

A BRIEF WRITE UP OF SCHEMES OF DISTRICT INDUSTRIES & COMMERCE CENTRE, CHIRANG

The District Industries and Commerce Centre, Chirang has been implementing the various schemes of Govt. of India, Govt. of Assam and BTC. The details of the ongoing schemes are briefly mentioned below:

A. Prime Minister of Employment Generation Programme (PMEGP):

Government of India had introduced a credit link subsidy programme called Prime Minister of Employment Generation Programme (PMEGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP is a central sector scheme to be administered on micro, small and medium enterprises. The scheme is being implemented by three agencies namely Khadi and Village Industries Commission (KVIC), Khadi Village Industries Boards (KVIB) and District Industries & Commerce Centre and Banks. The KVIC is the nodal agency for implementation of the scheme.

1. Eligibility Conditions of Beneficiaries:

- (i) Any individual, above 18 years of age
- (ii) There will be no income ceiling for assistance for setting up project under PMEGP
- (iii) For setting up of project costing up to Rs. 50 lakhs in the manufacturing sector and up to Rs. 20 Lakhs in the business/ service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
- (iv) Assistance under the scheme is available only for new projects sanctioned specially under the PMEGP.

2. Quantum of nature of Financial Assistance:

- (i) General/SC/ST/OBC and Others

Promoter contribution	Rate of Subsidy	
	Urban	Rural
5%	25%	35%

3. Financial Institution:

Public Sector Banks, Regional Rural Bank, Private Sector Schedule Commercial Bank.

4. Bank Finance:

Bank will sanction 95% of the project cost and disbursed full amount suitably for setting up of the project. Bank will finance the project in the form of composite loan consisting of capital expenditure and working capital. Total project cost maximum of 50 lakhs.

5. Rate of Interest:

Normal rate of interest shall be charged by the Bank.

6. Repayment Schedule:

Repayment Schedule ranged between 3 to 7 years after an initial moratorium as may be prescribed by the concerned bank by the financial institution.

7. Modality of on-line process:

Projects proposal are invited from potential beneficiaries at district level through press, advertisement and other multimedia by KVIC, KVIB and DICC etc.

- (i) Apply on-line portal is mandatory
- (ii) At the time of submission of application the applicant will have to upload the photo and documents like caste certificate special category certificate rural area certificate project report education/EDP/ skill development certificate etc.

No collateral security will be insisted upon by banks in line with guideline of Regional Bank India (RBI) for projects involving loan up to 10 lakhs in respect for the projects cleared by the Task force.

❖ PROGRESS REPORT OF PMEGP LOAN FOR THE YEAR 2022-23 Under DI&CC, Chirang, As on 29.09.2022

Agency	Financial Year	Target		Bank Sponsored	Bank Sanction		Bank Disbursed		Remarks
		Physical	M.M.	Nos.	Nos.	M.M. Amount (in Lakhs)	Nos.	M.M. Amount (in Lakhs)	
1	2	3	4	5	6	7	8	9	10
DICC	2022-23	84	264.60	180	13	21.70	11	14.69	
KVIC		63	198.45	1	-	-	-	-	
KVIB		63	198.45	16	2	2.80	-	-	
Total		210	661.50	197	15	24.50	11	14.69	

B. Pradhan Mantri Formalization of Micro Food Processing Enterprise Scheme (PMFME):

BENEFITS:

1. FOR INDIVIDUAL UNITS: FOR ALL TYPES OF FOOD PROCESSING UNITS

Credit linked Capital Subsidy @ **35%** of the eligible project cost with a maximum ceiling of Rs.10 lakhs/unit. Beneficiaries contribution should be minimum of 10% of the project cost with balance being the loan from Bank.

2. Who are eligible?

- i) All proposed and existing food processing enterprises which should be **unincorporated** and should employ **less than 10 workers**.
- ii) The applicant should be **above 18 years of age** and should possess **at least VIII standard** pass educational qualification.

3. FOR GROUPS: FOR ALL TYPES OF FOOD PROCESSING UNITS

- i) **FPOs/ SHGs/ Cooperatives** – Credit linked Grant @ **35%** for capital investment. Training and Handholding support & marketing support.
- ii) SHG to contribute 10% of Project cost and 20% margin money for WC requirement. **SHGs – Seed capital @ Rs. 40,000 per member** at SHG Federation level Support the clusters and groups along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of agro-produce, and testing laboratories.

4. COMMON INFRASTRUCTURE:

Credit linked **Grant @ 35%** for common infrastructure to be made available to commoner's usage on rent basis. Support with respect to the establishment of common value chain processing facilities viz. sorting, grading, packaging, warehouse, cold storage, etc. in ODOP. Availability of incubation centre's at zonal levels for the ODOP products.

❖ Progress Report of PMFME as on 29-09-2022:

Sl. No.	Financial Year	Physical Target	Total Nos. of application in draft stage	Nos. of application on submitted in the portal	Name of the project	Forwarded to bank Branch	Nos. of Sanction	Sanctioned amount (Rs. in Lakhs)	Remarks
1	2021-22	215	34	1	Lemon Juice & Pickles	1 (UCO Chatiborgaon)	Nil	Nil	Already rejected by the bank due to low cibil score.
2	2022-23	57		10	Lemon Juice, Pickles & Mushroom Processing	CBI, Kajalgaon = 2 UCO, Dhaligaon= 1 SBI, Dhaligaon = 2 UCO, Chatiborgaon= 1	2	9.48	2 Nos. Sanction (SBI, Dhaligaon), 4 Nos. Under process & 4 Nos. rejected by Bank

C. NORTH EAST INDUSTRIAL DEVELOPMENT SCHEME (NEIDS)' 2017:

1. On 21st March, 2018 Government of India has approved North East Industrial Development Scheme (NEIDS), 2017 with financial outlay of Rs.3000 crores upto March, 2020. Government will provide necessary allocations for remaining period of scheme after assessment before March 2020. NEIDS is a combination of the incentives covered under the earlier two schemes with a much larger outlay.
2. To promote employment in the North East States, Government is incentivizing primarily the MSME Sector through this scheme. Government is also providing specific incentive through the scheme to generate employment.
3. All eligible industrial units, which are getting benefits of one or more components of other schemes of the Government of India, will also be considered for benefits of other components of this scheme.

4. II. Under the Scheme, the following incentives shall be provided to new industrial units set up in the North Eastern States including Sikkim:
- i) **Central Capital Investment Incentive for Access to Credit (CCIAC)** = 30% of the investment in Plant & Machinery with an upper limit of Rs.5 Crore on the incentive amount per unit.
 - ii) **Central Interest Incentive (CII)** = 3% on working capital credit advanced by eligible Banks/ Financial institutions for first 5 years from the date of commencement of commercial production by the unit.
 - iii) **Central Comprehensive Insurance Incentive (CCII)** =Reimbursement of 100% insurance premium on insurance of building and Plant & Machinery for 5 years from the date of commencement of commercial production by the unit.
 - iv) **Goods and Service Tax (GST)** = Reimbursement up to the extent of Central Govt. share of CGST and IGST for 5 Years from the date of commencement of commercial production by the unit.
 - v) **Income Tax (IT)** = Reimbursement of Centre's share of income tax for first 5 years including the year of commencement of commercial production by the unit.

Sl. No.	Applicants	Status in the portal	Recommended Amount	Remarks
1	M/s. Aashi Manas Aggregates	Forwarded for registration to DPIIT		
2	M/s. N.B.B. Bricks & Paver Industry	Registration granted. The claim has been uploaded in the portal but clarification has been sought from the applicant		
3	M/s. Bodoland Pariwar	Registration granted & Claim forwarded to CI&C	Rs. 83,26,013.00	
4	M/s. Laxmi Industries	Registration granted. But the claim has not been uploaded in the portal till date		
5	M/s. Bodoland Pariwar Unit-II	Registration granted. But the claim has not been uploaded in the portal till date		
6	M/s. Kanishka Agro Milltec	Forwarded for registration to DPIIT		
7	M/s. Reliver Pack Industries Private Limited	Clarification sought from the applicant		

D. STATE BAMBOO MISSION:

Supply of Advanced toolkits for Bamboo Artisans, supplied by State Bamboo Development Agency, Assam

1. No. of Handicraft Artisans	:	16 Nos.
2. No. of Furniture Artisans	:	03 Nos.
Total		: 19 Nos.

E. MUKHYA MANTRIR THOLUWA UDYOG BIKASH ASONI(MMTUBA):

For the year 2022-23

Three Nos. of proposals of traditional Dress Making, have been forwarded to Commissioner of Industries & Commerce, Assam, Guwahati-21 for availing incentives under MMTUBA.

The co-operative societies are

1. M/S Kanaklata Boa Kata Samabay Samity Ltd. Vill. Sakati, P.O. Fulguri, Dist. Chirang
2. M/S Borgaon Bayan Silpa Samabay Samity Ltd., Vill. Borgaon, P.O. Bhatagaon, Bijni, Dist. Chirang
3. M/S. Samaina Rigi-Rigang Eshansali Samabay Samity Ltd. Vill. North Birinchiguri, P. O. Shantipur, Dist.Chirang

F. UDYAM REGISTRATION:

All industrial units after starting of commercial production will have to register themselves online through Udyam Registration portal.

- i) The form for registration shall be as provided in the Udyam Registration portal.
- ii) There will be no fee for filing Udyam Registration.
- iii) Aadhaar number shall be required for Udyam Registration.
- iv) The Aadhaar number shall be of the proprietor in the case of a proprietorship firm, of the managing partner in the case of a partnership firm and of a Karta in the case of a Hindu Undivided Family (HUF)
- v) In case of a Company or a Limited Liability Partnership or a Cooperative Society or a Society or a Trust, the organization or its authorized signatory shall provide its GSTIN and PAN along with its Aadhaar number.
- vi) In case an enterprise is duly registered as an Udyam with PAN, any deficiency of information for previous years when it did not have PAN shall be filled up on self-declaration basis.
- vii) No enterprise shall file more than one Udyam Registration: Provided that any number of activities including manufacturing or service or both may be specified or added in one Udyam Registration.
- viii) Whoever intentionally misrepresents or attempts to suppress the self-declared facts and figures appearing in the Udyam Registration or updating process shall be liable to such penalty as specified under section 27 of the Act.

❖ Micro Small Medium Enterprise (MSME) UDYAM Registration:

(As on 01-04-2022 to 29-09-2022)

a. Manufacturing :	294 Nos.
b. Service :	324 Nos.
Total :	618 Nos.
c. Enterprise type :	i) Micro : 608 Nos.
	ii) Small : 10 Nos.
	iii) Medium : 00 Nos.
	Total : 618 Nos.
d. Employment :	2,593 Nos.

G. BTC SCHEMES:

1. FINANCIAL ASSISTANCE SCHEME (Grants-in-aid):

- ii) **OBJECTIVE:-** The scheme aims to help the unemployed youth, Artisans, Entrepreneurs who are short of fund and are unable to meet the conditions of Banks/Financial Institution for arrangement of credit assistance for setting up of their enterprises (MSME).
- iii) **NATURE OF INCETIVES:-** An amount of maximum limit of Rs. 25.00 lakh (50% on total project cost on Plant & Machinery), would be provided as Financial assistance through the bank account of the entrepreneur of that particular project. Balance or shortfall of project cost would be met up by the entrepreneur from own source or other internal sources or from the Bank/FI.

Progress Report of Financial Assistance Scheme for the year 2021-22			
Sl. No.	Trade	No. of beneficiary selected	Amount involved (in lakhs)
1	Rice Mill	3	1.30
2	Bakery	2	1.00
3	Milk Processing	1	0.60
4	Mushroom Processing	3	1.50
5	Bee Keeping	1	0.35
6	Green Tea Packaging	4	2.20
7	Fashion Designing	4	2.40
8	Electrical & Electronic Service	2	0.60
9	Ladies Parlour	4	2.50
10	Automobile Repairing	1	0.70
11	Traditional Weaving	5	2.95
12	Paper Cup/ Plate Making	1	0.70
13	Supari Processing	5	2.10
Total		36	18.90

2. 100% MARGIN MONEY ASSISTANCE SCHEME:

- i) **OBJECTIVE:-** The main objective of the scheme is to provide financial assistance to entrepreneurs by way of margin money so as to enable them to run their enterprises by availing financial assistance from Banks/Financial Institutions.
- ii) **NATURE OF INCENTIVES:-** Margin money assistance will be 100 % of the margin contributed by the entrepreneur against the total term loan sanctioned by the banks or financial Institutions. Maximum ceiling is Rs. 25 lakhs to each running unit.

Progress Report of Margin Money Scheme for the year 2021-22			
Sl. No.	Trade	No. of beneficiary selected	Amount involved (in lakhs)
1	Steel Furniture	1	3.06
2	Bakery	1	3.00
Total		2	6.06

3. **SUPPLY OF IMPROVED TOOLS AND MACHINERY:-**

To increase productivity of artisan's unit/ Micro units, improved tools & modern machineries will be provided as grants to Artisans/Entrepreneurs, SHG (engaged in Industrial activities) and trained Entrepreneurs trained by different Govt. organization like NSCI, MSME, IIE, DI&CC etc for the specific trades feasible in BTC areas as decided by BTC level committee from time to time. The Cost of Machinery will vary as per the activity selected by the Deptt. of Industries & Commerce, BTC.

❖ Progress Report of Supply Improved Tools Machineries for the year 2020-21

Sl. No.	Trade	No. of beneficiary selected
1	Rubber	12
2	Betel Nut Leaf Plate Making	3
3	Fashion Designing	8
4	DTP	13
5	Xerox	3
6	Carpentry	6
7	Fruit Juice making	4
8	Bee Keeping & Honey Processing	3
9	Mushroom Processing	6
10	Bamboo Artisans	2
Total		60

❖ **Contact No. of the HOD**

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- Designation: General Manager
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Sd/-

General Manager
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Chirang :::: Kajalgaon