, Europe
Total Employment	5000
Average yearly income of men/women of workers/unit owner	
Other Trade and Industry Associations for the cluster	
Skilling/ Training institutions associated with the cluster	
Other Support Institutions (Banks, Govt. etc) associated with the cluster	—
Number of CFCs in the cluster (if any)	—

3. Business Relations with and Services to principal firms in the Cluster

What are the main services the association/ SPV provides to the SMEs in the cluster?

Production, Technology, and Training

- Common service facilities (specialist production; testing)
- Information and/or training on new technologies/processes
- Providing consultancy or R&D facilities
- ✓ Technical skills upgrading
- Business and management training

Markets and Marketing

- ✓ Arranging contacts with large manufacturers/buyers
- ✓ Securing and allocating orders from these



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

- Providing new designs or information on design sources
- Providing market information, e.g., export requirements, subcontracting exchanges

Infrastructure

- Negotiating for land access, industrial estate sites, etc.
- Providing or arranging for premises or serviced land
- Providing or arranging other common services (waste disposal, telecommunications, electricity, etc.)

Finance

- Promoting and/or managing savings and loans programmes
- ✓ Helping with credit applications to banks, etc.
- ✓ Providing credit guarantees

Other

- Bulk purchasing
- Business consultancy, help with business plans, etc.
- Meetings with national and local governments on policy issues (taxation, protection under contracts, zoning, electricity supply, tariffs, etc.)

With regards to the top 3 services, they provide:

- How did it start and develop, and how long has it been going on?

- How many MSMEs in the cluster use it regularly? _____

- Do they pay for the service? _____

Yes/No

- Can you provide us with the fee structure of your services?

- How do they pay for it? _____

- Challenges faced while providing services to MSMEs/firms etc. _____

- In providing services, does the association work with other actors? _____

Yes/No

If yes, which types?

- Large enterprises
- Training or technical institutes
- Government
- Other _____

What is the manner of association?

- Technical
- Financially
- Logistical
- Organizational
- Other _____

- What are the main problems associated with the service? _____

- Technical
- Financial
- Logistical
- Organizational
- Other _____

- Do the customers have suggestions for upgrading or expanding the service? _____

Yes/No



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

If yes, what are these suggestions?

- Has there been any involvement of other parties in disseminating of services?
 - Government via taxation, policies
 - Intermediary enterprises or agents
 - Training or technical institutes
 - Banks
 - Local authorities
 - Training levy boards

- Have any private enterprises started providing similar services, prompted by the association's example?

Yes/No ☒ Yes

If yes, what are the names of these parties?

- Does the association have literature (brochures, periodic or special reports, videos, etc.) providing information on any of these main services?

Yes/No ☒ Yes

- What has been the overall nature of the involvement(s) or impact(s) of your services?

- ☒ Positive
- Negative

Is it becoming stronger or weaker?

- Does the association have literature on their extent and impact on SMEs in the cluster?

Yes/No ☒ Yes

- Does the organization have any plans to diversify or expand their portfolio of services in the future?

Yes/No ☒ Yes

If yes, please elaborate

Does this entail cooperation with third parties?

Yes/No

If yes, which are this third parties and what manner of association do you intend to have with them?



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Lalitpur

2. Separate Questionnaire for Cluster Details

Name of the Cluster	Silk Saree
Name of the products	
HSN Code of the product (s)	
Value Added Product (s)	
Cluster Age	
Total Number of MSMEs	
No. of Medium units	1000 Units
No. of Small units	
No. of Micro Units	
No. of women owned units	
No. of units owned by SC/ST/Minority	
Annual Industrial Output of the cluster	600 Cr
Highest demand of products in a year (which months)	
Total Turnover of the Cluster including exports	600 Cr
Major Export Markets in India	Throughout India
Top Importing Countries	USA, Europe
Total Employment	
Average yearly income of men/women of workers/unit owner	
Other Trade and Industry Associations for the cluster	
Skilling/ Training institutions associated with the cluster	
Other Support Institutions (Banks, Govt. etc) associated with the cluster	
Number of CFCs in the cluster (if any)	—

3. Business Relations with and Services to principal firms in the Cluster

What are the main services the association/ SPV provides to the SMEs in the cluster?

Production, Technology, and Training

- ✓ Common service facilities (specialist production; testing)
- ✓ Information and/or training on new technologies/processes
- ✓ Providing consultancy or R&D facilities
- ✓ Technical skills upgrading
- Business and management training

Markets and Marketing

- ✓ Arranging contacts with large manufacturers/buyers
- ✓ Securing and allocating orders from these



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

- Providing new designs or information on design sources
- Providing market information, e.g., export requirements, subcontracting exchanges

Infrastructure

- Negotiating for land access, industrial estate sites, etc.
- Providing or arranging for premises or serviced land
- Providing or arranging other common services (waste disposal, telecommunications, electricity, etc.)

Finance

- Promoting and/or managing savings and loans programmes
- ✓ Helping with credit applications to banks, etc.
- ✓ Providing credit guarantees

Other

- Bulk purchasing
- Business consultancy, help with business plans, etc.
- Meetings with national and local governments on policy issues (taxation, protection under contracts, zoning, electricity supply, tariffs, etc.)

With regards to the top 3 services, they provide:

- How did it start and develop, and how long has it been going on?

- How many MSMEs in the cluster use it regularly? _____
- Do they pay for the service? _____

Yes/No

- Can you provide us with the fee structure of your services?

- How do they pay for it? _____
- Challenges faced while providing services to MSMEs/firms etc. _____

- In providing services, does the association work with other actors?

Yes/No

If yes, which types?

- Large enterprises
- Training or technical institutes
- Government
- Other _____

What is the manner of association?

- Technical
- Financially
- Logistical
- Organizational
- Other _____

- What are the main problems associated with the service?

- Technical
- Financial
- Logistical
- Organizational
- Other _____

- Do the customers have suggestions for upgrading or expanding the service?

Yes/No



**Comprehensive Strategic Investment Plan (SIP) for the scheme
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If yes, what are these suggestions?

- Has there been any involvement of other parties in disseminating of services?
 - Government via taxation, policies
 - Intermediary enterprises or agents
 - Training or technical institutes
 - Banks
 - Local authorities
 - Training levy boards
- Have any private enterprises started providing similar services, prompted by the association's example?
Yes/No ☒ Yes
- If yes, what are the names of these parties?

- Does the association have literature (brochures, periodic or special reports, videos, etc.) providing information on any of these main services?
Yes/No ☒ Yes
- What has been the overall nature of the involvement(s) or impact(s) of your services?
 - ☒ Positive
 - Negative
- Is it becoming stronger or weaker?
- Does the association have literature on their extent and impact on SMEs in the cluster?
Yes/No ☒ Yes
- Does the organization have any plans to diversify or expand their portfolio of services in the future?
Yes/No ☒ Yes

If yes, please elaborate

Does this entail cooperation with third parties?

Yes/No

If yes, which are this third parties and what manner of association do you intend to have with them?



Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh

Lalitpur

2. Separate Questionnaire for Cluster Details

Name of the Cluster	Granite
Name of the products	
HSN Code of the product (s)	
Value Added Product (s)	
Cluster Age	
Total Number of MSMEs	
No. of Medium units	50-100
No. of Small units	
No. of Micro Units	
No. of women owned units	
No. of units owned by SC/ST/Minority	
Annual Industrial Output of the cluster	500 Cr
Highest demand of products in a year (which months)	
Total Turnover of the Cluster including exports	500 Cr
Major Export Markets in India	Throughout India
Top Importing Countries	Europe, USA, Taiwan, China
Total Employment	
Average yearly income of men/women of workers/unit owner	
Other Trade and Industry Associations for the cluster	
Skilling/ Training Institutions associated with the cluster	
Other Support Institutions (Banks, Govt. etc) associated with the cluster	
Number of CFCs in the cluster (if any)	—

3. Business Relations with and Services to principal firms in the Cluster

What are the main services the association/ SPV provides to the SMEs in the cluster?

Production, Technology, and Training

- Common service facilities (specialist production; testing)
- ✓ Information and/or training on new technologies/processes
- Providing consultancy or R&D facilities
- ✓ Technical skills upgrading
- Business and management training

Markets and Marketing

- Arranging contacts with large manufacturers/buyers
- Securing and allocating orders from these



**Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh**

- ✓ Providing new designs or information on design sources
- ✓ Providing market information, e.g., export requirements, subcontracting exchanges

Infrastructure

- Negotiating for land access, industrial estate sites, etc.
- Providing or arranging for premises or serviced land
- Providing or arranging other common services (waste disposal, telecommunications, electricity, etc.)

Finance

- Promoting and/or managing savings and loans programmes
- ✓ Helping with credit applications to banks, etc.
- ✓ Providing credit guarantees

Other

- Bulk purchasing
- Business consultancy, help with business plans, etc.
- Meetings with national and local governments on policy issues (taxation, protection under contracts, zoning, electricity supply, tariffs, etc.)

With regards to the top 3 services, they provide:

- How did it start and develop, and how long has it been going on?

- How many MSMEs in the cluster use it regularly? _____

- Do they pay for the service? _____

Yes/No

- Can you provide us with the fee structure of your services?

- How do they pay for it? _____

- Challenges faced while providing services to MSMEs/firms etc.

- In providing services, does the association work with other actors?

Yes/No

If yes, which types?

- Large enterprises
- Training or technical institutes
- Government
- Other _____

What is the manner of association?

- Technical
- Financially
- Logistical
- Organizational
- Other _____

- What are the main problems associated with the service?

- Technical
- Financial
- Logistical
- Organizational
- Other _____

- Do the customers have suggestions for upgrading or expanding the service?

Yes/No



Comprehensive Strategic Investment Plan (SIP) for the scheme
“Raising and Accelerating MSME Performance (RAMP)” – Uttar Pradesh

If yes, what are these suggestions?

-
- Has there been any involvement of other parties in disseminating of services?
 - Government via taxation, policies
 - Intermediary enterprises or agents
 - Training or technical institutes
 - Banks
 - Local authorities
 - Training levy boards
 - Have any private enterprises started providing similar services, prompted by the association's example?
Yes/No
 - If yes, what are the names of these parties? _____
 - Does the association have literature (brochures, periodic or special reports, videos, etc.) providing information on any of these main services?
Yes/No
 - What has been the overall nature of the involvement(s) or impact(s) of your services?
 - Positive
 - Negative
 - Is it becoming stronger or weaker?
 - Does the association have literature on their extent and impact on SMEs in the cluster?
Yes/No
 - Does the organization have any plans to diversify or expand their portfolio of services in the future?
Yes/No

If yes, please elaborate

Does this entail cooperation with third parties?

Yes/No

If yes, which are this third parties and what manner of association do you intend to have with them?

ANNEXURE VI: SURVEY PHOTOGRAPHS













Comprehensive Strategic Investment Plan (SIP) for the scheme
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Comprehensive Strategic Investment Plan (SIP) for the scheme
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