

# SCHEMES FOR STARTERS



## Prime Minister's Employment Generation Programme (PMEGP)

### Eligibility & Conditions:

- Target Beneficiary: Unemployed youth;
- Eligibility Criteria: Any person can apply and avail the benefit;
- Budget for FY 20-21: Rs. 2500 Crores
- Details of scheme: It is a Bank appraised and financed, subsidy program to set up micro-enterprises. Hence, a Project Report will be required;
- Allowed Project Cost: for Manufacturing Unit: Rs. 25 lakh; Service Sector Unit: Rs. 10 lakh
- Subsidy: General Category: 15% in urban areas, 25% in rural areas;
- Subsidy for Special Category: 25% in urban, 35% in rural areas & SC/ST/OBC/ Minorities/Women/ NER/Hill Areas);
- Contribution of the Entrepreneur: General: 10 %, Special category: 5 % .

### Assistance for upgradation and expansion of successful/well performing existing units:

- The maximum cost of the project under manufacturing sector for up-gradation is Rs.1.00 crore and Rs.25.00 lakh under Service/Trading sector;
- Maximum subsidy would be 15% of the project cost (20% for NER and Hill States). The balance amount of the total project cost is provided by Banks as term loan.

### Steps to Take:

- It is a fully on line service so the applicant can apply on line only;
- The applicant should apply in the following Website-  
<https://www.kviconline.gov.in/pmegpeportal>  
(<https://www.kviconline.gov.in/pmegpeportal>)
- The applicant to follow the guidelines of this portal;
- In case of help required you may contact nearest office of Khadi and Village Industries Commission (KVIC) or District Industries Center (DIC) of your District or state Khadi and Village Industries Board (KVIB) or Coir Board Center;
- You have the option to choose Implementing Agency from KVIC/KVIB/DIC/Coir Board. These agencies will support in checking the documents and help in project DPR preparation;
- They may suggest some corrections before forwarding the proposal to the Bank;
- Since it is a bank financed scheme, based on the strength of the project, Bank decides about the loan and the loan amount to the applicant. Hence, make a good

and sustainable business plan;

- On sanction of loan, Bank will inform the applicant and also to the concerned Implementing Agency;
- Implementing Agency will arrange for the Entrepreneurship Development Programme (EDP) Training for the applicant, which is available on line as well;
- On EDP completion a certificate is issued to the applicant and same is to be submitted along with applicant contribution to the concerned Bank to get first instalment of the loan.



**For more Information:  
Kindly Visit our Single window System @  
[www.champions.gov.in](http://www.champions.gov.in)  
[champions@gov.in](mailto:champions@gov.in)**

***You make efforts;  
we make it easy***



**Gram Udyog Vikas Yojna**

### **Eligibility & Conditions:**

- Target beneficiary: Artisans, Unemployed Youth and Self Help Groups (SHGs)
- Eligibility criteria: Any person Traditional Artisans, Knowledge of Skill experience in Art and craft.
- Khadi and Village Industries Commission (KVIC) organises short duration specialized skill development programme followed by distribution of tools and kits to start their micro/ small units activities in local area.

### **As of now, following areas are covered by KVIC for assistance:-**

1. In Mineral based industry- electric potter wheel
2. In polymer and chemical industry- leather tool kit for repairs of footwear

3. In forest based industry- honey bee boxes
4. In Agro and food processing based industries -
  - a. Village oil industry-portable kachi ghani.....
  - b. Small kits for deseeding of tamarind etc.
5. Tools kits are also given in handmade paper, gur, and rural engineering

\* Honey Bee Boxes are distributed by KVIC under Honey Mission also. (10 bee hives and bee colonies to each beneficiary)

### **Steps for availing the Assistance:**

1. Awareness program is done in an area with potential artisans and then through the advertisement, perspective beneficiaries/Artisans are identified by the field offices of KVIC.
2. Skill development is organized consisting of the product development and value-added product training
3. Practical training is organized for handling the tools and equipment to be provided.
4. On the last day of skill development program, the distribution of tool and kits done
5. Hand holding , technical back up and marketing linkage is provided on a regular basis.



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***Tools and Talent  
to transform lives***



**Credit Guarantee on Loans to Micro and Small Enterprises and New**

## Entrepreneurs

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### Eligibility & Conditions:

- Existing Micro, small and service Entrepreneurs & Aspiring Entrepreneur all are eligible

### Nature of Scheme:

- The scheme is implemented by Credit Guarantee Trust for MSE (CGTMSE);
- Credit guarantee for loans upto Rs. 2.00 crore, without collateral and third party guarantee;
- Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others);
- Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks;
- The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from
- Rs. 10 lakh to Rs. 100 lakhs per MSE borrower for retail trade activity.
- The extent of guarantee cover is 80% for (i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities upto Rs. 50 lakh.
- In case of default, CGTMSE settles the claim with the lending institutions.

### Steps for Availing the Assistance:

- Apply through Member Lending Institutions (MLIs- Banks and NBFCs).
- List of MLIs are available at [www.cgtmse.in](http://www.cgtmse.in) (<http://www.cgtmse.in>)



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***You take Steps;***

## *we hold your hands*



### Entrepreneurship and Skill Development Programme (ESDP)

**The objective of the programme** is to motivate the youth to consider self employment or entrepreneurship as one of the career options. The ultimate objective is to promote new enterprises, capacity building of existing MSMEs and inculcate entrepreneurial culture in the country. As per scheme guidelines, in EAP and E-SDP there should be overall 40% women participation.

**The programe includes the following :-**

- **i) Industrial Motivation Campaigns (IMCs):-**One day/Two days Industrial Motivation Campaigns are organized to identify and motivate traditional / non-traditional entrepreneurs having potential for setting up MSEs and for Clusters SPVs/ Industry Associations/ Chambers for propagating schemes for MSMEs.
- **(ii) Entrepreneurship Awareness Programmes (EAPs):-** Entrepreneurship Awareness Programmes are being organized regularly to nurture the talent of youth by enlightening them on various aspects of industrial activity required for setting up MSEs. These EAPs are generally conducted in ITIs, Polytechnics and other technical institutions, where skill is available to motivate them towards self-employment.
- **(iii) Entrepreneurship-cum-Skill Development Programme (E-SDP):-** Comprehensive training programmes are organized to upgrade skills of prospective entrepreneurs, existing workforce and also develop skills of new workers and technicians of MSEs by organising various technical cum skill development training programmes .
- **(iv) Management Development Programmes (MDPs):-** The objective of imparting training here is to improve the decision-making capabilities of existing & potential entrepreneurs resulting in higher productivity and profitability.

**Vocational and Educational Training:**

The Tool Rooms and Technology Development Centers (TDCs) of the Ministry conduct long term, short term, trade/field-specific and industry-specific tailor-made courses as well as vocational training programmes.

**To Take advantage of this please contact our Development Institutes or Tool Rooms or our control rooms which are spread all across the country.**



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***Think Business,  
Become Big!***

## Champions

[About Champions \(COM\\_Grievance\\_Welcome.aspx\)](#)

[Secretary's Message \(View\\_Messages.aspx\)](#)

[Control Rooms \(Map.aspx\)](#)

[Champion Steps \(A Single Window\) \(Entermenu.aspx\)](#)

## Starter's Corner

[Take Starter Steps \(Start\\_up\\_India\\_welcome.aspx\)](#)

[Resources for Champions \(http://support.champions.gov.in\)](http://support.champions.gov.in)

## MSME Regulation

[Register MSME Unit \(https://udyogaadhaar.gov.in\)](https://udyogaadhaar.gov.in)

Schemes/Acts/Rules (<https://msme.gov.in>)

MSME Samadhaan (Delayed Payment) (<https://samadhaan.msme.gov.in/>)

MSME Sambhandh (Procurement) (<https://sambandh.msme.gov.in/>)

## Useful Links

Video Gallery (<https://support.champions.gov.in/video-gallery/>)

Give Feedback (Champ\_FeedBack.aspx)

Contact Us (ContactUs.aspx)

FAQs (IGMS\_FAQs.aspx)

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