

1. Gujarat State Schemes
2. Maharashtra State Schemes
3. Tamil Nadu State Schemes
4. West Bengal State Schemes

1. Gujarat State Schemes

Incentives: Initiatives by Government of Gujarat Units will be eligible for various incentives as mentioned below for various purposes as indicated.

1. Interest Subsidy as per following parameters:

- All MSMEs will be eligible as per definition of MSME for setting up a new unit or expansion or diversification or modernization in existing unit. *The Plant & Machinery to be installed should be new with modern state of the art technology.*
- Graded interest subsidy for micro, small and medium enterprises. Interest Subsidy @ 7% for micro enterprises and @ 5% for small and medium enterprises.
- Interest subsidy not available for penal interest or other charges.
- 1% additional interest subsidy to youth having less than 35 years of age in case of first project. Woman entrepreneurs will be accorded priority.
- Maximum amount of interest subsidy will be Rs. 25 lakhs per annum, for a period of five years.
- Unit availing term loan from any bank/FI approved by RBI will be eligible. The amount of interest subsidy will be paid to the Bank/FI with intimation to the unit.
- Unit applying within one year of loan disbursement will (first instalment) be eligible.
- If the unit becomes defaulter in repayment to Bank/FI, such default period will be deducted from the period of five years.
- Disbursement will start only after the unit starts commercial operation.

Conditions for Interest Subsidy:

- (1) Unit will have to observe pollution Control measures as prescribed by GPCB or other competent authority.
- (2) Unit will have to remain in production for 5 years from the date of commercial production.
- (3) Unit will have to furnish information regarding production, employment etc. wherever asked by the Government.
- (4) Unit will have to employ at least 85% of the total employment and 60% of supervisory and managerial employment from local persons.
- (5) Sick units will not get benefits under this category.

(6) If the unit is defaulter in paying any Government dues, it will not get assistance under this category.

(7) This Scheme will be supplementary to the Government of India Scheme.

2. Venture Capital Assistance: To promote Venture Capital Funding for MSMEs, for projects, adopting innovative technologies such as Technical Textiles, Nano Technology, Information Technology, Bio-Technology etc., the Government would provide funds to FIs/Banks who have the necessary expertise in operating Venture Capital Funds. The maximum amount to be given to any such funds would be Rs.10 Crores during the operative period of the scheme. Detailed guidelines for operationalizing the schemes would be issued separately.

3. Quality Certification: Assistance will be granted to the eligible MSMEs for maximum 3 quality certifications, at the rate of 50% of cost of quality certification within overall ceiling of Rs. 6 lakhs in 5 years. The cost for certificate will include:-

- Fees charged by certification agency (excluding travel, hotel & surveillance charges).
- Cost of testing equipment's as suggested by BIS.
- Calibration charges of equipment.
- Consulting fees and training charges (excluding travel, hotel & surveillance charges).
- Quality certification scheme will be supplementary to GoI scheme.

4. Skill Enhancement: 50% of fees, subject to maximum Rs.5000 per person for a minimum one week duration training of skill upgradation in MSMEs in a programme conducted in institutions suggested by an Anchor Institute or specialized institution in specific sector will be reimbursed. The minimum batch size for such training assistance should be of 25 trainees.

5. Technology Acquisition Fund: Assistance for acquisition of appropriate technology in any form to a group of at least 10 MSMEs for a specific product / process will be provided by way of 50% grant subject to a maximum of Rs.1cr. per technology including royalty payments for first two years.

6. Support to R&D Institutions: Need based support will be provided to R&D institutions set up with the State Government support, including setting up of new R&D institution, Testing facilities, incubation centre etc. The assistance will be up to 60% of the project cost excluding land cost & building cost. Eligible activities will be decided by the SLAC. Assistance for Contract/ Sponsored research work from any industrial unit / Industry Association to recognized R&D Institution/ technical colleges approved by AICTE, will be considered @ 50% of project cost, excluding cost of land and building, subject to maximum Rs. 50 lakhs.

7. Patent Assistance

- Assistance @50% subject to maximum Rs.10 lakhs for necessary expenditure for obtaining domestic patents by any industrial unit / institution.
- Quantum of assistance can be enhanced to Rs. 25 lakhs for international patents by a company.
- Fees paid to patent attorney and patent service centre will be eligible (excluding travel, hotel charges).
- Maximum five patents per unit over a 5 years period will be eligible.

8. Energy and Water Conservation

- 50% cost of energy/water audit conducted in a unit by a recognized institution/ consultant subject to a limit of Rs. 25,000/- will be reimbursed to the MSME.
- Group of units/cluster will be given priority.
- In addition, assistance of 20% of cost of equipment subject to maximum of Rs.10 lakhs per project will be considered in a period of five years.

9. Market Development Support

- Assistance to MSME for packaging design from recognized institutions @50% of the cost subject to maximum Rs. 2 lakhs, once in a period of five years.
- Assistance to MSME units for participation in International Trade Fair outside India @ 50% of total rent, literature and display material subject to maximum Rs. 5 lakhs, once in one country in five years.
- The unit should not participate in an individual capacity, but only as a part of the Industry Association which would participate in such trade fairs. The assistance would be by way of reimbursement.
- Assistance to Industry Associations @ 50% of total rent subject to maximum Rs. 10 lakhs for participation in international trade fair as Gujarat Pavilion outside India for participation of minimum 5 units in a form of reimbursement.
- Viability gap support to Industry Associations for organizing national seminars / exhibitions in Gujarat, subject to maximum Rs.4 lakhs and for organising international seminar/ exhibition in Gujarat subject to maximum Rs. 8 lakhs.
- Assistance for setting up of Convention Centre/Trade centre by Industry Associations @50% of project cost up to Rs. 5 crore excluding land cost once in a period of 5 years.

Application to be made to: District Industries Center (DIC)

Detailed scheme: <http://ic.gujarat.gov.in/wp-content/uploads/2015/03/GFC-102014-923625-P.pdf>

ApplicationForm:http://ic.gujarat.gov.in/wp-content/uploads/2015/05/Application_form_for_new_Sheme.pdf

Instructions:<http://ic.gujarat.gov.in/wp-content/uploads/2015/10/Instructions.pdf>

Checklist for Documents: http://ic.gujarat.gov.in/wp-content/uploads/2015/05/Check_list_for_new_final_scheme.pdf

10. Support for Vendor Development

- Support for vendor development on the line of PPP model where in parent unit is to contribute minimum 5% for prototype/new product development besides technical support and commitment for procurement guarantee for 3 years.
- Vendor unit will be eligible for interest subsidy as per the present scheme.
- Parent unit will be supported to develop industrial parks with assistance @ 20% of infrastructure cost excluding land cost subject to maximum Rs.1 Crore.
- New or existing Medium / large unit can be considered as parent unit to support development of minimum ten vendor units for a new product/ prototype development for eligibility.

11. Support to auxiliary industries for value addition: Large units producing raw materials and promoting auxiliary MSME units to be encouraged to develop Industrial Park for accommodating minimum 20 units. Assistance @ 20% of infrastructure cost excluding land cost subject to maximum Rs. 1 cr. Facilitation in purchase of land for the industrial park.

12. Cluster Development in PPP mode:

- Anchor units, nodal institutions and/or industry associations will be associated in PPP mode in a programme of cluster development.
- Comprehensive support to strengthen cluster units in a programme covering product design and technology, quality improvement, energy & water conservation, common branding and marketing facilities, hiring of an expert /cluster development agent, setting up of demonstration plant, common facilities, incubation centre, CFC, ITI extension centre and other need based facilities.
- Assistance @ 80% (including assistance from Government of India) in the proposed cost of programme with a ceiling of Rs. 10 crore per cluster for a period of 3 to 5 years.
- Assistance to nodal institutions/hiring of experts should not exceed 3% of project cost.
- Cluster Advisory Institution (CAI) to be constituted.
- Clusters will be eligible for partial financial assistance as available under the Scheme of Critical Infrastructure.
- Assistance will be subject to preparation, by the project owners, of a Comprehensive Development Plan of the cluster for 5 years.

13. Rehabilitation of Sick Units

- Subsidy @ 50% on cost of diagnostic study by technical institution initiated through FI/Bank/Govt. -maximum Rs.1 lakh.

- Registered Experts in the field of technology, marketing and finance may be engaged to advise sick units. 50% fees (maximum Rs. 1 lakh per unit) will be reimbursed on implementing suggestions given by such registered expert.
- Interest subsidy @ 5% per annum limited to Rs.10 lakhs per year for three years on additional finance for rehabilitation, disbursed by Bank/Fl.
- One Time Settlement (OTS) on a graded scale for Government dues as well as dues towards Government/Corporations/ Boards for which a separate Government Resolution (GR) will be introduced.
- Other unit taking over a sick unit for rehabilitation will be eligible for assistance as above.

14. Awards to Best MSMEs: Three awards to be awarded in each category. • Growth in production and profit. • Quality and Environment improvement measures. • Innovation in technology for new product or process development.

Award in the form of Rs. 1 lakh, cash and appreciation letter. Awardees to be given priority in participation of International Seminars and incentives under the scheme. Independent Credit Rating agency to be appointed to select the best performing MSMEs in the above categories. Nominations to be encouraged from industries associations.

15. Promotion of specific sector: Specific sector identified in a district shall be supported with integrated programme of interest subsidy, technology upgradation and quality certification.

Eligibility for Quantum of Assistance: All eligible MSMEs can avail incentives as above under different categories separately or in combination. Assistance will be given only once under each category in five years period unless otherwise specified in the specific category of incentive. For the same investment, assistance/ benefit can be availed under only one category. The unit that has received assistance under this, GR will not be entitled to avail benefit of any other State Government Scheme, unless specifically specified otherwise.

16. Cluster Development Scheme: 25% contribution to the project proposal for training programmes. Contribution of 25 - 50% of the cost component of the proposal in other matters.

17. Financial Assistance to Industrial Parks:

Industrial Park: (Provision for the location of minimum 30 industrial / service units) - 20% of fixed capital investment upto maximum of INR 100 lacs.

Mini Industrial Park (Minimum 11 units): 25% of fixed capital investment upto a maximum of INR 100 lacs.

18. SEZ scheme: SEZ scheme has been introduced to provide **hassle free environment and state of the art infrastructure**. Gujarat has **liberal labour policy** providing complete flexibility in SEZs. SEZ Development Committee monitors infrastructure development for each SEZ.

SEZ Advantage:

For SEZ Units: Income Tax Incentives: 10 year corporate tax holiday on export profit - 100% for initial 5 years and 50% for the next 5 years.

Other Benefits:

- Exemption of electricity duty.
- Duty free procurement of capital goods (including second hand capital goods), raw materials and consumable spares from domestic market
- Full freedom for subcontracting.
- Facility to realize and repatriate export proceeds within 12 months.
- Facility to retain 100% foreign exchange receipts in the export earners foreign currency account.

For Developers of SEZs: Income Tax Incentives:

- 100% tax holiday for a period of any 10 consecutive years out of 15 years beginning from the year in which the SEZ is notified.
- Exempt from dividend distribution tax.
- Tax exempt on Interest of long term finance.
- Long-term capital gains arising on transfer of shares in developer company tax exempt.
- No minimum alternate tax (MAT)

• Other Benefits

- Full freedom in allocation of developed plots to approved SEZ units on purely Commercial basis.
- Full authority to provide services like water, electricity, security, restaurants and recreation centres on commercial lines.
- No net foreign exchange earning requirement imposed.

• Common Incentives: Indirect Tax Incentives

- Nil customs duty
- Nil excise duty
- Exemption from central sales tax
- Exemption from service tax
- Exemption from securities transaction tax
- Exemption from tax on sale of electricity for self-generated purchased power.

19. Assistance for reimbursement of CGTMSE fees for Micro and Small enterprises (Subsidy Schemes under Industries Commissionerate, Government of Gujarat):

Assistance as reimbursement at 100% annual service fees paid to Bank / Financial institution for collateral free term loan under CGTMSE, for the period of five year. To know more details please visit http://ic.gujarat.gov.in/?page_id=3776

20. Schemes for Assistance Labour Intensive Industries(Subsidy Schemes under Industries Commissionerate, Government of Gujarat) : Assistance will be eligible to New enterprise as well as to existing enterprise for one time expansion.

Payroll assistance will be provided at 1200 per person & additional 300 per women employment. In case of expansion this payroll assistance will be provided only for additional domicile employees.

In case of expansion, the payroll assistance will not be eligible for reemployed person/s who had been relieved by the enterprise within one year period before commencement of production of expansion.

Interest Subsidy : 7% maximum up to 1 crore per annum for period of 5years.

VAT related incentives: Only 70% of eligible fixed capital investment of eligible unit will be considered for reimbursement. The eligible unit shall be entitled for reimbursement up to 1/5th of eligible limit in a particular year. To know more details please visit For more details please visit the website: http://ic.gujarat.gov.in/?page_id=3935.

<u>Marketing Assistance</u>							
<u>Scheme by MSME (State Government)</u>						Ref. No. GJEPC / MSME / SCHEMES / 002	
						(Amt. in Rs.)	
Scheme Name	Detail / Eligibility	General Category			Special Category		
		Mic ro	Sm all	Medi um	Mic ro	Sm all	Medium
Participati on in Internatio nal Exhibition s / Trade Fairs held in Foreign Countries	Space rent / Cost of product literatur e / display material	50 % of actual expenses (Rs. 50000/- Max. for Product literature & Display material)					
	Max. Assistan ce	4,00,000/-					
	Applicat ion to be made to	District Industries Center (DIC)					

Detailed scheme	http://ic.gujarat.gov.in/wp-content/uploads/2015/03/GFC-102014-923625-P.pdf
Application Form	http://ic.gujarat.gov.in/wp-content/uploads/2015/05/Application form for new Scheme.pdf
Instructions	http://ic.gujarat.gov.in/wp-content/uploads/2015/10/Instructions.pdf
Checklist for documents	http://ic.gujarat.gov.in/wp-content/uploads/2015/05/Check list for new final scheme.pdf

Assistance for Technology Upgradation / Acquisition

Scheme by MSME (State Government)					Ref. No. GJEP / MSME / SCHEMES / 007
					(Amt. in Rs.)
Scheme Name	Detail / Eligibility criteria	Micro	Small	Medium	
Scheme for Technology Acquisition	Eligibility	A new enterprise with new technology / existing enterprise eligible for new product or for improvement of production process			
	Assistance	Grant at the rate of 50% of cost of technology acquisition, including royalty payments for first two years			
	Max. Assistance Limit	50,00,000/-			
	Application Form & Check List	As per Annexure - 1 (Click Here)			
		As per Annexure - 2 (Click Here)			
Apply to	Industries Commissioner - Gandhinagar (Refer Scheme)				

	Detailed scheme	http://ic.gujarat.gov.in/?page_id=3848
	Remark	Assistance will not available for the purchase of plant & machinery or equipments
	Procedure	1) Prior approval from IC after signing MOU with technology provider 2) Apply to IC in given format with documents mentioned in check list

Assistance of Capital Investment Subsidy, Interest Subsidy to MSMEs for manufacturing Industries

Scheme by MSME (State Government)					Ref. No. GJEPC / MSME / SCHEMES / 008
					(Amt. in Rs.)
Scheme Name	Detail / Eligibility	Micro	Small	Medium	
Scheme for financial assistance by way of Capital Subsidy and Credit linked Interest Subsidy to Micro, Small and Medium	Eligibility	1) Units carrying out expansion or diversification by existing enterprise with investment in fixed capital more than 50% of its existing gross fixed capital investment as on date of initiation of expansion/diversification. However, such investment should be minimum 60% only in plant and machinery.			
		2) Modernization of existing unit with investment in plant - machinery and equipment by more than 25% of its existing gross fixed capital investment by way of adopting new technology/ production process and/or improving quality of products			
		3) Old & second hand machinery will not be eligible for assistance			
Assistance		Capital Investment subsidy	Interest subsidy		
		<ul style="list-style-type: none"> ▪ Eligible on loan amount disbursed by Bank 	<ul style="list-style-type: none"> ▪ Enterprise which has obtained first disbursement during the operative period ▪ The subsidy will be in form of reimbursement 		

m Enterpri ses		Municipal Corporation Areas	▪ 10 % of term loan amount - Max. 15,00,000/-	Municipal Corporation Areas	▪ 5 % on outstanding term loan amount / Max. 25,00,000/- per annum / Max 5 Years
		Out of Municipal Corporation Areas	▪ 15 % of term loan amount - Max. 25,00,000/-	Out of Municipal Corporation Areas	▪ 7 % on outstanding term loan amount / Max. 30,00,000/- per annum / Max 5 Years
					▪ 1% additional for youths aged less than 35 years with required equity contribution for the project @ 100% by them
					▪ 1% additional for SC/ST/Physically Challenged and Woman Entrepreneurs with required equity contribution for the project @ 100% by them
					▪ Max. rate of interest subsidy should not exceed 7% for Municipal Corporation areas and 9% for other areas
	Detailed conditions & Scheme	http://ic.gujarat.gov.in/?page_id=3776			
	Application Form	http://ic.gujarat.gov.in/wp-content/uploads/2015/12/ApplicationForm-01.pdf			
	Checklist	http://ic.gujarat.gov.in/pdf/Checklist_01.pdf			

Assistance in rent to MSEs

Scheme by MSME (State Government)					Ref. No. GJEPC / MSME / SCHEMES / 011
					(Amt. in Rs.)

Scheme Name	Detail / Eligibility criteria	Micro	Small	Medium
Scheme for assistance in Rent to MSEs for Shed and Plot developed By Private Developer	Eligibility	Yes	Yes	No
		1) New Micro & Small Enterprise registered as an industrial unit under MSME Development act, 2006 with respective DIC as manufacturing enterprise and obtained term loan from the financial institution.		
		2) New enterprise shall have to commence commercial production during the operative period of the scheme.		
	Assistance	Municipal Corporation Areas or Area under Urban Development Authority	Out of Municipal Corporation Areas or out of Area under Urban Development Authority	
		50% of rent paid or 50,000/- per year whichever is less	50% of rent paid or 25,000/- per year whichever is less	
		Assistance available Max. for 3 years		
	Detailed conditions & Scheme	http://ic.gujarat.gov.in/?page_id=3916		
Application Form	http://ic.gujarat.gov.in/wp-content/uploads/2015/12/ApplicationForm-01.pdf			
Checklist	http://ic.gujarat.gov.in/pdf/Checklist_01.pdf			

Marketing Assistance

Scheme by MSME (State Government)							Ref. No. GJEPC / MSME / SCHEMES / 016
							(Amt. in Rs.)
Scheme Name	Detail / Eligibility	General Category			Special Category		
		Mic ro	Sm all	Medi um	Mic ro	Sm all	Medium
Participati on in Exhibiti ons through Industries associatio ns / Federation / Chambers	State Level Exhibition	60 % of rent paid or 5,00,000/- total expense of all units, whichever is less					
	National Level	60 % of rent paid or 7,00,000/- total expense of all units, whichever is less					
	Internati onal Level	60 % of rent paid or 7,00,000/- total expense of all units, whichever is less					
	Applicati on to be made to	District Industries Center (DIC)					
	Detailed scheme	http://ic.gujarat.gov.in/wp-content/uploads/2015/03/GFC-102014-923625-P.pdf					

2. Maharashtra State Schemes

Maharashtra Industrial Policy 2013-18: State Govt. Schemes:

Highlights of Industrial Policy of Maharashtra announced in January 2013 (Effective from 01st April, 2013 to 31st March, 2018) - Incentives for MSME Projects

The Maharashtra Industrial Policy 2013 has given a special attention to encourage small scale industries. For financial stability of MSMEs (Micro Small and Medium Enterprises) , the state government will provide fiscal incentives and support to less developed areas, and the major highlights of Package Schemes of Incentives (PSI) apart from Industrial Promotion Subsidy have been listed below:

- The state government has divided the talukas (areas) into 7 groups and more thrust has been given to less developed areas. Threshold limits for classification of MSME projects is given below:

Group (Taluka/Area Classification)	Eligibility Period(years)	District/Cities Included	Monetary ceiling as per cent of admissible Fixed Capital Investment*
1 A (Developed areas)	7	Mumbai, Pune, etc.	-
2. B (Less developed than A)	7	Alibagh, Dhanu, Nashik, etc.	-
3. C (Less Developed than B)	7	Bhivandi, Ratnagiri, Baramati, etc.	30
4. D (Less developed than C)	7	Aurangabad, Satara, Nagpur, etc.	40
5. D+ (Less developed than D)	7	Pithan, Barshi, Kagal , etc.	50
6. No Industry Districts	7	Gadchiroli, Hingoli, etc.	70
7. Areas affected by Naxalism	7	Gondia, Kinvat, Chandrapur, etc.	80

What are the fiscal incentives?

- **Reimbursement of water & energy cost:** 75% reimbursement of cost of water and energy admissible.
- **Stamp Duty Exemption:** 100% stamp duty exemption within investment period for acquiring land and for term loan purposes.
- **Electricity Duty Exemption:** Exemption from payment of electricity duty to eligible new units in C, D, D+, and also where the industry doesn't exist.
- **Power Tariff Subsidy:** INR 1/- per unit consumed to eligible new units located in Gondia, Kinvat, Chandrapur, etc.

In which form financial incentives can be utilized?

Financial incentives are available in the form of Industrial Promotion Subsidy (IPS), Interest Subsidy, Electricity duty exemption, Waiver of Stamp Duty, Power Tariff Subsidy, etc. Up to 70 lacs can be utilized in the various ways. The most beneficial among all is Industrial Promotion Subsidy, which is receivable in cash as a specific percentage of net VAT and CST.

Existing units can also be benefited under this scheme provided that they make 1) minimum investment in capital assets of 25%; 2) same increase in production capacity; and 3) minimum 10% increase in employment. For example, in a case of INR 1 crore capital investment, an existing unit will get INR 52 lacs as financial incentive.

How to start?

1. Firstly, the Industrial Unit has to get registered with District Industries Centre (DIC).
2. Provide all the details of capital investment.
3. Thereafter, the Eligibility Certificate (EC) will be issued.
4. The incentive will depend on the amount of investments and assets.
5. The Industrial Unit has to make capital investment in the specified period mentioned in EC.
6. Business must be operational up to the period mentioned in EC otherwise incentive can be cancelled and penalty may be levied.

For more information on how to register visit at:
http://www.doingbusinessinmaharashtra.org/Starting_a_Business_in_Maharashtra.aspx

Subsidies/Incentives for MSMEs:

a. Power Tariff Subsidy

- Eligible for new units.
- Located in Vidarbha, Marathwada, North Maharashtra and Districts of Raigad, Ratnagiri and Sindhudurg in Konkan. Units located in Gondia, Kinvat, Chandrapur, etc.
- Extent of Rs.1/- per unit consumed in above mentioned regions and in areas other than the above (except A areas) to the tune of Rs.0.50/- per unit consumed.

- 3 years from the date of commencement of commercial products.

b. Interest Subsidy

- @ 5% p.a. maximum up to the value of electricity consumed and bills paid for that year will be admissible. (In areas other than A area).

c. Energy and Water Audit

- 75% per cent reimbursement of cost of water and energy audit.
- Assistance by way of 50% grant limited to Rs.1 lakh for water audit and Rs.2 Lakh for energy audit.
- 50% cost of capital equipment required for undertaking measures to conserve water and energy limited to Rs.5 lakh each.

d. Additional Incentives

- Incentives for improving Quality Competitiveness, Research and Development, Technology Upgradation and Cleaner Production Measures will be continued with suitable modification.

e. Stamp Duty Exemption

- In addition to incentive listed above, eligible MSMEs will be entitled to 100% stamp duty exemption within investment period for acquiring land (including assignment of lease rights and sale certificate) and of term loan purposes.
- In A and B areas Stamp Duty exemption will be offered only to IT and BT units in IT and BT Parks.

f. Electricity Duty Exemption

- Eligible New MSMEs in C, D, D+. No Industries Districts and Naxalism affected Area will be entitled to exemption from payment of electricity duty for tenure equal to the eligibility period.
- In A and B areas Electricity Duty exemption will be offered to 100% Export Oriented MSMEs and IT/BT units for 7 years.

g. Labour Laws and Procedures amended:

- To enable industry & labour to meet the new economic challenges. i. Contract Labour (Regulation and Abolition) Act will be amended. ii. Number of Process of inspections/Paper work will be reduced.

h. Special Economic Zone Policy (SEZ):

- SEZs are Duty free enclaves aimed at promoting rapid industrial development & employment generation to trigger inflow of large foreign & domestic investments.

i. Sick SSI units:

- Sick SSI units taken up for re-schedulement of arrears of Govt & electricity dues. The interest rate on the rescheduled arrears will now be reduced to 10% from 13% in all except 'A' areas of the State. The repayment of such arrears would be allowed in 60 monthly instalments which was earlier 30 months only.

Schemes under Directorate of Industries: There are mainly three schemes viz. PMEGP, Seed Money Scheme and District Industries Loan Scheme implemented by Directorate of Industries for unemployed youth. The brief features of these schemes are described below :-

A) PMEGP: Prime Minister's Employment Generation Programme

1. Coverage :

Under the Prime Minister's Employment Generation Programme, manufacturing project with an investment of up to Rs.25 lakh investment and service/business projects with an investment of up to Rs.10 lakh investment are eligible under the scheme are provided financial assistance as loans from public sector banks, regional rural banks or IDBI. Project cost will include fixed capital (excluding land cost) plus working capital.

2. Extent of assistance:

Up to 90% of project cost is provided as loan for general group and 95% for special group (SC/ST/OBC/minority/woman/ex-servicemen/physically handicapped) will be available from public sector banks, Regional rural banks, IDBI. Project cost will include capital asset cost + working capital.

In urban areas, 15% margin money subsidy for general group and 25% for special group will be available through KVIC. In rural areas, the margin money subsidy will be 25% to 35% respectively. Special group include SC/ST/OBC/minority/woman/ex-servicemen /physically handicapped.

3. Eligibility:

1. Any individual, above 18 years of age, provided they have at least passed class VIII standard.
2. For setting up of project costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business/service sector, the beneficiaries should have at least VIII standard pass educational qualification.
3. Assistance under the Scheme is available only for new projects sanctioned specifically under the PMEGP.

4. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme) are also eligible for assistance under PMEGP.
5. Institutions registered under Societies Registration Act, 1860;
6. Production Co-operative Societies, and Charitable Trusts.
7. 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.

4. Implementing Agencies:

In urban areas, the scheme will be implemented through DIC, while in rural areas through KVIC/KVIB/DIC all three agencies.

B) Seed Money Scheme (SMS)

1. The objective of the scheme: The objective of the scheme is to encourage unemployed person to become entrepreneurs/take up self-employment ventures through industry, service, and business and meet part of margin money requirement for availing bank loan/Institutional finance.

2. Eligibility:

Local unemployed person or group of persons fulfilling:

1. Age Group: 18 to 50 years
2. Qualification: Std. VII pass
3. Domiciled in the state of Maharashtra for the last 15 years.
4. To be eligible for this scheme, an un-employed entrepreneur must have plans for establishing an industry or service business with a project cost of up to Rs. 25 lakhs in the state of Maharashtra.

3. Scope

1. An un-employed entrepreneur must have plans for establishing an industry or service business with a project cost of up to Rs.25 lakhs in the state of Maharashtra.
2. In such cases, seed money assistance of 15% of project cost for all Entrepreneurs and seed money assistance of 20% of project cost for Entrepreneurs who are SC/ST or OBT/NT/VT/Handicapped is provided.
3. Maximum amount of Seed Money component provided is up to 3.75 lakhs.
4. Bank loan 75% of the project cost.
5. The rate of interest on seed money extended is 6% per annum with a holiday period of 3 years and if the borrower pays the repayment of instalment regularly and within scheduled time, then the borrower will get rebate of 3% in interest. So he has to pay only 3% interest.
6. If the instalment is not repaid in time, it will attract 1% penal interest.

7. The repayment of loan starts after three years in four yearly instalments for industry cases. In other cases repayment starts after six months of loan availment.

C) DISTRICT INDUSTRIES CENTRE LOAN SCHEME

1. Objective of the scheme:

- Objective of the scheme is to provide financial assistance in the form of margin/seed money for the promotion of tiny industries in semi-urban and rural areas with a view to generate employment opportunities including self-employment.

2. Eligibility:

- Margin money assistance is admissible only to those units whose investment in plant & machinery does not exceed Rs. 2 lakh.
- All towns and rural areas having population of less than 1 lac are covered under the Scheme.
- All units falling within the purview of the Small Scale Industries Board and Village Industries, handicrafts, handlooms, Silk & Coir Industries are covered under the Scheme.
- This scheme is particularly useful for rural artisans.

3. Extent of assistance:

- The extent of assistance is 20% of the total investment or Rs.40000/- whichever is less in case of entrepreneur belonging to general category and in case of entrepreneur belonging to scheduled caste & scheduled tribe, assistance up to 30% of total fixed capital investment or up to maximum of Rs.60000/- whichever is less is provided.
- The assistance provided in the form of loan must be repaid back to the State Government with a 4% interest rate within 7 years.

Contact the **MIDC Investor Facilitation Cell** at investor@midcindia.org

INSTITUTIONAL SUPPORT FOR MSMEs. (STATE) by Institutes like: Directorate of Industries , UdyogMitra, Maharashtra Industrial Development Corporation(MIDC), Co-operative Industrial Estates, Maharashtra Small Scale Industries Development Corporation (MSSIDC), Maharashtra Centre For Entrepreneurship Development (MCED) are as below:-

- Entrepreneurship Development Programme (EDP) • Development Programmes for Self-Employment (DPSE) • Entrepreneurship Appreciation Programmes (EAP) • Group Entrepreneurship Development Programme (Gr. EDP) • MICRO EDP • Entrepreneurship Awareness Camps (EAC) • Certificate Course for Developing Competent Personnel for SSI Management. • Trainers Training Programme • Vocational Training based EDPs (VTPs) • Management Development Programmes (MDPs / IDPs).

Public Procurement Policy for goods produced and services rendered by Micro and Small Enterprises (MSEs) be procured by Central Ministries/Departments/Public Sector Undertakings (PSUs):

The main features of the Public Procurement Policy for MSEs are:

1. Every Central Ministry/Department/PSU shall set an annual goal for procurement from the MSE sector at the beginning to the year, with the objective of achieving an overall procurement goal of minimum 20 per cent of the total annual purchases of the products or services produced or rendered by MSEs from the latter in a period of three years.

2. Out of 20% target of annual procurement from MSEs, a sub-target of 4% (i.e., 20% out of 20%) will be earmarked for procurement from MSEs owned by SC/ST entrepreneurs. However, in the event of failure of such MSEs to participate in the tender process or meet the tender requirements and the L1 price, the 4% sub-target for procurement earmarked for MSEs owned by SC/ST entrepreneurs will be met from other MSEs.

3. At the end of 3 years, the overall procurement goal of minimum 20% will be made mandatory. Nonconforming Departments will be required to provide reasons for the same to the Review Committee set up under the Policy.

MSME-DEVELOPMENT INSTITUTE (MSME-DI), MAHARASHTRA:

In the state of Maharashtra, the support facilities and services of the offices of the Development Commissioner (MSME) are rendered through the network of two MSME-Development Institutes located at Mumbai and Nagpur with a Branch Institute at Aurangabad.

MSME-DI's, Mumbai : 1) Ahmednagar 2) Aurangabad 3) Beed 4) Dhule 5) Hingoli 6) Jalgaon 7) Jalna 8) Kolhapur 9) Latur 10) Mumbai (2) 11) Nanded 12) Nandurbar 13) Nashik 14) Osmanabad 15) Parbhani 16) Pune 17) Raigad 18) Ratnagiri 19) Satara 20) Sangli 21) Sindhudurg 22) Solapur 23) Thane 24) Palghar

MSME-DI Nagpur: 1) Akola 2) Amravati 3) Nagpur 4) Bhandara 5) Gondia 6) Wardha 7) Chandrapur 8) Yavatmal 9) Buldhana 10) Washim 11) Gadchiroli

Sr. No	Description of the Incentives providing	Category of the Enterprise	Enterprise set by the General Category entrepreneur		Enterprise set by the SC/ST category entrepreneur	
			General	Women	General	Women
1	Reimbursement of Stamp Duty / Transfer Duty	Micro	100%	100%	100%	100%
		Small	100%	100%	100%	100%
		Medium	100%	100%	100%	100%

3. TAMIL NADU STATE SCHEMES

1. Credit:

Name of Scheme	GENERTOR SUBIDY SCHEME
Central / State Government / Other	State Govt.
Name of Ministry/ Dept.	MSME Dept, Government of Tamilnadu
Abstract	Subsidy on purchase of Generator for New & Existing Entrepreneur
Who is Eligible	New / Existing Entrepreneurs
Government Assistance	25 % subsidy on Generator cost, subject to max 5 lakhs
Beneficiary Contribution	75 % of the project cost
How to Apply (Guidelines & Application)	http://www.tiic.org/incentives.html
Whom to Contact	1. Tamil Nadu Industrial Investment Corporation Ltd (TIIC), 2. GM, DIC / RJD, Chennai

Name of Scheme	NEW ENTREPRENEUR CUM ENTERPRISE DEVELOPMENT SCHEME (NEEDS)
Central / State	State Govt.

Government / Other	
Name of Ministry/ Dept.	MSME Dept / Department of Industries and Commerce, Government of Tamilnadu
Abstract	Loan with subsidy on the Project Cost for First Generation Entrepreneurs seeking loan assistance exceeding Rs.5.00 lakhs and upto Rs.1.00 Crore on Project Cost. (Manufacturing and service enterprise
Who is Eligible	New Entrepreneurs
Government Assistance	25 % subsidy & 3% Interest subvention for the term loan component
Beneficiary Contribution	10% for General Category & 5% for Special Categories such as women, BC, MBC, SC,ST, PH, Ex-servicemen, Transgender.
How to Apply (Guidelines & Application)	Through concerned DIC / RJD, Chennai whose contact address available at www.indcom.tn.gov.in http://www.indcom.tn.gov.in/needsscheme/NEEDS_write_up.Pdf
Whom to Contact	1. GM, District Industries Center (DIC), Govt. of TN, 2. RJD of Industries & Commerce, 3. Entrepreneur Development Institute, Govt. of TN, 4. MSME - DI, Chennai & its branches

Name of Scheme	UNEMPLOYED YOUTH EMPLOYMENT GENERATION PROGRAMME (UYEGP)
Central / State Government / Other	State Govt
Name of Ministry/ Dept.	MSME Dept / Department of Industries and Commerce, Government of Tamilnadu
Abstract	Loan for <ul style="list-style-type: none"> • Business -1 lakh • Service - 3 lakhs • Manufacturing - 5 lakhs
Who is Eligible	New Entrepreneurs
Government Assistance	15 % subsidy
Beneficiary Contribution	10% for General Category & 5% for Special Categories such as women, BC, MBC, SC,ST, PH, Ex-servicemen, Transgender.
How to Apply	Through concerned DIC / RJD, Chennai whose contact

(Guidelines & Application)	address available at www.indcom.tn.gov.in http:// dictiruppur.com/uyegp/guidelines.pdf
Whom to Contact	1. GM, District Industries Center (DIC), Govt. of TN, 2. RJD of Industries & Commerce, Chennai 3. Entrepreneur Development Institute, Govt. of TN, 4. MSME - DI, Chennai & its branches

Name of Scheme	GENERAL TERM LOAN SCHEME
Central / State Government / Other	State Govt
Name of Ministry/ Dept.	MSME Dept / Department of Industries and Commerce, Government of Tamilnadu
Abstract	Collateral Security free Loans for Term Loan for New Entrepreneur and Existing Entrepreneur
Who is Eligible	New /Existing Entrepreneurs
Government Assistance	50-75% Credit
Beneficiary Contribution	25 - 35 %
How to Apply (Guidelines & Application)	http://www.tiic.org/general_scheme.html
Whom to Contact	1. Tamil Nadu Industrial Investment Corporation Ltd (TIIC), 2. GM, DIC / RJD, Chennai

Name of Scheme	SINGLE WINDOW SCHEME
Central / State Government / Other	State Govt.
Name of Ministry/ Dept.	MSME Dept, Government of Tamilnadu
Abstract	Collateral Security free for Creation of Fixed Asset & Working Capital for Existing Entrepreneur
Who is Eligible	Existing Entrepreneurs
Government Assistance	65% Credit & Project cost up to Rs. 2.00 Cr
Beneficiary Contribution	35 %
How to Apply (Guidelines & Application)	http://www.tiic.org/single_window.html
Whom to Contact	1. Tamil Nadu Industrial Investment Corporation Ltd (TIIC), 2. GM, DIC / RJD, Chennai

Name of Ministry/ Dept.	MSME Dept / Department of Industries and Commerce, Government of Tamilnadu
Abstract	Collateral Security free Loans for Term Loan for New Entrepreneur and Existing Entrepreneur
Who is Eligible	New /Existing Entrepreneurs
Government Assistance	50-75% Credit
Beneficiary Contribution	25 - 35 %
How to Apply (Guidelines & Application)	http://www.tiic.org/general_scheme.html
Whom to Contact	1. Tamil Nadu Industrial Investment Corporation Ltd (TIIC), 2. GM, DIC / RJD, Chennai

Name of Scheme	MICRO / SMALL ENTERPRISES FUNDING SCHEME
Central / State Government / Other	State Govt.

Name of Ministry/ Dept.	MSME Dept, Government of Tamilnadu
Abstract	Collateral free loan for Creation of Fixed Asset & Working Capital for New & Existing Entrepreneur
Who is Eligible	New / Existing Entrepreneurs
Government Assistance	75- 80% Credit & Project cost up to Rs. 50 Lakhs
Beneficiary Contribution	20 % - 25% of the project cost
How to Apply (Guidelines & Application)	http://www.tiic.org/micro_funding.html
Whom to Contact	1. Tamil Nadu Industrial Investment Corporation Ltd (TIIC), 2. GM, DIC / RJD, Chennai

Name of Scheme	CAPITAL SUBIDY SCHEME
Central / State Government / Other	State Govt.
Name of Ministry/ Dept.	MSME Dept, Government of Tamilnadu
Abstract	Subsidy on purchase of plant & machinery cost for New & Existing Entrepreneur
Who is Eligible	New / Existing Entrepreneurs
Government Assistance	25 % subsidy on the cost of the plant & machinery , Subjected to max 30 lakh
Beneficiary Contribution	75 % of the project cost
How to Apply (Guidelines & Application)	http://www.tiic.org/incentives.html
Whom to Contact	1. Tamil Nadu Industrial Investment Corporation Ltd (TIIC), 2. GM, DIC / RJD, Chennai

2. Technology Upgradation

Name of Scheme	BACK ENDED INTEREST SUBSIDY TO MICRO AND SMALL ENTERPRISES
Central / State Government / Other	State Govt.

Name of Ministry/ Dept.	Directorate of Industries and Commerce, Govt. of Tamil Nadu
Abstract	3% Back ended interest subsidy to MSEs for the term loan obtained for Technology Upgradation and modernization, National Equity Fund Scheme of SIDBI, NSIC-SIDCO Consortium, ISO certification, taking up R & D resulting in Patent Registration and protection of IPR registration
Who is Eligible	Existing Entrepreneurs
Government Assistance	Quarterly reimbursements to the financial institutions for a maximum period of 5years and max. subsidy payable per loan is Rs. 15lakh.
Beneficiary Contribution	Nil
How to Apply (Guidelines & Application)	http://www.indcom.tn.gov.in/incentives.htm
Whom to Contact	1. Directorate of Industries and Commerce, Govt of TN.

Name of Scheme	TECHNOLOGY DEVELOPMENT SCHEME
Central / State Government / Other	State Govt.
Name of Ministry/ Dept.	MSME Dept / Department of Industries and Commerce, Government of Tamilnadu
Abstract	(i) Patent filing assistance. (ii) Trade Mark Registration incentive. (iii) Incentive for establishment of Industrial clusters and mini tool rooms. (iv) Creation of a Technology Development Fund. (v) Assistance for creation of Centers of Excellence and Technology Business Incubators.
Who is Eligible	New /Existing Entrepreneurs, Institutes

Government Assistance	(i) 50% subsidy on the cost of filing a patent application subject to a maximum of Rs.2 Lakhs per application. (ii) 50% of the cost of the application for trade mark registration or Rs.25,000/- whichever is less. (iii) Establishment of Industrial clusters and mini tool rooms under the Public Private Partnership mode by providing 25% of the total project cost subject to a maximum of Rs.1 Crore as assistance. (iv) Creation of a Technology Development Fund for evolving cleaner / energy efficient / IT enabled technologies. (v) Assistance for creation of Centres of Excellence and Technology Business Incubators for introduction of new production techniques and design development to the tune of Rs.50 Lakhs per incubator / centre of excellence
Beneficiary Contribution	As applicable
How to Apply (Guidelines & Application)	Through concerned DIC / RJD, Chennai whose contact address available at www.indcom.tn.gov.in
Whom to Contact	1. GM, District Industries Center (DIC), Govt. of TN, 2. RJD of Industries & Commerce, Chennai

3. Marketing

Name of Scheme	Marketing Assistance
Central / State Government / Other	State Govt.
Name of Ministry/ Dept.	MSME Dept / Department of Industries and Commerce, Government of Tamilnadu
Abstract	EMD Exemption for MSE units participating in tender, Granting hall rent for participation in exhibitions
Who is Eligible	Industrial Association
Government Assistance	Granting 50% of hall rent for participation in exhibitions within the State and also in other States by MSME Associations
Beneficiary Contribution	Not applicable
How to Apply (Guidelines & Application)	Through concerned DIC / RJD, Chennai whose contact address available at www.indcom.tn.gov.in
Whom to Contact	1. GM, District Industries Center (DIC), Govt. of TN, 2. Regional Joint Director of Industries & Commerce

4. MSME Policy 2013-2018 for West Bengal:

Fiscal Incentives and Concessions for MSME sector

1. Capital Investment Subsidy: Entrepreneurs setting up new units in Zone C & D will be entitled for subsidy on Capital Investment which is shown below:

- **For new Micro & Small Enterprise in Zone C & D**

Micro Enterprise

Zone C - 25%

Zone D - 40%

Small Enterprise

Zone C - 15%

Zone D - 30%

- a) All these concessions are subject to a ceiling of Rs 50 lakh for Small Enterprise.
- b) **20% additional subsidy on admissible subsidy for all enterprises wholly owned by women, SC/ST and minority community entrepreneurs.**
- c) **These entrepreneurs will also get incentive for setting up of units in Zone A & B as follows :**
 - **Micro Unit - 15%**
 - **Small Unit - 10%**
- d) **This incentive would be in addition to what the units get from GoI under any other scheme.**

2. Interest subsidy on term loan: The Government will provide an interest subsidy to a percentage of the annual liability on the term loan for implementation of the approved project depending on the location of the units.

Micro & Small Enterprise

- **Zones A & B - The interest subsidy will be 6 % for 5 years.**
- **Zones C & D - The interest subsidy will be 7.5 % for 5 years.**

Medium Enterprise

- **Zones B & C - The interest subsidy will be 25 % of total term loan interest subject to a ceiling of Rs.175 lakh / year for 5 years.**
- **Zone D - The interest subsidy will be 25 % of total term loan interest subject to a ceiling of Rs.175 lakh / year for 7 years.**

3. Electricity Duty: An eligible micro, small or medium unit for its approved project in various zones will be entitled to a waiver of electricity duty on the electricity consumed for the production/ operation activity for a period from the date of commencement of production or operation.

Micro & Small Enterprise:

- **Zone A & B - 50% waiver of electricity on the electricity consumption for 5 years.**

- Zone C & D - 75% waiver of electricity on the electricity consumption for 5 years.
- The units set up in any zone and wholly owned by women, SC/ST and minority community entrepreneurs will be eligible for 100% waiver for 5 years.

Medium Enterprise:

- Zone B & C - 100% waiver of electricity on the electricity consumption for 5 years subject to maximum of Rs. 25.00 Lakh per year or Rs. 1.25 Crore for 5 years.
- Zone D - 100% waiver of electricity duty on the electricity consumption for years and 75% waiver from the sixth year upto tenth year subject to maximum of Rs. 50.00 Lakh per year or Rs. 2.5 crore in 5 years.

4. Power Subsidy: Cost of power is a crucial factor for increasing cost competitiveness of industry. Therefore the Government has decided to provide a power subsidy as follows:

Micro, Small and Medium Enterprises

- Subsidy of Rs. 1.00 / Kwh for units in Zone A & B for 5 years
- Subsidy of Rs. 1.50 / Kwh for units in Zone C & D for 5 years

However the power subsidy is for 5 years subject to a ceiling of **Rs 20 Lakh per annum for small enterprises and Rs 30 Lakh for medium enterprises.**

5. INCENTIVE FOR ENERGY EFFICIENCY:

Micro & Small Enterprise

- **50% re-imburement of the cost of energy audit undertaken by an certified agency to be available after implementation of the recommendations.**
- **25% reimbursement of the cost of installations for energy conservation as per energy audit subject to a ceiling of Rs.2 Lakh.**

6. Refund of Value Added Tax (VAT): An eligible micro, small and medium unit for its approved project will be entitled to a VAT refund as follows:

Micro, Small and Medium Enterprises

- **Zone B & C - 80% VAT refund paid for 8 years or 75% of fixed Capital Investment whichever reached earlier**
- **Zone D - 90% VAT refund paid for 8 years or 75% of fixed Capital Investment whichever reached earlier.**

7. Refund of Stamp duty and registration fee: An eligible micro, small and medium enterprise will be entitled to a refund of stamp duty and registration fee paid by it for the purpose of registration of documents within the State relating to the purchase of land and buildings for setting up of the approved project at the following rates:

Micro and Small enterprises

- For Zone A - 25%

- For Zone B – 50%
- For Zone C – 75%
- For Zone D – 100%

Medium Enterprises

- For **Zones B, C & D** the medium enterprise will be entitled to a refund @ 75% of Stamp Duty.

8. Reimbursement of Entry tax: In order to ensure price competitive supply of raw materials to the State, the State government will provide the following to the Micro, Small and Medium enterprises:

- Reimbursement of Entry Tax on plant and machinery available after beginning of commercial production by the unit.
- Reimbursement of entry tax on procurement of raw materials for the initial 3 years will be provided.

9. Refund of Central Sales Tax (CST): An eligible micro, small and medium enterprise for its approved project will be entitled to total refund of CST for 3 years from the date of commencement of commercial production.

10. WATER CONSERVATION / ENVIRONMENT COMPLIANCE:

Micro & Small Enterprise

- Assistance upto 50% or Rs 2 Lakh maximum for water conservation/ pollution control measures

11. Workforce Welfare Assistance: An eligible Micro, Small and Medium enterprise for its approved project will be entitled to a reimbursement of 100% in 1st year & 75% in next remaining years of expenditure incurred by it towards Employees State Insurance (ESI) and Employees Provident Fund (EPF). The reimbursement for Zones C and D will be as follows:

- Zone B - 5 yrs
- Zone C - 7 yrs
- Zone D - 9 yrs

12. Assistance for Cluster Development: The State Government will provide financial assistance to establish common infrastructure facilities in industrial clusters.

- Support **up to Rs. 5 crore** for common infrastructure such as road, power etc for each micro and small industrial cluster in **Zone B and C** will be provided by the State Government.
- And in **Zone D**, i.e. the backward areas, this support will be upto Rs. 10 crore for common infrastructure such as road, power etc for each micro and small industrial cluster.

13. Special Incentives schemes:

- An assistance up to 50% or Rs 2 Lakh maximum will be provided to micro and small enterprises taking appropriate water conservation/ pollution control measures as per water conservation and environment compliance rules.
- Incentive for energy efficiency will be provided to Micro and Small enterprises adopting energy conservation measures. 50% reimbursement of the cost of energy audit undertaken by a certified agency to be available after implementation of the recommendations and 25% reimbursement of the cost of installations for energy conservation will be provided as per energy audit subject to a ceiling of Rs 2 Lakh.
- For Micro and Small enterprises, a further assistance of 50% of cost upto a maximum of Rs. 5 lakh will be provided for Standard quality compliance e.g. obtaining certification/accreditation like ISO-9000, ISO-14000, ISO-18000, Social Accountability Standards etc.

14. Subsidy for Intellectual property (GI / Patent registration):

- State Government will provide consultancy and facilitation services for identification and registration of Geographical Indicators (GI) of items.
- Reimbursement of **50% of expenditure** for obtaining patent registration subject to a **maximum of Rs. 5 lakh.**

15. Skilled HR Development: The Government is going to undertake measures in collaboration with the industry to provide 1 million skilled HR over a period of 5 years.

The State Government will promote and organize entrepreneurship development and skill development training programmes to cater to the emerging skill needs while simultaneously encourage and enable the unemployed younger generation to be self-employed.

Conditions/Eligibility of the units for availing Incentives/Financial Assistance under this Policy:

- Modern /Hi-tech plant & Machinery to be installed that conform to the standard productivity.
- Unit will have to strictly observe requisite pollution control compliances.
- Regular Energy Audit is to be conducted and standard energy efficiency to be ensured wherever applicable.
- Unit will have to follow/maintain labour laws.
- Unit will have to commit to remain in production for at least 5 years from the date of commercial production.

A unit defaulting in payment of any government dues / FI dues will not be eligible for assistance under this policy.

Geographical dispersion: Classification of areas (List of industrial zones)/ GRADED SLABS OF INCENTIVES:

The districts of the state have been divided into 4 Zones for differential treatment under this Policy. Considering the needs of inclusive growth, the policy provides additional incentives for investment in backward regions of the state.

Zone A	Zone B	Zone C	Zone D
<ul style="list-style-type: none"> • Kolkata Municipal Corporation area. • All municipal areas of North 24 Parganas. • All Municipal Areas of South 24 Parganas • All Municipal Areas of Howrah 	Districts of <ul style="list-style-type: none"> • Hooghly • North 24 Parganas (excluding Municipal areas and Sunderban Areas) • South 24 Parganas (excluding Municipal areas and Sunderban Areas) • Howrah (excluding Municipal areas) • Siliguri Municipal Corporation • Municipal corporation/ Municipal areas of PaschimMedinipur, PurbaMedinipur, Burdwan, Nadia 	Districts of <ul style="list-style-type: none"> • Burdwan (excluding Municipal Corporation/ Municipal Areas) • PurbaMedinipur (excluding Municipal Corporation/ Municipal Areas) • Nadia(excluding Municipal Corporation/ Municipal Areas) • Malda • Jalpaiguri • Murshidabad • Darjeeling (excluding Siliguri Municipal Corporation) 	Districts of <ul style="list-style-type: none"> • Birbhum • Purulia • Bankura • PaschimMedinipur (excluding Municipal Corporation/ Municipal Areas) • Uttar Dinajpur • DakshinDinajpur • Coochbehar • Sunderban Areas of South and North 24 Parganas districts.

