**NEEDS**

In accordance with the G.O Ms No 49 MSME Dept dated 29.10.2012, the educated youth will be given Entrepreneurship Development Programme training, assisted to prepare their business plans and helped to tie up with financial institutions so as to set up new **Manufacturing and Service ventures**. Modifications have been made in the existing norms vide G.O. (Ms) No.13 MSME (D2) Department dated 24.4.2018. The beneficiary must be a First Generation Entrepreneur.   
The scheme details are as follows:

**Project Cost**

* Project cost above Rs.10.00 Lakh and not exceeding Rs.5.00 Crore.
* Project cost includes capital expenditure and margin money for working capital
* Cost of land may be included in the project cost at Guideline Value or Market Value,  prevailing as on the date of filing loan application, whichever is lower

**Subsidy**

* 25% of the Project Cost subject to a ceiling of Rs.30.00 lakh i.e., for projects costing more than Rs.1.20 crore, the subsidy will be restricted to Rs.30.00 lakh
* 3% Interest Subvention during the entire re-payment period

**Place of Residence**

* The applicant should be a resident of Tamil Nadu state for not less than 3 years.

**Age**

* General category -  Minimum 21 years and Maximum 35 years
* Special category (SC/ ST/ BC/ MBC/ Ex-servicemen/ Minorities/ Transgenders/ Differently abled persons) - 45 years

**Educational  Qualification**

* Degree, Diploma, ITI / Vocational training from Recognized Institutions

**Partnership**

* Subject to satisfying eligible criteria by all the partners, partnership concerns will be considered.

**Promoters Contribution**

* General category Entrepreneurs - 10% of the project cost
* Special category Entrepreneurs (SC/ST/BC/MBC/Ex-servicemen/Minorities/ Transgenders/Differently abled persons) - 5% of the project cost

**Reservation**

* SC                               : 18%
* ST                               :   1%
* Differently abled         :   3%
* Under this scheme, at least 50% of the beneficiaries will be women with priority accorded to destitute women subject to the condition that they possess the required qualification.

**Income ceiling**

* There will be no income ceiling under this scheme.

**Training**

* Compulsory EDP training will be given for 3 weeks with stipend. However, those who have already undergone similar EDP training conducted by EDI will be exempted.

**Other conditions**

* Assistance under the Scheme is only for NEW Projects.
* Entrepreneurs who have already availed subsidy linked loans under other State Government / Government of India schemes such as Prime Minister’s Rojgar Yojana(PMRY), Rural Employment Generation Programme (REGP), Prime Minister’s Employment  Generation Programme (PMEGP), Unemployed Youth Employment Generation Programme (UYEGP), TamilNadu Adi Dravidar Housing & Development Corporation Limited (TAHDCO) and Self help group will not be eligible for assistance under NEEDS Scheme.
* The applicant should not be a defaulter to any Commercial Bank/ Tamil Nadu Industrial Investment Corporation Limited (TIIC)

**List of Documents to be enclosed in duplicate**

* + Proof of Age – Copy of Birth Certificate or Transfer Certificate.
  + Proof of Residence – Copy of Ration Card/Smart Card or Residence Certificate from Tahsildhar.
  + Copy of Degree/Diploma Certificate.
  + Community Certificate.
  + Certificate in Proof for Ex-Servicemen /Differently Abled /Transgenders, wherever applicable.
  + Project Report with Projected sales and cash Flow statement for the next 3 years.
  + Copy of Land Document, if included in the project.
  + Estimate of Building obtained from the Chartered Civil Engineer.
  + Quotations for the Machinery or Equipments.
  + Sworn Affidavit obtained from Notary Public in Rs.20/- Stamp Paper as per format.
  + Copy of Partnership Deed, in case of partnership concern.

Unemployed Youth Employment Generation Programme (UYEGP)

**1.Preamble:**   
The Micro, Small and Medium Enterprises Department, Government of Tamil Nadu introduced the scheme “**Unemployed Youth Employment Generation Programme (UYEGP)**” which aims to mitigate the unemployment problems of socially and economically weaker section of the society, particularly among the educated and unemployed to become self employed in their native places itself and to prevent the mass migration from rural areas to urban areas due to unemployment by setting up Manufacturing / Service / Business enterprises by availing loan up to the maximum of Rs.10 Lakhs, Rs. 3 Lakhs and Rs. 1 Lakh respectively with subsidy assistance from the State Government up to 25% of the project cost (Maximum to a limit of Rs.1.25 Lakhs)

**2**. **Financial Assistance:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.** **No** | **Category** | **Project Cost** | | **Subsidy** |
| **Promotor’s** **Contribution** | **Bank Loan** |
| 1. | General Category | 10% | 90% | 25% |
| 2. | SC / ST/ BC / MBC/Minorities / Women / Ex-Servicemen / Physically Challenged / Transgender | 5% | 95% | 25% |

**3. Eligibility to avail Loan under this scheme:**

1. Any individual, above 18 years of age. Upper age limit for General category is 35 years and for Special category 45 years.
2. Minimum educational qualification is a pass in VIII standard.
3. The applicant shall be resident of the place for not less than 3 years.
4. The family income of the beneficiary shall not exceed Rs.1,50,000/- per annum.

**4. Other Features of the scheme:**

1. The District Task Force Committee headed by the General Manager, District Industries Centre, will select the beneficiaries through an interview process.
2. Entrepreneur Development Programme (EDP) training will be given to the beneficiaries for Seven days.
3. Repayment schedule and moratorium shall be as per the norms of the financial Institution.
4. For marketing support the concerned General Manager, District Industries Centre, will arrange Buyer Seller Meet, Exhibitions etc.

**5. How to apply?**

The scheme will be advertised through print and electronic media. The eligible residents of the district can file the application through online portal ([www.msmeonline.tn.gov.in/uyegp](http://www.msmeonline.tn.gov.in/uyegp)) and furnish the pdf format of the online generated application along with project profile, copies of certificates for proof of educational qualification, nativity, community, Ex-servicemen (wherever applicable) and proof of physically challenged to the concerned General Manager, District Industries Centre in person or by post within 7 days from the date of filing.

Micro Small & Medium Enterprises Incentives

**Incentives to Micro Small & Medium Enterprises**

The Micro, Small and Medium Enterprises sector accounts for the major share in number of industrial units, output in manufacturing sector and exports in the State besides being a major employment provider next only to agriculture, the need for vitalising this sector assumes greater importance. Taking cognizance of the above factor and in order to give special impetus to MSMEs, the Tamil Nadu Government is extending the following incentives to Micro, Small and Medium Enterprises established in the State:-

**1. Subsidy schemes for micro manufacturing enterprises**

* 25%Capital Subsidy on the value of eligible plant and machinery.
* 20% low tension power tariff subsidy for the first 36 months from the date of commencement of commercial production or from the date of power connection, whichever is later.
* Stamp duty exemption on mortgaged and pledged documents.
* For detailed guidelines click [(G.O.Ms.No.14, MSME (B) Dept., dt. 07.05.2008)](http://cms.tn.gov.in/sites/default/files/whatsnew/msmi_guidlines.pdf)

**2. Subsidy schemes for Industrially Backward Blocks and Agro Based Enterprises**

Micro, Small and Medium Manufacturing Enterprises established in 251 industrially backward blocks, all industrial estates promoted by the Government and Government Agencies like SIPCOT, SIDCO, etc., (excluding Industrial Estates located within a radius of 50 Kms from Chennai city centre) and agro based enterprises set up in all the 385 Blocks in the State are eligible for the following package of incentives:

* 25% capital subsidy on the value of eligible plant and machinery subject to a maximum of Rs.30 lakh.
* 5% additional employment intensive subsidy on the value of eligible plant and machinery for providing employment to 25 workers for 3 years within the first 5 years from the date of commencement of commercial production, subject to a maximum of Rs.5 lakh.
* 5% additional capital subsidy on the value of eligible plant and Machinery for enterprises  set up by women, SC/ST, differently abled and transgender entrepreneurs subject to a maximum of Rs.2 lakh.
* 25% additional capital subsidy on the value of eligible plant and machinery installed to promote cleaner and environment friendly technologies subject to a maximum of Rs.3 lakh, if certified by the Tamil Nadu Pollution Control Board.
* 20% low tension power tariff subsidy for the first 36 months from the date of commencement of commercial production or from the date of power connection whichever is later.
* For detailed guidelines click [(G.O.Ms.No.14, MSME (B) Dept., dt. 07.05.2008)](http://cms.tn.gov.in/sites/default/files/whatsnew/msmi_guidlines.pdf)

**3. Special Capital Subsidy for Thrust Sector Enterprises**

A Special Capital Subsidy of 25% on the eligible plant and machinery subject to a maximum of Rs.30 lakh is extended to 13 thrust sector enterprises setup anywhere in the State viz., Electrical and Electronic Industry, Leather and Leather goods, Auto parts and components, Drugs and Pharmaceuticals, Solar Energy Equipment, Gold and Diamond Jewellery for exports, Pollution Control equipments, Sports Goods and Accessories, Cost effective building materials, Readymade Garments, Food Processing, Plastic and Rubber Industries.  
For detailed guidelines click [(G.O.Ms.No.14, MSME (B) Dept., dt. 07.05.2008)](http://cms.tn.gov.in/sites/default/files/whatsnew/msmi_guidlines.pdf)

**4. Generator Subsidy**

The Micro, Small and Medium manufacturing enterprises anywhere in the State, which purchase Generator sets up to 320 KVA capacity are eligible for a Generator Subsidy at 25% of the cost of the generator set, subject to a maximum of Rs.5 lakh.

For detailed guidelines click ([G.O.Ms.No.27 MSME](http://www.indcom.tn.gov.in/gos/GO_27_dt_21_5_09_GS.pdf)(D2) [Dept. dt. 21.05.2009](http://www.indcom.tn.gov.in/gos/GO_27_dt_21_5_09_GS.pdf" \t "_blank))

**5. Back-ended Interest Subsidy**

Back-ended interest subsidy at the rate of 3%, subject to a maximum of Rs.10.00 lakh for a period of 5 years is being provided to Micro, Small and Medium Manufacturing Enterprises for term loans up to Rs.1 crore obtained for Technology up-gradation / modernization and Credit Guarantee Fund Trust Scheme (CGFTS).  
For detailed guidelines click [(G.O.Ms.No.14, MSME (B) Dept., dt. 07.05.2008)](http://cms.tn.gov.in/sites/default/files/whatsnew/msmi_guidlines.pdf).

**PEACE**

**SCHEME FOR PROMOTION OF ENERGY AUDIT AND CONSERVATION OF ENERGY**

**Preamble**   
The Government have introduced Promotion of Energy Audit and Conservation of Energy (PEACE) scheme for promoting Energy efficiency in MSME units. Under this scheme the Government will reimburse 50% of the cost of conducting energy audit and 25% of the cost of machinery & equipments replaced, retrofit and technology acquired for the purpose of improving the energy efficiency, based on the recommendation of Energy Audit.  
  
**Objectives of the Schemes**

1. Create awareness & educating MSMEs about benefits/advantages of new techniques/technologies for saving energy.
2. Undertaking indepth studies of high energy consuming MSME clusters and identify gaps and potential barriers for energy conservation, and promoting adoption of suitable techniques/technologies to achieve energy efficiency.
3. Encouraging MSME for adopting energy audits to improve energy efficiency and fuel substitution, and monitoring the implementation of recommendations.

**INCENTIVE FOR CONDUCTING DETAILED ENERGY AUDIT**

1. Main objective is to identify the major sources of energy in use, identifying the lapses in energy usage, identifying areas to improve energy usage, determining the level of consumption of the energy sources and recommending measures that will enhance energy savings in the industry.
2. 50 % of the Energy Audit cost subject to a Maximum of Rs.0.75 lakh per energy audit per unit.
3. Eligible MSMEs shall file its claim within one year from the date of completion of Energy Audit.

**INCENTIVE FOR IMPLEMENTING ENERGY AUDIT RECOMMENDATION**

* + The objective is to incentivise MSMEs to implement the recommendations of the Energy Audit Report and to optimize the energy consumption leading to energy saving and money saving in electricity bills.
  + **Eligibility** - All manufacturing MSMEs in the state which have undertaken energy audit and have achieved atleast 15% energy savings in terms of number of units of energy consumed per unit of product manufactured.
  + 25 % of the cost of the eligible components, subject to a Maximum limit of Rs.2,00,000/-.
  + MSMEs have to apply to DIC/ RJD, Chennai only after three months from the date of implementation of Energy Audit recommendations.
  + **Form 1    -**[**Application for Grant of Subsidy for Detailed Energy Audit**](http://www.indcom.tn.gov.in/form1.pdf)
  + **Form 2 -**[**Application for Grant of Subsidy for Implementing Energy Audit Recommendations**](http://www.indcom.tn.gov.in/form2.pdf)

# ததமிழ்நாடு மாநில ஊரக வாழ்வாதார இயக்கம் ழ்வாதார இயக்ழ



தமிழ்நாடு மாநில ஊரக வாழ்வாதார இயக்கம் 2012-13 ஆம் ஆண்டு முதல் தமிழ்நாடு அரசினால் செயல்படுத்தப்பட்டு வருகிறது. ஊரக ஏழை மக்களுக்காக வலுவான மற்றும் துடிப்பான சமுதாயம் சார்ந்த அமைப்புகளை உருவாக்கி, வாழ்வாதாரத்தை உயர்த்தி, நிதி மற்றும் பல்வேறு சேவைகளை முறையாகப் பெற வழிவகை செய்து, குடும்ப வருமானத்தை பெருக்குவதே இவ்வியக்கத்தின் நோக்கமாகும். இத்திட்டத்தின் கீழ் சமுதாயத்தில் உள்ள ஏழைகள், மிகவும் ஏழைகள், நலிவுற்றோர் மற்றும் மாற்றுத்திறனாளிகள் போன்றோரே இலக்கு மக்கள் ஆவர். சிறப்பு சுய உதவிக் குழுக்கள் மற்றும் முதியோர் சுய உதவிக் குழுக்களில் இருபாலரும் உறுப்பினார்களாகச் சேர்க்கப்படுவர்.

TNSRLM இன் முன்னோடியான மகளிர் திட்டம், 18 முதல் 60 வயதுக்குட்பட்ட 12-20 பெண்களைக் கொண்ட மகளிர் சுய உதவிக் குழுக்களை ஊக்குவித்தார், அவர்கள் தானாக முன்வந்து சேமிப்பு மற்றும் சிக்கனத்தை மேம்படுத்தினர். DAY-NRLM திட்டத்தின் மூலம் வாழ்வாதாரத் தலையீடுகளைச் செய்வதற்கான ஆணையைக் கொண்டு, SHGகள், PLFs போன்ற வடிவங்களில் ஏழைகளின் நிறுவனங்களை உருவாக்குவதன் மூலம் ஏழைகளின் ஏழை மக்களைச் சென்றடைவதற்காக, மாநிலத்தில் TNSRLM ஆனது, வாழ்வு காட்டுவோம் திட்டத்தின் அடிப்படைக் கொள்கைகளின் அடிப்படையில் வடிவமைக்கப்பட்டது. நிலையான வருமானத்தை வழங்குவதற்கான கூறுகள் மற்றும் வங்கி இணைப்பு. ஏழைகளின் பங்கேற்பு அடையாளம் (PIP) முறையின் மூலம் கிராமப்புறங்களில் உள்ள இடது-புற ஏழைகள் கண்டறியப்பட்டு, அந்த குடும்பங்களில் உள்ள பெண்களை உள்ளடக்கிய புதிய சுய உதவி குழுக்கள் உருவாக்கப்பட்டன.

**TNSRLM இன் கீழ் செயல்பாடுகள்**

TNSRLM இன் நோக்கம், வாழ்வாதார மேம்பாடு மற்றும் நிதி மற்றும் பிற சேவைகளை அணுகுவதன் மூலம் ஏழைகளின் குடும்ப வருமானத்தை அதிகரிப்பதே ஆகும்.

1. சமூக ஒருங்கிணைப்பு மற்றும் நிறுவன கட்டமைப்பு

2. திறன் உருவாக்கம் மற்றும் பயிற்சி

3. நிதி சேர்க்கை

4. வாழ்வாதார மேம்பாடு மற்றும் சந்தைப்படுத்தல்

5. திறன் பயிற்சி

6. கூட்டாண்மை மற்றும் ஒருங்கிணைப்பு

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

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| Related Scheme | Prime Minister Employment Generation Programme (PMEGP) |
| Description | The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursal to the beneficiaries / entrepreneurs directly into their bank accounts. |
| Nature of assistance | The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs. Categories of Beneficiary’s Rate of subsidy under PMEGP (of project cost) Area (location of project/unit) General category 15%(Urban), 25%(Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.) The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital. |
| Who can apply? | Any individual, above 18 years of age. At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector. Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible. Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are NOT eligible. |
| How to apply? | The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of respective states (for DICs) will give advertisements locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries desirous of establishing the enterprise/ starting of service units under PMEGP. The beneficiaries can also submit their application online at <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp> and take the printout of the application and submit the same to respective offices along with Detailed Project Report and other required documents. |
| Whom to contact | State Director, KVIC Address available at [http://www.kviconline.gov.in](http://www.kviconline.gov.in/) Dy. CEO (PMEGP), KVIC, Mumbai Ph: 022-26711017 Email: ykbaramatikar[dot]kvic[at]gov[dot]in |

##### **AABCS**

* 35% capital subsidy ( Not exceeding Rs 1.5 crore) on eligible project cost
* Project cost include land, plant, machinery, testing equipment and computing devices with cost of land not exceeding 20% of project cost. Vehicles shall be considered if it integral to the business process
* 6% interest subvention for loans to procure machinery and equipment during the tenure of loan not exceeding 10 years. Interest subvention will be upfront and given to banks
* Working capital sanctioned for the project shall be eligible for interest subvention for a period not exceeding 2 years
* Cover projects without credit linkage also and in such cases capital subsidy will be released back ended
* No bar on beneficiary to claim additional capital subsidy from schemes operated by agencies not controlled by Govt. of Tamil Nadu
* Beneficiaries belonging to SC/ST communities (100% owned by SC/ST persons)
* Covering new and expansion of existing enterprises
* Covering Trading related projects which are above the threshold of assistance under the existing Unemployed Youth Employment Generation programme
* Beneficiaries shall be with age limit of 55 years
* No minimum educational qualification
* Application shall be filed through online only  [msmeonline.tn.gov.in/aabcs/](https://msmeonline.tn.gov.in/aabcs/aabcs_application_without_upload.php)

# Prime Minister Street Vendor’s AtmaNirbhar Nidhi (PM SVANidhi)

**DATE :** 01/06/2020 - |

The PM SVANidhi Scheme is a government initiative launched as a part of the Atmanirbhar Bharat Abhiyan to provide affordable working capital loans to street vendors affected by the Covid-19 pandemic. The scheme aims to provide financial support to street vendors to resume their livelihoods and help them become self-reliant.

The government aims to provide benefits under the PM SVANidhi Scheme to a total of 42 lakh street vendors by December 2024. The scheme is expected to provide a significant boost to the street vending sector in India and help street vendors overcome the economic challenges posed by the Covid-19 pandemic.

## Beneficiary:

Street Vendors

## Benefits:

The scheme provides collateral-free working capital loans up to Rs. 10,000 for a 1-year tenure. Street vendors can get an interest subsidy at 7% per annum. Incentives are given to those who make timely repayment of loans. Digital payment channels are encouraged to promote cashless transactions. The scheme provides financial support to street vendors who have been engaged in vending for a period of one year or more.

### How To Apply

Visit the official PM SVANidhi website – https://pmsvanidhi.mohua.gov.in/

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| **TAHDCO** |  |

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|  | Out of the total population of 6.20 crores in Tamil Nadu, Scheduled Castes/Scheduled Tribes constitute 20% of the population as per 2001 census.  In order to improve the living conditions of Scheduled Castes/Scheduled Tribes by improving the income earning capacities through Income Generating Programme and improving human skills through training programmes, TAHDCO provides financial assistance to both the programmes.  The importance of this charter is to educate the Scheduled Castes/Scheduled Tribes about the details of schemes implemented by TAHDCO and to know the officers to be approached for assistance |
|  | TAHDCO schemes have been decentralised and formulated at the district level for the economic development of Scheduled Caste and Scheduled Tribes under the dynamic leadership of District Collectors, in the form of District Action Plans in accordance with the local needs, local potential and availability of resources.  The amount for this plan is allocated to the districts based on Scheduled Castes/Scheduled Tribes population, so as to ensure that there is no unbalance and there is rational distribution of selection of beneficiaries throughout the state. |
|  | District level workshops is also being held in all districts, as a consultative forum, to evolve localized strategies and plan for the economic development of Scheduled Castes/Scheduled Tribes. |
|  | All the schemes in the District Action Plans have categorized into the following  9 activities for the purpose of monitoring. |

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| Sl.No. | Scheme | Eligibility | Whom to approach |
| 1 | Land Purchase Scheme | SC/ST women Below Poverty Line in the age group of 18-55 years.Detailed guidelines are given in G.O. (enclosed) | District Manager, TAHDCO |
| 2 | Agricultural Activities including Land Purchase Scheme | i) Individual SC/ST living Below Poverty Line. Annual family income Rs.18,460/- in rural areas Rs.28,536/- in urban areas. ii) Self-Help Groups with 100% SC/ST members recognized by ‘Mahalir Thittam’ |
| 3 | Agricultural Allied Activities |
| 4 | Mining and Quarrying |
| 5 | Manufacturing/Processing /Services/Repairs |
| 6 | Construction Activities |
| 7 | Trade and Commerce |
| 8 | Transport, Storage and Communication |
| 9 | Other services |

|  |  |
| --- | --- |
|  | These schemes are eligible for individuals and Self Help Groups. Under each of the above activity, several schemes are being implemented by the District Administration. |
|  | The Land Purchase Scheme is a new programme of  TAHDCO implemented during the current year.The details  of this scheme is given separately under the head “Land Purchase Scheme”. |
|  | Out of the total economic assistance, the 80% is allocated to this head, among which 25% is allocated to individuals and the remaining 75% to Self Help Groups. |