

Ministry of Micro, Small and Medium Enterprises (MSME) Schemes**ASPIRE**

- A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE) is a scheme launched with an objective to set up a network of technology centers, incubation centres to accelerate entrepreneurship and also to promote start-ups for innovation and entrepreneurship in rural and agriculture based industry.
- The planned outcomes of ASPIRE are setting up Technology Business Incubators (TBI), Livelihood Business Incubators (LBI) and creation of a Fund of Funds for such initiatives with SIDBI.

Scheme of Fund for Regeneration of Traditional Industries

- SFURTI is to organize the traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability by way of enhancing the marketability of products, improving the skills of artisans, making provision for common facilities and strengthening the cluster governance systems.

Prime Minister's Employment Generation Programme

- The government has recently approved the continuation of PMEGP beyond the 12th Plan period for three years to 2019-20 with a total outlay of Rs 5,500 crore.
- PMEGP is a major credit-linked subsidy programme being implemented by the Ministry of MSME since 2008-09.
- The Scheme is aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth in rural as well as urban areas.
- Khadi and Village Industries Commission is the nodal implementing agency at the national level.
- KVIC, Khadi & Village Industry Boards (KVIB) and District Industry Centres (DIC) are the implementing agencies in the states.

Recent amendments in the scheme

- A minimum target of 75 projects/district is awarded to all districts of the country to achieve inclusive growth.
- Targets are fixed taking into account:
 - i. Extent of backwardness of State;
 - ii. Extent of unemployment;
 - iii. Extent of fulfillment of previous year targets;
 - iv. Population of State/Union Territory; and
 - v. Availability of traditional skills and raw material.

- Higher rate of subsidy (25-35%) will be applicable for women, SC/ST, OBC, Physically Disabled, NER applicants in rural areas
- A second loan of up to Rs.1 crore to existing and better performing PMEGP units for upgrading with subsidy of 15 per cent;
- Mandatory Aadhaar and Pan card and Geo-tagging of units.
- Merger of Coir Udyami Yojana (GUY) in PMEGP;
- The negative list under PMEGP had also been amended allowing serving/selling non-vegetarian food at Hotels/Dhabas and Off Farm/Farm Linked activities
- Cap the working capital component for manufacturing units to 40% of the project cost and for service/trading sector to 60% of the project cost.

'Udyami Mitra' portal

- Small Industries Development Bank of India (SIDBI) has revamped its Udyami Mitra with enhanced features.
- The portal was launched to improve accessibility of credit for the MSMEs.
- It helps MSMEs for submission of loan applications which can be picked up by multiple lenders.
- It aims at bringing in transparency in processing of loans by the banks.
- Now non-banking finance companies and small finance banks are being on-boarded on the platform for enhancing flow of credit to MSMEs.
- Under the new capitalisation plan banks will have to compete for loans through the revamped portal.

Credit Linked Capital Subsidy Scheme

- CLCSS aims at facilitating technology upgradation of Micro and Small Enterprises (MSEs) by providing 15% capital subsidy (limited to maximum Rs.15 lakhs) for purchase of Plant & Machinery.
- Maximum limit of eligible loan for calculation of subsidy under the scheme is Rs.100 lakhs.

Udyog Aadhaar Memorandum

- To improve the ease of doing business for MSME's, Ministry of MSME has launched UAM which replaces the filing of Entrepreneurs' Memorandum with States/UTs.
- UAM is an online portal which facilitates the registration of entrepreneurs in the MSME sectors.
- Upon the registration, the user will be allocated an unique Udyog Aadhar Number (UAN).

Solar Charkha Mission

- It is technology revolution scheme in the cotton industry, under which Charkas (Spinning wheel for making Khadi) are operated using solar energy.
- Charkhas spun by hand have a limit on production.

- Thus developing wheels with more spindles that can run on solar power will increase the production.
- Government of India will disburse subsidy of Rs. 550 crore to the artisans.
- The aim is to grow khadi sales from Rs. 26,000 crores to 1 lakh crores.

MSME Sambandh and Sampark

- It is a public procurement portal unveiled to monitor the implementation of the Public Procurement from MSEs by Central Public Sector Enterprises.
- The Procurement Policy launched in 2012 mandates the Central Government Departments / CPSUs to procure necessarily from MSEs .
- Every Central Ministry / Department / PSU shall set an annual goal for procurement from the MSE sector at the beginning of the year, with the objective of achieving an overall procurement goal of minimum of 20% of the total annual purchases of the products or services produced or rendered by MSEs.
- Mission Sampark - It is a digital platform wherein, jobseekers (passed out trainees / students of 18 MSME Technology Centres) and recruiters (various reputed national & multinational companies) register themselves for getting employment and getting right kind of manpower respectively.
- MSME Sampark portal will act as a bridge between the talent pool and those enterprises seeking trained man power.

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