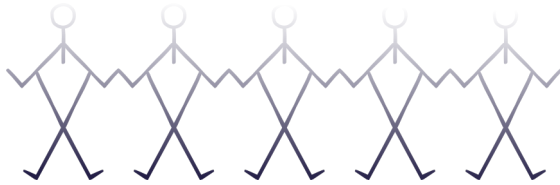




RAISING AND ACCELERATING MSMEs PERFORMANCE (RAMP)

A World Bank supported Central Sector Scheme of Government of India

GOVERNMENT OF NAGALAND
DEPARTMENT OF INDUSTRIES & COMMERCE
NAGALAND: KOHIMA



This booklet is designed to serve as a resource for Micro, Small, and Medium Enterprises (MSMEs) seeking to leverage government schemes and support programs to foster growth and innovation. It provides a detailed summary of various schemes, grants, and incentives available to MSMEs, aimed at boosting their operational efficiency, access to finance, technology adoption, and market expansion.

This booklet is intended for MSME owners, managers, and entrepreneurs who are looking to understand and utilize government support programs effectively. It is also a valuable tool for business consultants and advisors who assist MSMEs in their growth journey.

The Department of Industries and Commerce, Government of Nagaland has compiled various Central and State schemes as an initiative of Raising and Accelerating MSME Performance (RAMP) program, with an aim to empower MSMEs to take full advantage of the opportunities for growth and development offered by government programs.





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UDYAM REGISTRATION

KEY FEATURES

Simplified Registration

The process is online, paperless, and based on self-declaration.

No Renewal Required

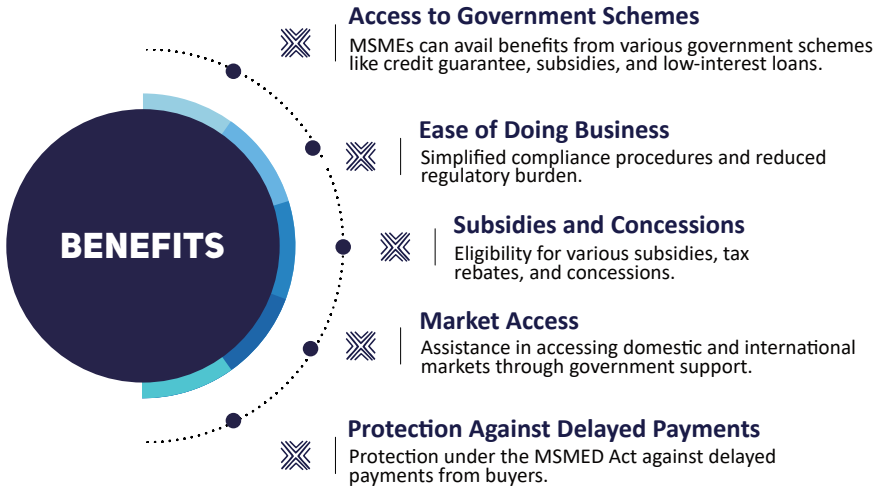
Once registered, the Udyam Registration is valid for a lifetime.

Single Window System

Integration with other government databases for automatic verification and classification.

No Registration Fee

The registration process is free of cost.



HOW TO APPLY

Visit the Udyam Registration Portal

Go to the official Udyam Registration Portal [Udyam Registration Portal](https://udyamregistration.gov.in)





CREDIT GUARANTEE SCHEME FOR MICRO & SMALL ENTERPRISES (CGTMSE)

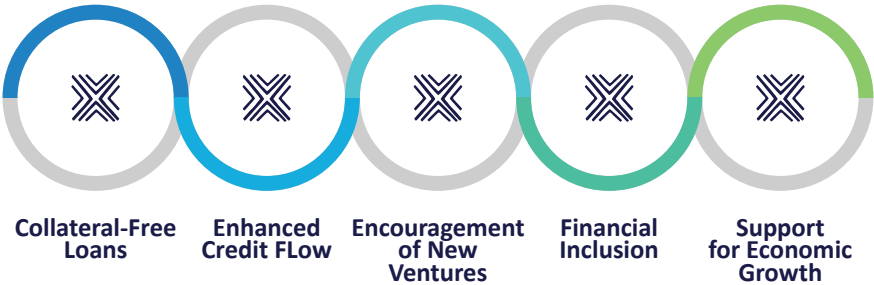
KEY FEATURES

Credit guarantee for loans up to Rs. 5 crores, without collateral and third-party guarantee.

Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75% (others).

50% coverage is for retail activity.

BENEFITS



HOW TO APPLY

-  Apply through banks (Lending Institution)
-  Detailed information (<https://www.cgtmse.in>) or use QR





PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

KEY FEATURES

Credit linked subsidy program for setting up new micro-enterprise in non-farm sector.

Financial assistance to set up self-employment ventures and generate sustainable employment opportunities.

Subsidy Support

☒☒ **Rural Areas:** Up to 25% subsidy for general category beneficiaries and up to 35% for Special categories such as SC/ST/ Women/ Minorities/ Ex-Servicemen/ Transgenders/ Aspirational districts/NER.

☒☒ **Urban Areas:** Up to 15% subsidy for general category beneficiaries and up to 25% for Special categories.

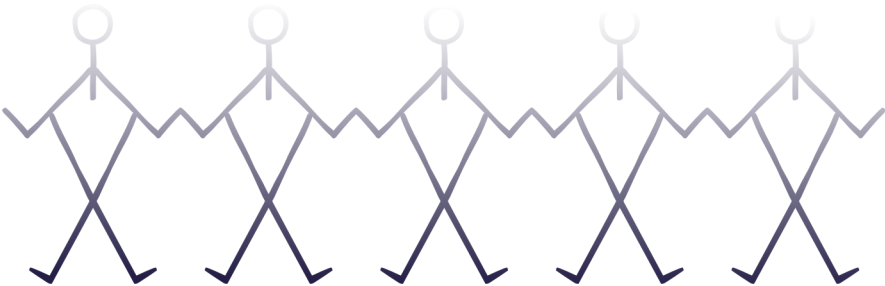
☒☒ **Loan Limit:** 15% to 35% of project cost for projects up to Rs. 50 Lakh in Manufacturing sector and Rs. 20 Lakh in the Service sector.

Beneficiary Contribution

☒☒ **General Category:** Minimum 10% of the project cost.

☒☒ **Special Category:** Minimum 5% of the project cost.

Scheme applicable for any individuals above 18 years of age





PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

2ND LOAN FOR UPGRADATION OF THE EXISTING PMEG/REGP/MUDGRA UNITS

- ❖ Financial assistance to successful/well performing units for expansion and upgradation of existing units.
- ❖ Modernization of existing units through new technology/automation
- ❖ **Subsidy Support:** Maximum subsidy up to 15% of the project cost (20% for NER and Hill States).
- ❖ **Loan Limit:** The maximum cost of the project under manufacturing sector for up-gradation is Rs.1.00 crore and Rs. 25.00 lakhs under Service/ Trading sector.
- ❖ Scheme applicable for existing well performing PMEGP/REGP/MUDRA units.
- ❖ Units should have been making profit for the last three years.



HOW TO APPLY

- ❖ Mandatory online application form on the PMEG e-portal
- ❖ <https://www.kviconline.gov.in/pmegpeportal/pmegphone/>





MICRO & SMALL ENTERPRISES - CLUSTER DEVELOPMENT PROGRAMME (MSE-CDP)

KEY FEATURES

Common Facility Centre's (CFCs):

The GoI grant will be restricted to 70% of the cost of project from Rs. 5.00 crore to Rs. 10.00 crore and 60% of the cost of project from Rs. 10.00 crore to Rs. 30.00 crore. In case of Aspirational Districts, NER, Hill States, Island territories, LWE affected districts and clusters with more than 50% (a) micro/ village or (b) women owned or (c) SC/ST owned units, GoI grant will be 80% of the cost of project from Rs. 5.00 crore to Rs. 10.00 crore and 70% of the cost of project from Rs. 10.00 crore to Rs. 30.00 crore.

Infrastructure Development

The GoI grant will be restricted to 60% of the cost of project from Rs. 5.00 crore to Rs. 15.00 crore for setting up of new Industrial Estate / Flatted Factory Complex and GoI grant will be 50% of the cost of project from Rs. 5.00 crore to Rs. 10.00 crore for up-gradation of existing Industrial Estate / Flatted Factory Complex. In case of Aspirational Districts, NER, Hill States, Island territories, LWE affected districts and clusters with more than 50% (a) micro/ village or (b) women owned or (c) SC/ST owned units, GoI grant will be 70% of the cost of project from Rs. 5.00 crore to Rs. 15.00 crore for setting up of new Industrial Estate / Flatted Factory Complex and 60% of the cost of project cost from Rs. 5.00 crore to Rs. 10.00 crore for up-gradation of existing Industrial Estate / Flatted Factory Complex.

BENEFITS



Creation of Common Facility Centers including Plug & Play Facilities.

Support for Infrastructure Development Projects including Flatted factory complexes.

HOW TO APPLY

Apply on www./cluster.dcmsme.gov.in





ENTREPRENEURSHIP AND SKILL DEVELOPMENT PROGRAMME (ESDP)

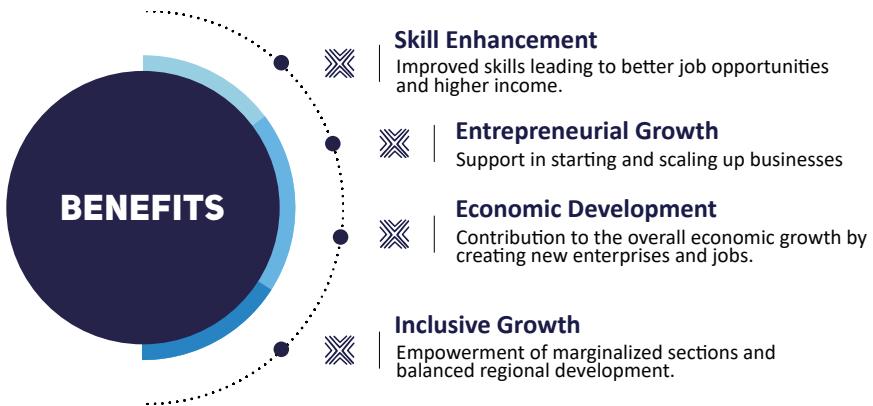
KEY FEATURES

Training Programs

- ✘ Industrial Motivational Campaign (IMC) – Two days
- ✘ Entrepreneurship Awareness Programme (EAP) – Two Weeks
- ✘ Entrepreneurship-cum-Skill Development Programme (E-SDP) – Six Weeks
- ✘ Management Development Programme (MDP) – One Week

Focus Areas

- ✘ Rural and urban areas with an emphasis on backward regions.
- ✘ Women, youth, and disadvantaged sections of society.
- ✘ Specific sectors such as manufacturing, services, and traditional crafts.



HOW TO APPLY

✘ Please Visit

[www://dcmsme.gov.in/Enterprise&skillDevelopment.htm](http://www.dcmsme.gov.in/Enterprise&skillDevelopment.htm)
and <http://msmedi.dcmsme.gov.in>





SELF-RELIANT INDIA (EMPOWERING MSMEs FOR AATMANIRBHAR BHARAT)

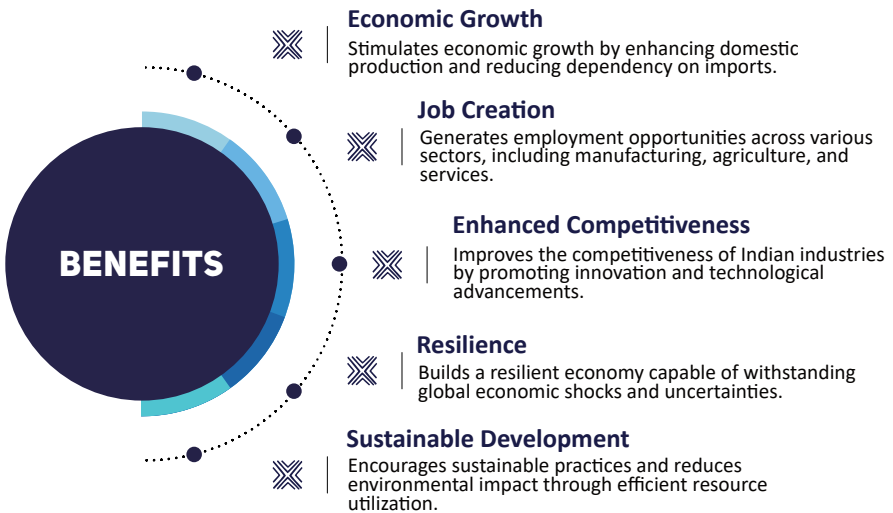
KEY FEATURES

Supporting faster growth of MSME

Businesses, thereby igniting the economy & creating several employment opportunities.

Supporting enterprises

MSME have the potential to graduate beyond the MSME bracket and become National/International champions. Supporting MSMEs which will help make India self-reliant by producing relevant technologies, goods and services.



HOW TO APPLY

 Please visit www.nvcfl.co.in or scan QR





A SCHEME FOR PROMOTION OF INNOVATION, RURAL INDUSTRIES AND ENTREPRENEURSHIP (ASPIRE)

KEY FEATURES

Livelihood Business Incubators (LBIs)

An entity set up for imparting skill development & incubation programmes for promoting entrepreneurship and employment generation in agro-rural sector with special focus on rural and underserved areas.

In case of private organizations, 25% of the Capital Expenditure has to be borne by the Applicant Organization.

Scheme applicable for:

- ✘ Any agency/institution of Government of India/ State government or existing training centres under Ministries/Departments of Government of India/State Government, Industry Associations, Academic Institutions.
- ✘ Any not-for-profit private institutions with experience in successfully executing incubation and/or skill development programs may be eligible to set up an LBI.

BENEFITS



Maximum of INR 1 crore to Government agencies & INR 75 lakh to Private agencies for procuring plant and machinery.

Maximum of INR 1 crore to Government and Private agencies as operational expenditure support towards manpower cost, running incubation and skill development programmers, etc.

HOW TO APPLY

✘ Apply On: <https://aspire.msme.gov.in/ASPIRE/AFHome.aspx>



THE NATIONAL SC/ST HUB

KEY FEATURES

Capacity Building and Training

Conducting training programs to build the entrepreneurial skills of SC/ST individuals.

Financial Support

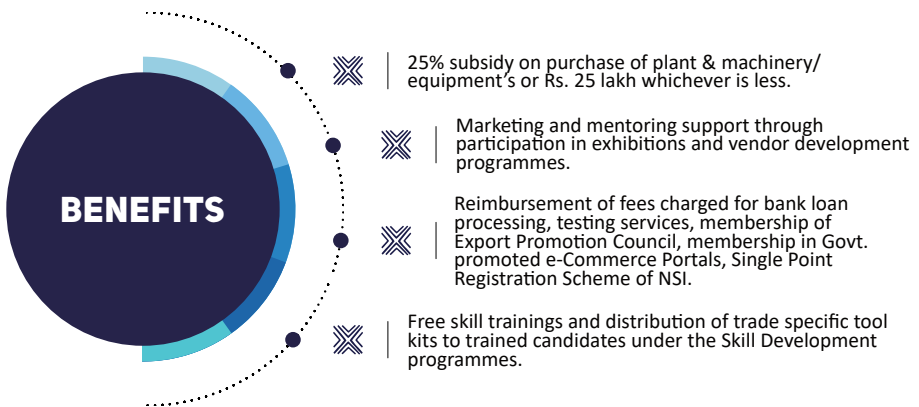
Offering financial assistance in the form of subsidies and grants to support the establishment and growth of SC/ST enterprises.

Market Linkage and Support

Assisting SC/ST entrepreneurs in participating in government tenders and procurement processes. Facilitating vendor development programs to help SC/ST entrepreneurs become suppliers to large companies and government organizations.

Networking and Collaboration

Facilitating networking opportunities with industry experts, investors, and other stakeholders.



HOW TO APPLY

 Apply On: <https://www.scsthub.in/>





PROCUREMENT AND MARKETING SUPPORT (PMS) SCHEME

KEY FEATURES

Market Access

- ✘ Participation of Individual MSEs in Trade Fairs / Exhibitions.
- ✘ Organizing Domestic/ International Trade Fairs/Exhibition and participation in trade fairs/exhibitions by the Ministry/Office of DC (MSME)/Government organizations.
- ✘ Vendor Development Program (VDP).

Capacity Building

- ✘ Adoption of Modern Packaging Techniques, Bar Code, e-Commerce Platform.
- ✘ National Workshops / Seminars.

Development of retail outlet

- ✘ Infrastructure development of Retail Outlets for promoting
- ✘ (Geographical Indication) GI Products

BENEFITS



HOW TO APPLY

✘ Please visit: <https://www.dcmsme.gov.in/>





PROMOTION OF MSMEs IN - NER & SIKKIM

KEY FEATURES

- Financial support for augmenting Infrastructure development for enhancing the productivity, sustainability, competitiveness, and growth by addressing common issues such as improvement of technology, skills & quality, market access etc. of Micro, Small and Medium Enterprises (MSMEs).
- Creation of common facilities to supplement manufacturing, testing, packaging, R&D, product and process innovations and training for natural resources such as fruits, spices, agri, forestry, sericulture and bamboo etc. available in NER and Sikkim.
- To create/ upgrade infrastructural facilities in the new/existing Industrial Areas for MSMEs.
- Development of tourism sector in NER and Sikkim by creation of common services such as kitchen, bakery, laundry & dry cleaning, refrigeration and cold storage, IT infra, potable water, display center for local products, center for cultural activities etc. in a cluster of home stays.
- State Government or any State Govt. organization engaged in promotion of MSMEs can apply.

BENEFITS



Common facilities for MSMEs to develop new products & processes including toolings.



Developed infrastructure for entrepreneurs for establishing new units or expanding their units.



Support for creation of common infrastructures to boost tourism in NER & Sikkim.



PROMOTION OF MSMEs IN - NER & SIKKIM

BENEFITS



Nature of Assistance:

Setting up of new and modernization of existing Mini

Technology Centers: The maximum assistance from Government of India will be limited to Rs. 13.50 crore or 90% of the project cost, whichever is less, balance and any excess amount to be contributed by State Government. The GoI assistance towards the building cost for up-gradation of infrastructure would be limited to Rs.1.00 crore within the total permissible GoI assistance. Government of India financial assistance would not be admissible towards the cost of land.

Development of new and existing Industrial Estates: The maximum assistance from Government of India will be limited to Rs. 13.5 crore for development of New Industrial Estate or Rs. 9.00 crore for development of Existing Industrial Estate or 90% of the project cost, whichever, is less balance and any excess amount to be contributed by State Government.

Development of Tourism Sector: The assistance from Government of India will be limited to Rs. 4.50 crore or 90% of the project cost whichever, is less balance and any excess amount to be contributed by State Government.

HOW TO APPLY

- The State Government, desirous of availing financial assistance under the scheme would formulate a proposal and identify an agency preferably Department of Industries & Commerce or any State Govt. organization engaged in promotion of MSMEs to implement the project.**
- The proposal may then be uploaded on the scheme portal www.ner-promotion.msme.gov.in for approval process.**





MSME CHAMPIONS SCHEME

KEY FEATURES

Period: 5 years (2021-22 to 2025-26)

Facilitate national and global reach and excellence of enterprises through modernised processes, reduce wastage and sharpen business competitiveness through 3 components:

- ✘ MSME-Sustainable (ZED)
- ✘ MSME- Innovative (for incubation, IPR, Design)
- ✘ MSME- Competitive (Lean)





MSME SUSTAINABLE (ZED) CERTIFICATION

A sub-component of MSME CHAMPION SCHEME

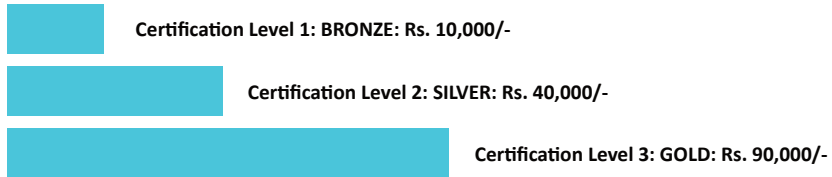
KEY FEATURES

- ✘ Awareness programmes to make MSMEs aware about Zero Defect Zero Effect (ZED) Sustainable practices and get ZED certification.
- ✘ Handholding support and graded incentives to motivate MSMEs to achieve higher ZED certification levels.

BENEFITS

Cost of Certification

- ✘ MSME Sustainable (ZED) Certification can be attained in three Levels:



Subsidy on cost of ZED certification:

- ✘ Joining Reward of Rs. 10,000/- (Bronze will become free if availed).
- ✘ 80-60-50% for Micro, Small & Medium Enterprises.

Additional subsidy:

- ✘ 10% for Women/SC/ST owned MSMEs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts.
- ✘ 5% for MSMEs which are also a part of the SFURTI OR Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) of the Ministry.





MSME SUSTAINABLE (ZED) CERTIFICATION

A sub-component of MSME CHAMPION SCHEME

BENEFITS

Financial Assistance in Testing/Quality/Product Certification:

- ✘ Up to 75% of the total cost of Testing/Certification, with the maximum ceiling of subsidy being Rs. 50,000/-.

Handholding Support :

- ✘ Up-to Rs.2 lakhs for consultancy for all ZED certified MSMEs.

Support in Technology Upgradation for Zero Effect Solutions:

- ✘ Up-to Rs. 3 lakhs for all ZED certified MSMEs

Graded incentives:

- ✘ MSMEs can avail graded incentives as prescribed for the three ZED Certification Levels. Wherever possible, the incentives provided by States will be linked through API integration with the ZED portal to ensure interoperability.

HOW TO APPLY

Please contact:

- ✘ All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Sustainable (ZED) Certification and avail related benefits/incentives.

- ✘ www.zed.msme.gov.in





MSME- INNOVATIVE (INCUBATION, IPR, DESIGN)

A sub-component of MSME CHAMPION SCHEME

KEY FEATURES

- ✘ **Engagement with enablers to advise MSMEs in expanding the business by supporting them in design, strategy, and execution.**
- ✘ **Specialised advice from experienced designers to help MSMEs for new product development.**
- ✘ **Enhance Awareness of Intellectual Property Rights (IPRs) amongst MSMEs.**
- ✘ **Who can Apply:**
 - ✘ **Incubation:** MSMEs, Individuals, Students who want to develop their innovative ideas can apply through registered Host Institutions (HIs).
 - ✘ **Design:** The beneficiary unit(s) must typically be a registered micro, small or medium enterprises as per the definition in MSME Act and should have a valid UAM or Udyam Registration.
 - ✘ **IPR:** For Manufacturing MSMEs with UDYAM Registration.

BENEFITS

Incubation



Financial Assistance to HI for developing and nurturing the ideas - shall be provided up to maximum of Rs. 15 lakh per idea to HI.



Financial assistance for Plant and Machinery to HI up to Rs. 1.00 cr. (max) - shall be provided for procurement and installation of relevant plant and machines including hardware and software etc. in Business Intelligence (BI) for R&D activities and common facilities for incubatees of BI.





MSME- INNOVATIVE (INCUBATION, IPR, DESIGN)

A sub-component of MSME CHAMPION SCHEME

BENEFITS

Design



Design Project: For the design projects approved for any MSME, 75% (Micro) and 60% (Small & Medium) of the total project cost will be contributed by Gol up to a maximum of Rs. 40 lakh and the remaining project cost will be borne by MSMEs and deposited to the IA.



Student Project: 75% of the total project cost will be contributed by Gol up to a maximum of Rs. 2.5 lakhs.

IPR




A Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) installments.

Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design: The maximum financial assistance to the eligible applicants under the IPR component is as follows:

Sl.No	Item	Maximum Financial Assistance
i.	Foreign Patent	Rs. 5.00 lakhs
ii.	Domestic Patent	Rs. 1.00 lakhs
iii.	GI Registration	Rs. 2.00 lakhs
iv.	Design Registration	Rs. 0.15 lakhs
v.	Trademark	Rs. 0.10 lakhs

HOW TO APPLY

 The eligible applicants may apply at the MIS portal

<https://innovative.msme.gov.in>.





MSME COMPETITIVE (LEAN) SCHEME

A sub-component of MSME CHAMPION SCHEME

KEY FEATURES

- ✘ Enhance Domestic and Global Competitiveness of MSMEs through the application of various Lean techniques.
- ✘ Reduction in rejection rates, product and raw material movements and product costs.
- ✘ Optimise space and resources utilization.

BENEFITS

Implementation Cost (Max. per unit)



Basic Level: Free.



Intermediate Level: Rs. 1,20,000 + Taxes.



Advanced Level: Rs. 2,40,000 + Taxes.

Beneficiary Contribution:



Basic: NA.



Intermediate Level: Rs. 1,20,000 + Taxes.



Advanced Level: Rs. 2,40,000 + Taxes.

Gol Contribution:



Basic Level: NA.



Intermediate Level: 10% of total cost of implementation i.e., up-to Rs. 12,000/- + Taxes per unit (Max.).



Advanced Level: 10% of total cost of implementation i.e., up-to Rs. 24,000/- + Taxes per unit (Max.).





MSME COMPETITIVE (LEAN) SCHEME

A sub-component of MSME CHAMPION SCHEME

BENEFITS

Additional Benefit



Basic Level: NA.

Intermediate Level & Advanced Level

- ✘ Additional 5% GOI contribution for MSMEs which are part of SFURTI Clusters, Woman/SC/ST owned, NER located MSMEs.
- ✘ OEM/ Industry Association route
- ✘✘ Additional 5% GoI contribution shall be given to the MSMEs registering through Industry Association/ OEM after completion of all levels.
- ✘✘ Rs. 5000/ per MSME shall be given to OEM/ Association after completing all stages of lean intervention.
- ✘✘ For availing this benefit MSME unit need to mention on while applying – Applying under Original Equipment Manufacturer (OEM) or Applying under Industry Association (IA).

HOW TO APPLY

✘ Eligible MSMEs shall apply through online portal

[\(https://lean.msme.gov.in/\)](https://lean.msme.gov.in/).





RAISING AND ACCELERATING MSME PERFORMANCE (RAMP)

KEY FEATURES

Comprehensive Support:

- ✖✖ **Financial Assistance:** Provision of financial aid for technology upgradation, market development, and skill development.
- ✖✖ **Technical Support:** Access to technical expertise and advisory services for MSMEs.
- ✖✖ **Market Access:** Initiatives to enhance market linkages and access to both domestic and global markets.

Capacity Building

- ✖✖ **Skill Development:** Training programs and workshops to upgrade the skills of MSME workforce.
- ✖✖ **Institutional Strengthening:** Strengthening the capacity of MSME support institutions, such as MSME Development Institutes and other relevant agencies.

Innovation and Technology

- ✖✖ **R&D Support:** Encouraging research and development activities within the MSME sector.
- ✖✖ **Technology Adoption:** Facilitating the adoption of advanced technologies and digital tools.

Sustainability Initiatives

- ✖✖ **Green Practices:** Promoting environmentally sustainable practices and energy efficiency among MSMEs.
- ✖✖ **Resource Efficiency:** Encouraging the efficient use of resources to reduce costs and environmental impact.





RAISING AND ACCELERATING MSME PERFORMANCE (RAMP)



HOW TO APPLY

 Please log in:

Ministry of Micro, Small & Medium Enterprises (<https://msme.gov.in/>)





MSME TRADE ENABLEMENT AND MARKETING INITIATIVE (MSME TEAM INITIATIVE)

A Sub-Scheme under RAISING AND ACCELERATING MSME PERFORMANCE (RAMP)

KEY FEATURES

- ✘ Digitization of commerce for MSMEs by simplifying Digital Public Infrastructure through ONDC.
- ✘ Reducing Cost of Doing Business with improved access to number of buyers, suppliers, and service providers.
- ✘ Convergence with all Government initiatives like Udyam database, mSeva, Digilocker etc.
- ✘ Expanding market reach for MSMEs to present their products and services to a wider customer base.
- ✘ Enhancing credibility and financial standing by establishing their digital presence and transaction history.
- ✘ Localised e-commerce access which will offer MSMEs access the e-commerce platforms in their native languages.
- ✘ **Duration:** 3 years (FY 2024-2025 to FY 2026-2027).
- ✘ **Impact:** About 5 lakh MSMEs, of which 50% will be women owned enterprises will be supported under the Initiative through various incentives and subsidy.

BENEFITS

-  Awareness generation workshops
-  Catalogue development & Onboarding on ONDC Network
-  Account Management Support
-  Subsidy for transportation and logistics
-  Subsidy for packaging (including packaging designs)

HOW TO APPLY

- ✘ All Udyam registered MSEs can avail benefits of this initiative. However, the awareness and onboarding workshops is open to all.








MSE SCHEME FOR PROMOTION AND INVESTMENT IN CIRCULAR ECONOMY (MSE - SPICE)

A Sub-Scheme under RAISING AND ACCELERATING MSME PERFORMANCE (RAMP)

KEY FEATURES

- ✘✘ **Credit Linked Capital Subsidy** component will address the need for the availability of affordable finance to the MSEs to adopt Circular Solutions (both domestic and global inclusive of taxes and duties). A maximum of INR 50 lakhs is admissible under the scheme with 25 % subsidy only for plant and machinery. Projects costing more than INR 50 Lakhs will also be eligible, but subsidy shall be limited to INR 12.5 Lakhs.
- ✘✘ **Awareness Generation & IEC:** Awareness generation/Demand Creation component would be organized across MSE clusters by engaging specialized organizations/ agencies at the National/ International level. The IEC component will address the supply and demand side constraints by addressing the capacity gaps in financial institutions in adopting Circular Economy principles.
- ✘✘ **Scheme Duration:** 4 years (FY 2023-24 to 2026-27).

BENEFITS

-  Empower Micro, Small Enterprises (MSEs) in embracing sustainable practices through adoption of circular economy and resource efficiency.
-  Enable MSEs to comply with Extended Producers Responsibility (EPR) and Waste Recycling targets set for industries.
-  3400 MSEs will be benefitted.

HOW TO APPLY

Please contact:

- ✘ **Implementing agency-** Small Industries Development Bank of India (SIDBI),
- ✘ **Primary Lending Institutions-** All Scheduled Commercial Banks, All India Financial Institutions (including SIDBI), Small Finance Banks, and Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs), would be eligible to participate in the Scheme, after signing a Memorandum of Understanding (MoU) with SIDBI.








MSE GREEN INVESTMENT AND FINANCING FOR TRANSFORMATION SCHEME (MSE-GIFT SCHEME)

A Sub-Scheme under RAISING AND ACCELERATING MSME PERFORMANCE (RAMP)

KEY FEATURES

- ✘ The Scheme has components of Interest Subvention, Risk sharing and generating awareness.
- ✘ Interest subvention of 2% per annum, for period of 5 years, up to a term loan limit of Rs. 2 crores for Micro and Small enterprises.
- ✘ Risk sharing: Loans to MSEs up to Rs. 2 crores would be covered under this component. Rs 125 crores will be used to provide credit guarantee to the participating MLLs (75% of guaranteed coverage for eligible loans).
- ✘ Scheme Duration: 3 years (FY 2023-24 to 2025-26).

BENEFITS

-  Adoption of sustainable and eco-friendly practices and technologies and renewable energy sources.
-  Concessional financial assistance to MSEs for investments in the adoption of green technologies and practices.
-  Create awareness about the best practices, promote knowledge sharing and benefits of the adoption of green technologies and practices.

HOW TO APPLY

Please contact:

- ✘ **Implementing agency-** Small Industries Development Bank of India (SIDBI),
- ✘ **Primary Lending Institutions-** All Scheduled Commercial Banks, All India Financial Institutions (including SIDBI), Small Finance Banks, and Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs), would be eligible to participate in the Scheme, after signing a Memorandum of Understanding (MoU) with SIDBI.





PM VISHWAKARMA

KEY FEATURES

Skill Upgradation

- ✘ Training programs to improve existing skills and learn new techniques.
- ✘ Collaboration with technical and vocational institutes for hands-on training.

Marketing Support

- ✘ Platforms to showcase and sell products at fairs and exhibitions.
- ✘ Online marketplaces to reach a wider audience.

Financial Assistance

- ✘ Subsidized loans for purchasing modern tools and equipment.
- ✘ Grants for setting up or upgrading workshops.

Infrastructure Development

- ✘ Establishment of Common Facility Centers (CFCs) equipped with modern machinery.
- ✘ Creation of clusters for specific crafts to enhance production and marketing efficiency.

BENEFITS



Enhanced productivity and quality of products.



Increased income and standard of living for artisans and craftsmen



Preservation and promotion of traditional crafts and heritage.

HOW TO APPLY

- ✘ Artisans and craftsmen can apply for the PM Vishwakarma Scheme through: Local Bodies/Online Portal/Skill Development centers/Banks. Please log in PM Vishwakarma.





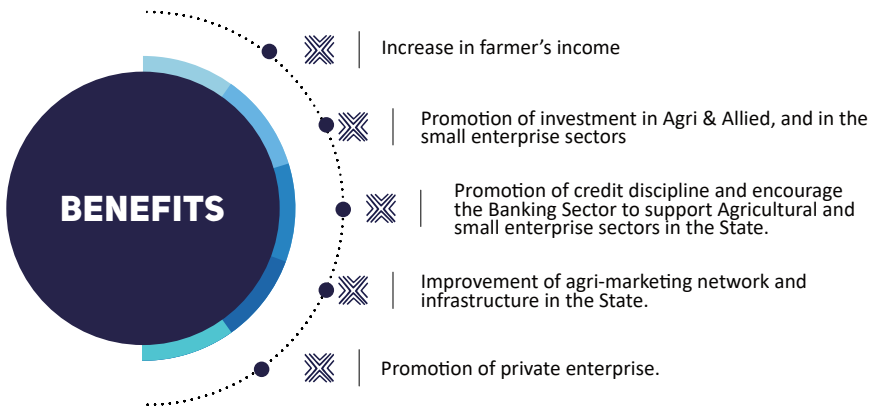
CHIEF MINISTER'S MICRO FINANCE INITIATIVE (CMMFI)

KEY FEATURES

- ❖ Provision of interest subvention or subsidy for credit provided by banks to Self Help Groups, Farmer Producer Organizations, and Individuals engaged in identified activities.
- ❖ Additional interest subvention, beyond what is offered in existing central government schemes, to enhance the attractiveness and affordability of credit.

Eligible Beneficiaries

- ❖ Farmers
- ❖ Entrepreneurs
- ❖ Unemployed Youths
- ❖ Self Help Groups
- ❖ Farmers' Producers Organisations
- ❖ Co-operative Societies



HOW TO APPLY

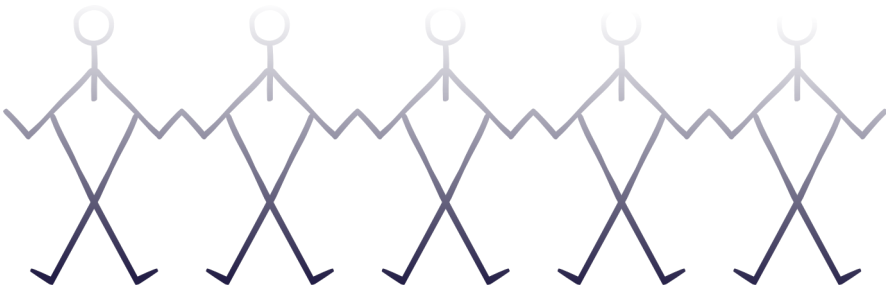
- ❖ Interested persons may apply to the District Level Implementation cum Monitoring Committee (DLIMC) headed by the Deputy Commissioner of the concerned District. Please log in to <https://cmmfi.nagaland.gov.in/>



START-UP NAGALAND

KEY FEATURES

- ❖ Promote 100 Start-ups per District and establish innovative “Made in Nagaland” products and services.
- ❖ Establish Innovation Hub which will serve as a Technology, Cultural and Creative Centre where Design, Technology and Business shall blend to form a thriving Start-up community.
- ❖ Mobilizing funding for investment in Start-ups through various interventions, including establishing a Fund of Funds.
- ❖ Inculcate and stimulate a culture of creativity, innovation and entrepreneurship by creating the requisite environment for learning and experimentation during all stages of education.
- ❖ Achieve creation of direct and indirect employment in the private sector.





START-UP NAGALAND

BENEFITS



Start-ups shall be eligible for annual reimbursement of State GST paid in sales of goods and services for a period of three years up to a maximum of INR 1.50 lakh per start-up per year. An additional 30% reimbursement for up to two additional years shall be eligible for women-led start-ups.



Start-ups will be eligible for one time seed grant at the ideation stage up to 1.00 lakh depending on the creativity and innovation.



Start-ups shall be eligible for a one time digital up-gradation subsidy at 50% of capital expenditure for purchase of computers, smart phones, related hardware and software, Broadband connectivity up to a maximum ceiling of INR 2.00 Lakh.



Start-ups shall be eligible for power subsidy @50% of the actual cost/bill subject to a limit of INR 1.00 lakh per year for a period of 2 years.



Start-ups selected under this policy shall be eligible for reimbursement up to 100% of the actual cost (including filing fees, attorney fees, search fees, maintenance fees) for patent filing with a maximum limit of INR 1.00 lakh for filing domestic patent and ₹1.5 lakhs for women-led start-ups for filing domestic patent. This reimbursement shall be payable 50% after the patent is filed and the balance 50% after the patent has been granted.



Start-ups shall be eligible for reimbursement of 50% of the actual marketing and promotion costs (including travel) incurred by a Start-up in listing fees for online and offline advertisements, in-store promotions, publishing, or digital marketing. etc.

HOW TO APPLY

 Please check out <https://www.startupnagaland.in/>



For more details visit our website <https://industry.nagaland.gov.in/>
or contact Directorate of Industries & Commerce, Near DUDA Guest House, IG Stadium Road
Kohima - 797001, Nagaland

✉ industrynaga@gmail.com | dirindus_ngl@nic.in

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