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# Govt Introduce new Platform CHAMPIONS for MSMEs Know 36 Subsidy & Financial Assistance Scheme for MSMEs and Process to apply Online

**CHAMPIONS** stands here for **C**reation and **H**armonious **A**pplication of **M**odern **P**rocesses for **I**ncreasing the **O**utput and **N**ational **S**trength. Accordingly, the name of the system is **CHAMPIONS**.

As the name suggests, the portal is basically for making the smaller units big by solving their grievances, encouraging, supporting, helping and handholding. It is a real one-stop-shop solution of MSME Ministry.

It is a technology packed control room-cum-management information system. In addition to ICT tools including telephone, internet and video conference, the system is enabled by Artificial Intelligence, Data Analytics and Machine Learning. It is also fully integrated on real time basis with GOI's main grievances portal CPGRAMS and MSME Ministry's own other web based mechanisms. The entire ICT architecture is created in house with the help of NIC in no cost. Similarly, the physical infrastructure is created in one of ministry's dumping rooms in a record time.

It has been felt necessary to put up and promote a unified, empowered, robust and technology driven platform for helping and promoting the Micro, Small and Medium Enterprises (MSMEs) of the country. As the name suggests, it will aim at Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength. Accordingly, the name of the system is **CHAMPIONS**.

This is basically for making the MSME sector robust by solving their grievances and by encouraging, supporting, helping and handholding them. That's how the tagline: **Our small hands to make you LARGE!** 



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#### **Broad objectives of CHAMPIONS:**

- i. **Grievance Redressal:** resolve the problems of MSMEs including those of finance, raw materials, labor, regulatory permissions etc particularly in the Covid created difficult situation;
- ii. **To help them capture new opportunities:** including manufacturing of medical equipments and accessories like PPEs, masks, etc and supply them in National and International markets;
- iii. **To identify and encourage the sparks:** i.e. the potential MSMEs who are able to withstand the current rough weather and can become national and international champions.

36 Scheme by Government of India for MSMEs with Scheme Name, objectives, Key Benefits and online process to apply

Sr No	Name of	Objective	Key Benefits	Scheme applicable for	How to apply
	Scheme				
1.	Micro & Small Enterprises Cluster Development Programme (MSE – CDP)	Technology support/Skil l developme nt	<ul> <li>Creation of Common Facility</li> <li>Centersincluding Plug &amp; Play</li> <li>Facilities</li> <li>Thematic Interventions-</li> <li>Activities such as Training</li> <li>Programmes, Exposure Visits</li> </ul>	Existing Entrepreneurs (in form of a SPV)	https://cluster.dcmsme.gov.in
2.	MSME Technology Centres (TCs)	Technology support/ Skill developme nt	<ul> <li>Design &amp; Manufacture Dies,</li> <li>Moulds using Latest Technology,</li> <li>prototyping</li> <li>Skill Development:</li> <li>Tool Design, CNC Machine,</li> <li>Mechatronics, CAD/CAM, Footwear,</li> <li>Fragrance</li> <li>Consultancy: Tool</li> <li>Design, new product development</li> </ul>	Existing Entrepreneurs / Aspiring Entrepreneurs	http://dcmsme.gov.in/Technology_Centres. htm
3.	Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)	Credit support	Credit guarantee for loans upto Rs. 2 crore, without collateral and third party guarantee. Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others). 50% coverage is for retail activity.	Existing Entrepreneurs & Aspiring Entrepreneurs	Through Member Lending Institutions (Banks and NBFCs), list of MLIs are available at www.cgtmse.in
4.	Credit Linked Capital Subsidy Component(CLC S & TU Scheme)	Technology support/Cre dit Support	Induction of established and improved technologies. 15% Subsidy on institutional credit upto Rs 1.00 crore with a subsidy cap of Rs.15.00 lakh.	Existing Entrepreneurs  & Aspiring Entrepreneurs	As per Scheme guidelines – Through Prime lending Institution / Nodal Banks.https://clcss.dcmsme.gov.in/
5.	Interest Subvention Scheme for MSMEs-2018	Credit support	<ul> <li>2% interest subvention for incremental credit to MSMEs.</li> </ul>	Existing Entrepreneurs & Aspiring Entrepreneurs	SIDBI is the Nodal Agency. Implemented through Member Lending Institutions.https://sidbi.in/files/circulars/IS S-for-MSMEs,-2018—Circular-and-FAQs.pdf
6.	Promotion of MSMEs in NER and Sikkim- a sub component	Technology support/Skil l developme	<ul> <li>Establishment &amp; Up-gradation of Mini Technology</li> <li>Centers. Development of New &amp; Existing Industrial</li> </ul>	Existing Entrepreneurs / Aspiring Entrepreneurs	http://www.dcmsme.gov.in/schemes/Guidli nes.07.8.19.pdfProposals through the State Govts.

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	of Central Sector Scheme " Technology and Enterprise, Resource Center".	nt	Estates· Capacity Building of Officers engaged in promotion of MSMEs in NER & Sikkim.		
7.	Procurement and Marketing Support (PMS) scheme	Marketing Support	· Participation of Individual MSEs in domestic Trade Fair/ Exhibition· Capacity building of MSMEs in Modern Packaging Technique / Development of Marketing Haats.· Organizing Domestic Trade Fair& Exhibition/ Vendor Development Programs/ National & International Workshops & Seminars/ Awareness programs	Existing Entrepreneurs	https://my.msme.gov.in/MyMsme/ Reg/COMMatu.aspx
8.	ZED Certification Scheme	Technology support	Promote adaptation of Quality tools/systems and Energy Efficient manufacturing. Financial assistance will be provided to the MSMEs in obtaining a ZED certification. Reimbursemen t of Certification fees/Consultancy charges on successful certification, subject to an upper ceiling as per the scheme guideline. This can be claimed only once each for National and International Standards. For MSMEs supplying for Defence, reimbursement shall be admissible additionally on Defence related certificates/Standards only once.	Existing Entrepreneurs	http://dcmsme.gov.in/schemes/clcs-tus/Operational_Guidelines_ZED.pdf



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9.	Lean Manufacturing Competitiveness for MSMEs	Technology support	Financial assistance is provided for implementation of lean manufacturing techniques, primarily the cost of lean manufacturing consultant (80% by GoI and 20% by beneficiaries).	Existing Entrepreneurs	http://www.dcmsme.gov.in/schemes/clcs- tus/LEAN-Operational-Guidlelines.pdf
10.	Design Clinic for Design Expertise to MSMEs	Technology Support	To facilitate MSMEs to develop new Design strategies and or design related products through design interventions and consultancy. Financial assistance to the MSMEs for engagement of design consultants for design intervention (GoI contribution @ 75% for micro, 60% for SMEs for the project range up to Rs. 40 lakh). The Design Scheme shall support design work by reimbursing 75% of expenses incurred up to Rs. 1.5 lakh for final year student project done for MSMEs	Existing Entrepreneurs	MSMEs can submit their proposal to Implementing Agency (IA) as per scheme guideline. The scheme guideline at: http://www.dcmsme.gov.in/schemes/De sign-Guidelines-CLCS-TUS-2019-2020.pdf
11.	Digital MSME	Technology Support	<ul> <li>To make MSMEs digitally empowered and motivate them to adopt Information Communication Technology (ICT) tools and application in their production and business process.</li> </ul>	Existing Entrepreneurs	http://www.dcmsme.gov.in/schemes/Digita IMSME-Guideline-CLCS-TUS-2019-2020.pdf
12.	Entrepreneurial and Managerial Development of SMEs through Incubators	New Enterprise Creation	Funding support up to Rs. 15 lakhs for development of innovative ideas in to commercial products Seed funding support up to Rs. 100 lakhs for setting up new units for commercialization of	Existing Entrepreneurs/Aspiring Entrepreneurs	http://www.dcmsme.gov.in/schemes/Incub ator-Guidelines-CLCS-TUS-2019-2020.pdf



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			successful innovative ideas		
13.	Awareness on Intellectual Property Rights (IPR)	Technology support	Reimbursement of Patent/Trademark/GI:1. Patent:A. I ndian Patent upto Rs.1.00 LakhB. Foreign Patent upto Rs. 5.00 Lakh2.Trademark upto Rs. 0.10 Lakh3. GI Registration Rs. 2.00 Lakh Assistance for setting up IP Facilitation Centre upto Rs. 1.00 cr. for period of 5 years	Existing Entrepreneurs	https://my.msme.gov.in/MyMsme/Reg/CO M_IprReim.aspxhttp://www.dcmsme.gov.in /schemes/IPR-Guidelines-CLCS-TUS-2019- 2020.pdf
14.	ESDP Scheme	New Enterprise Creation and Skill developme nt	<ul> <li>Motivation</li> <li>Entrepreneurshi</li> <li>p &amp; Skill Training</li> <li>Management</li> <li>Training</li> </ul>	Aspiring EntrepreneursAspiring and Existing EntrepreneursExisting Entrepreneurs	To be apply through MSME-DI, MSME-TC websites. The scheme link-http://dcmsme.gov.in/Enterprise&skillDeve lopment.htm
15.	Assistance to Training Institutions (ATI) Scheme	Skill developme nt	<ul> <li>Support for infrastructure and capacity building of training institutions of Ministry and existing State level EDIs. Support for skill development programmes by training institutions of the Ministry of MSME.</li> </ul>	Only for training institutions of Ministry of MSME and State level EDIs.	Based on proposals received from the training institutions of the Ministry of MSME and State level EDIs.(https://msme.gov.in/node/1767#ati1)
16.	International Cooperation (IC) Scheme	Marketing Support	Reimbursement for participation/visit in international exhibitions/fairs Reimbursement for holding international conferences and seminars by industry associations/Govt. organizations.	Existing Entrepreneurs	ic.msme.gov.in
17.	Science & Technology	Technology Support	<ul> <li>Modernization of production processes. Development of machinery &amp;</li> </ul>	Existing and Aspiring Entrepreneurs.	coirservices.gov.incoirboard.gov.in->my Coir



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			equipment's. Technology Transfer, incubation and service facilities.		
18.	Coir Industry Technology Upgradation Scheme	Credit support/Ne w Enterprise creation	To establish new state of the art coir processing units. To provide modern infrastructure facilities to the production units. Upper ceiling of Financial assistance will be Rs.2.50 crores.	Existing and Aspiring Entrepreneurs.	coirservices.gov.incoirboard.gov.in->my Coir
19.	Skill Upgradation and Mahila Coir Yojana	Skill Developme nt/New enterprise creation	<ul> <li>Training to personnel in the cadres of supervisors/Instructors/ artisans in coir industry.</li> <li>EDPS/Workshops/Semin ars on development of coir industry.</li> <li>Financial Assistance under PMEGP</li> </ul>	Existing and Aspiring entrepreneurs.	coirservices.gov.incoirboard.gov.in->my Coir
20.	Export Market Promotion	Export Marketing support.	<ul> <li>Participation in international exhibitions &amp; Buyer Seller Meets. External Market Development Assistance.</li> </ul>	Existing and Aspiring entrepreneurs.	coirservices.gov.incoirboard.gov.in->my Coir
21.	Domestic Market Promotion	Domestic Marketing Support.	<ul> <li>Market Development Assistance to Apex Bodies of coir co-operatives, PSUs in coir sector, etc. Sales of coir products through showrooms of Coir Board. Publicity for coir products.</li> </ul>	Existing and Aspiring Entrepreneurs.	coirservices.gov.incoirboard.gov.in->my Coir
22.	Trade & Industry Related Functional Support Services	Data and Information related support.	<ul> <li>Dissemination of data on all aspects of coir industry.</li> </ul>	Existing and Aspiring Entrepreneurs.	coirservices.gov.incoirboard.gov.in->my Coir
23.	Welfare	Welfare of	· Enrollment of coir workers under	Coir workers	coirservices.gov.incoirboard.gov.in->my Coir



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	Measures	workers in	Pradhan Mantri Suraksha Bima Yojana		
		the industry	(PMSBY).		
24.	Prime Minister's Employment Generation Programme (PMEGP)	Encourage first Generation Entreprene ur through credit- linked subsidy support	Bank financed subsidy program for setting up new micro-enterprises in non-farm sector. Margin Money subsidy on Bank Loan ranges from 15% to 35% for projects up to Rs. 25 lakhs in manufacturing and Rs. 10 lakhs in service sector. For beneficiaries belonging to special categories such as SC/ST/Women/PH/Minorities/Ex-Servicemen/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of projects is Rs.25.00 lakh in the manufacturing sector and Rs.10.00 lakh in the service sector.	Aspiring Entrepreneurs	www.kviconline.gov.in/pmegpeportal
25.	2 <sup>nd</sup> Loan for upgradation of the existing PMEGP/MUDRA units	Technology support and expansion of existing units through credit support	To fulfill the need of additional financial 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.	Existing well performing PMEGP/MUDRA units	www.kviconline.gov.in/pmegpeportal



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26.	MMDA	Infrastructu	· To reorient KIs activities	All KIs and their artisans	www.kviconline.gov.in/kieportal
20.	IVIIVIDA	re Support, Marketing Support andSkill Developme nt	extending adequate emphasis towards increasing artisans' earnings as well as ensuring quality of Khadi to customers. MMDA on Production aims at uniform distribution of sales throughout the year this would help Khadi Institutions to keep inventory levels down, thereby offering greater scope for mobilization of required working capital	All KIS and their artisans	www.kvicomme.gov.m/ kieportai
27.	ISEC	Working capital support to Khadi Institutions	· Credit at the concessional rate of interest is made available as per the requirement of the Khadi Institutions to mobilize additional requirements of fund from the Financial Institutions / Banks.· The KI is required to pay only 4% interest rate. The difference between the actual Interest charged by the Bank and 4% is borne by the KVIC as "Interest Subsidy"	All Khadi Institutions registered with the KVIC or State Khadi and Village Industries Boards (KVIBs) can avail of financing.	www.kviconline.gov.in/kieportal
28.	Work-Shed Scheme for Khadi Artisans	To provide a better working environmen t	To provide better ambience by providing a better work place to artisans to enable them to carry out their spinning and weaving work efficiently. To provide more storing and working space for housing slivers, raw material, implements etc. To help in improving the efficiency and thereby the production, productivity of spinners, weavers and also to increase their earnings.	Khadi/polyvastra producing Institutions and Khadi Artisans	www.kvic.org.in



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29.	Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure	To revive weak Khadi Institutions	To assist the identified weak KIs, so as to enable them to regain their status and revive their potential for employment generation. To improve the marketing of Khadi products through development of marketing infrastructure, including renovation of selected sales outlets of KIs. To bring in a transformation in the Khadi sector and re-affirm its significance as a sustainable employment provider for rural artisans	Existing C and weak Khadi and Polyvastra Producing Institutions	www.kvic.org.in
30.	RojgarYukt Gaon	For developme nt of Khadi and creation of sustainable employmen t	to transform socio-economically distressed villages into sustainable and self-reliant Khadi based enterprises. To give further motivation to Khadi Sector it is proposed to introduce RYG scheme with enterprise-led business model for strengthening Khadi Institutions.	New Entrepreneur or Corporate entity with partnership with KIs	https://www.kviconline.gov.in/rozgar1/(und er implementation)
31.	Honey Mission Programme / Beekeeping	Technology support, Skill Developme nt and New Enterprise creation	To uplift people leaving in rural areas by introducing and popularizing modern beekeeping techniques. To create sustainable employment and income opportunities to rural unemployed people. supplement the income of farmers, Adivasies	Farmer,Unemployed YouthInterested entrepreneurs	http://www.kviconline.gov.in/honeymission /index.jsp
32.	Mission Solar Charkha	Infrastructu re Support	<ul> <li>50 solar clusters with the financial outlay of Rs. 550 crore during 2018-19 and 2019-20 will be set up.</li> <li>One cluster will have</li> </ul>	Promoter Agencies i.e. SPV, Section 8 Company, Producer Company	www.kviconline.gov.in/msc



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33.	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	Technology support, Skill Developme nt, Marketing Support	maximum 2,000 artisans. Each artisan will be given two 10 spindle charkha. Maximum Govt. of India subsidy provided to each cluster is Rs.9.60 Crores.  Support to traditional artisans to provide sustainable employment Government of India support up to Rs. 2.5 cr. up to 500 artisans and Rs. 5 cr. for more than 500 artisans Set up physical infrastructure with CFCs, latest	Existing artisans from traditional industries	https://sfurti.msme.gov.in
-			machines, training, etc. in clusters.		
34.	A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurshi p (ASPIRE)	Skill Developme nt	youths for own enterprises and incubation of innovative ideas· Maximum Rs. 1 cr. to Government agencies and maximum Rs. 50 lakhs to private agencies for procuring plant and machinery· Maximum Rs. 1 cr. given to new TBIs and maximum Rs. 30 lakhs to existing TBIs for procurement of plants and machinery.	For LBIs:Any agency/institution of Govt. of India/State Govt.Any Private Institution under PPP mode with any agency of Govt. of India/State Govt. For TBIs:Existing Incubation Centers under Ministries/ Departments of Govt. of IndiaNational/ Regional institutions of Govt. of India/ State Govt.New TBIs can be set up by Industry Associations, Academic Institutions, R&D labs, Universities, Govt. entities and Technology Parks	Proposal to be filled up as per the prescribed format given in https://aspire.msme.gov.in and submitted to the Ministry through Member Secretary, Scheme Steering Committee at js.ari@nic.in
35.	Mahatma Gandhi Institute for Rural Industrialization	Technology SupportSkill Developme nt	<ul> <li>Science and technology</li> <li>Intervention &amp; Innovations for Rural</li> <li>Industries</li> <li>Networking and</li> <li>National/International Collaboration</li> </ul>	Existing and Aspiring Entrepreneurs	E- mail: director.mgiri@gmail.comWebsite: htt p://www.mgiri.org



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25	(MGIRI)		on R&D and Technology Transfer related to KVI Sector Skill/Entrepreneurship Development Training for Enterprise development in KVI sector		
36.	National SC-ST Hub	Marketing Support	To achieve 4% Public Procurement target from SC-ST entrepreneurs Facilitating SC/ST Entrepreneurs to be part of vendor development programs and mentoring support Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs Distribution of trade specific tool kits to trained candidates	Existing and Aspiring SC/ST Entrepreneurs	https://www.scsthub.in/
36.1	Special Credit Linked Capital Subsidy Scheme	Technology Support	<ul> <li>To upgrade their plant &amp; machinery with state-of-the-art technology</li> </ul>	Existing SC/ST Entrepreneurs	https://www.scsthub.in/content/special-credit-linked-capital-subsidy-scheme
36.2	Special Marketing Assistance Scheme	Marketing Support	<ul> <li>For the enhancement of competitiveness and marketability of the products</li> <li>Vendor</li> <li>Development</li> <li>Programmes</li> <li>Organizing</li> <li>Workshops/Seminars/Awareness</li> <li>Campaigns</li> </ul>	Existing SC/ST Entrepreneurs	https://www.scsthub.in/content/special- marketing-assistance-scheme-smas
36.3	Single Point Registration Scheme	Marketing Support	· Issue of the Tender Sets free of cost· Exemption from payment of Earnest Money Deposit (EMD)	Existing SC/ST Entrepreneurs	https://www.scsthub.in/content/single- point-registration-scheme
36.4	Bank Loan Processing Reimbursement	Credit Support	<ul> <li>Reimbursement on Bank loan processing charges paid by SC/ST MSEs in availing business loans.</li> </ul>	Existing SC/ST Entrepreneurs	https://www.scsthub.in/bank-loan- processing-reimbursement-scheme
			16 Canach Chandra Ayar	wa 6th Elaan Wallrata 12	



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	Scheme				
36.5	Bank Guarantee Charges Reimbursement Scheme	Credit Support	Reimbursement on Performance Bank guarantee charges paid by SC/ST MSEs for participation in tenders of Central/State Govt. and PSEs.	Existing SC/ST Entrepreneurs	https://www.scsthub.in/bank-guarantee- charges-reimbursement-scheme
36.6	Testing Fee Reimbursement Scheme	Technology support	<ul> <li>Reimbursement on Testing fee, for availing testing services from NABL accredited laboratories &amp; license or certification fee from BIS, in a financial year.</li> </ul>	Existing SC/ST Entrepreneurs	https://www.scsthub.in/testing-fee- reimbursement-scheme
36.7	Export Promotion Council Membership Reimbursement Scheme	Marketing Support	<ul> <li>Reimbursement on membership fees charged by Export Promotion Councils (EPCs).</li> </ul>	Existing SC/ST Entrepreneurs	https://www.scsthub.in/export-promotion- council-membership-reimbursement- scheme
36.8	Top 50 NIRF Rated Management Institution's Short-Term Training Program Fee Reimbursement Scheme	Skill Developme nt	Reimbursement of course fees for training programs from top 50 management institutes identified by Ministry of Human Resource Development under the National Institute Ranking Framework (NIRF).	Existing SC/ST Entrepreneurs or their ward over the age of 18 years	https://www.scsthub.in/capacity-building-management-fee-reimbursement-scheme

Source: <a href="https://champions.gov.in/MyMsme/grievance/COM">https://champions.gov.in/MyMsme/grievance/COM</a> Grievance Welcome.aspx

Note: The list of compliances may vary from business to business. The above table is prepared only for the knowledge sharing purpose and should not be considered as legal opinion. Further, above is not the exhaustive list of compliances. In case of any discrepancy, the reader is advised to refer the original source of content and recent government notifications.