



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2015-16/74

FIDD.MSME & NFS.BC.No. 07/06.02.31/2015-16

July 1, 2015

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks
(excluding Regional Rural Banks)

Dear Sir / Madam

Master Circular - Lending to Micro, Small & Medium Enterprises (MSME) Sector

As you are aware, the Reserve Bank of India has, from time to time, issued a number of guidelines/instructions/directives to banks in the matters relating to lending to Micro, Small & Medium Enterprises Sector. To enable the banks to have current instructions at one place, a Master Circular incorporating the existing guidelines/instructions/directives on the subject has been prepared and is appended. This Master Circular consolidates the instructions issued by the RBI up to June 30, 2015, which are listed in the Appendix, to the extent they deal with the MSME sector lending by commercial banks.

2. Please acknowledge receipt.

Yours faithfully

(Madhavi Sharma)
Chief General Manager

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई - 400001
Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1
टेली Tel:022-22601000 फ़ैक्स: 91-22-22621011/22610943/22610948 ई-मेल : cgmincfidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी : मेल रिज़र्व बैंक द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

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SECTION - I

1 Micro, Small & Medium Enterprises Development (MSMED) Act, 2006

The Government of India has enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 on June 16, 2006 which was notified on October 2, 2006. With the enactment of MSMED Act 2006, the paradigm shift that has taken place is the inclusion of the services sector in the definition of Micro, Small & Medium enterprises, apart from extending the scope to medium enterprises. The MSMED Act, 2006 has modified the definition of micro, small and medium enterprises engaged in manufacturing or production and providing or rendering of services. The Reserve Bank has notified the changes to all scheduled commercial banks. Further, the definition, as per the Act, has been adopted for purposes of bank credit vide RBI [circular ref. RPCD.PLNFS. BC.No.63/ 06.02.31/ 2006-07 dated April 4, 2007](#).

1.1 Definition of Micro, Small and Medium Enterprises

(a) Manufacturing Enterprises i.e. Enterprises engaged in the manufacture or production, processing or preservation of goods as specified below:

(i) A micro enterprise is an enterprise where investment in plant and machinery does not exceed Rs. 25 lakh;

(ii) A small enterprise is an enterprise where the investment in plant and machinery is more than Rs. 25 lakh but does not exceed Rs. 5 crore; and

(iii) A medium enterprise is an enterprise where the investment in plant and machinery is more than Rs.5 crore but does not exceed Rs.10 crore.

In case of the above enterprises, investment in plant and machinery is the original cost excluding land and building and the items specified by the Ministry of Small Scale Industries vide its notification No.S.O. 1722(E) dated October 5, 2006 (Annex I).

(b) Service Enterprises i.e. Enterprises engaged in providing or rendering of services and whose investment in equipment (original cost excluding land and building and furniture, fittings and other items not directly related to the service rendered or as may be notified under the MSMED Act, 2006) as specified below:

(i) A micro enterprise is an enterprise where the investment in equipment does not exceed Rs. 10 lakh;

(ii) A small enterprise is an enterprise where the investment in equipment is more than Rs.10 lakh but does not exceed Rs. 2 crore; and

(iii) A medium enterprise is an enterprise where the investment in equipment is more than Rs. 2 crore but does not exceed Rs. 5 crore.

Section – II

2 Priority Sector Guidelines for MSME sector

In terms of [circular FIDD.CO.Plan.BC.54/04.09.01/2014-15 dated April 23, 2015](#) on 'Priority Sector Lending - Targets and Classification', bank loans to Micro, Small and Medium Enterprises, for both Manufacturing and Service sectors are eligible to be classified under the Priority Sector as per the following norms:

2.1 Manufacturing Enterprises

The Micro, Small and Medium Enterprises engaged in the manufacture or production of goods to any industry specified in the first schedule to the Industries (Development and Regulation) Act, 1951 and as notified by the Government from time to time. The Manufacturing Enterprises are defined in terms of investment in plant and machinery.

2.2 Service Enterprises

Bank loans up to Rs.5 crore per borrower / unit to Micro and Small Enterprises and Rs.10 crore to Medium Enterprises engaged in providing or rendering of services and defined in terms of investment in equipment under MSME Act, 2006.

2.3 Khadi and Village Industries Sector (KVI)

All loans to units in the KVI sector will be eligible for classification under the sub-target of 7 percent / 7.5 percent prescribed for Micro Enterprises under priority sector.

2.4 Bank loans to food and agro processing units will form part of agriculture.

2.5 Other Finance to MSMEs

(i) Loans to entities involved in assisting the decentralized sector in the supply of inputs to and marketing of outputs of artisans, village and cottage industries.

(ii) Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries.

(iii) Loans sanctioned by banks to MFIs for on-lending to MSME sector as per the conditions specified in the extant Master Circular on 'Priority Sector Lending - Targets and Classification'.

(iv) Credit outstanding under General Credit Cards (including Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card, and Weaver's Card etc. in existence and catering to the non-farm entrepreneurial credit needs of individuals).

(v) Outstanding deposits with SIDBI on account of priority sector shortfall.

2.6 To ensure that MSMEs do not remain small and medium units merely to remain eligible for priority sector status, the MSME units will continue to enjoy the priority sector lending status up to three years after they grow out of the MSME category concerned.

2.7 Considering that the MSMED Act, 2006 does not provide for any sub-categorization within the definition of micro enterprises and that the sub-target for lending to micro enterprises has been fixed, the current sub-categorization within the definition of micro enterprises in the existing guidelines is dispensed with.

2.8 Since the MSMED Act, 2006 does not provide for clubbing of investments of different enterprises set up by same person / company for the purpose of classification as Micro, Small and Medium enterprises, the Gazette Notification No. S.O.2 (E) dated January 1, 1993 on clubbing of investments of two or more enterprises under the same ownership for the purpose of classification of industrial undertakings as SSI has been rescinded vide GOI Notification No. S.O. 563 (E) dated February 27, 2009.

SECTION - III

3 Targets / sub-targets for lending to Micro, Small and Medium Enterprises (MSME) sector by Domestic Commercial Banks and Foreign Banks operating in India

3.1 Advances to Micro, Small and Medium Enterprises (MSME) sector shall be reckoned in computing achievement under the overall Priority Sector target of 40 percent of Adjusted Net Bank Credit (ANBC) or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher, as per the extant guidelines on priority sector lending.

3.2 Domestic Commercial Banks are required to achieve a sub-target of 7.5 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, for lending to Micro Enterprises in a phased manner i.e. **7 per cent by March 2016 and 7.5 per cent by March 2017**. The sub-target for Micro Enterprises for foreign banks with 20 branches operating in India and above would be made applicable post 2018 after a review in 2017. However, this sub-target for lending to Micro Enterprises is not applicable to foreign banks with less than 20 branches operating in India.

3.3 Bank loans above Rs.5 crore per borrower / unit to Micro and Small Enterprises and Rs.10 crore to Medium Enterprises engaged in providing or rendering of services and defined in terms of investment in equipment under MSMED Act, 2006, shall **not** be reckoned in computing achievement under the overall Priority Sector targets as above. However, bank loans above Rs.5 crore per borrower / unit to Micro and Small Enterprises would be taken into account while assessing the performance of the banks with regard to their achievement of targets prescribed by the Prime Minister's Task Force on MSMEs for lending to MSE sector.

3.4 In terms of the recommendations of the Prime Minister's Task Force on MSMEs, banks are advised to achieve:

- (i) 20 per cent year-on-year growth in credit to micro and small enterprises,
- (ii) 10 per cent annual growth in the number of micro enterprise accounts and
- (ii) 60% of total lending to MSE sector as on preceding March 31st to Micro enterprises

SECTION - IV

4 Common guidelines / instructions for lending to MSME sector

4.1 Issue of Acknowledgement of Loan Applications to MSME borrowers

Banks have been advised to mandatorily acknowledge all loan applications, submitted manually or online, by their MSME borrowers and ensure that a running serial number is recorded on the application form as well as on the acknowledgement receipt. Banks are further encouraged to start Central Registration of loan applications. The same technology may be used for online submission of loan applications as also for online tracking of loan applications.

4.2 Collateral

Banks are mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector. Banks are also advised to extend collateral-free loans up to Rs. 10 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC.

Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to dispense with the collateral requirement for loans up to Rs.25 lakh (with the approval of the appropriate authority).

Banks are advised to strongly encourage their branch level functionaries to avail of the Credit Guarantee Scheme cover, including making performance in this regard a criterion in the evaluation of their field staff.

4.3 Composite loan

A composite loan limit of Rs.1 crore can be sanctioned by banks to enable the MSE entrepreneurs to avail of their working capital and term loan requirement through Single Window.

4.4 Specialised MSME branches

Public sector banks have been advised to open at least one specialised branch in each district. Further, banks have been permitted to categorise their general banking branches having 60% or more of their advances to MSME sector as specialized MSME branches in order to encourage them to open more specialised MSME branches for providing better service to this sector as a whole. As per the policy package announced by the Government of India for stepping up credit to MSME sector, the public sector banks will ensure specialized MSME branches in identified clusters/centres with preponderance of small enterprises to enable the entrepreneurs to have easy access to the bank credit and to equip bank personnel to develop requisite expertise. The existing specialised SSI branches, if any, may also be redesignated as MSME branches. Though their core competence will be utilized for extending finance and other services to MSME sector, they will have operational flexibility to extend finance/render other services to other sectors/borrowers.

4.5 Delayed Payment

Under the Amendment Act, 1998 of Interest on Delayed Payment to Small Scale and Ancillary Industrial Undertakings, penal provisions have been incorporated to take care of delayed payments to MSME units. After the enactment of the Micro, Small and Medium Enterprises Development (MSMED), Act 2006, the existing provisions of the Interest on Delayed Payment Act, 1998 to Small Scale and Ancillary Industrial Undertakings, have been strengthened as under:

- (i) The buyer has to make payment to the supplier on or before the date agreed upon between him and the supplier in writing or, in case of no agreement, before the appointed day. The period agreed upon between the supplier and the buyer shall not exceed forty five days from the date of acceptance or the day of deemed acceptance.
- (ii) In case the buyer fails to make payment of the amount to the supplier, he shall be liable to pay compound interest with monthly rests to the supplier on the amount from the appointed day or, on the date agreed on, at three times of the Bank Rate notified by Reserve Bank.
- (iii) For any goods supplied or services rendered by the supplier, the buyer shall be liable to pay the interest as advised at (ii) above.

(iv) In case of dispute with regard to any amount due, a reference shall be made to the Micro and Small Enterprises Facilitation Council, constituted by the respective State Government.

Further, banks have been advised to fix sub-limits within the overall working capital limits to the large borrowers specifically for meeting the payment obligation in respect of purchases from MSMEs.

4.6 Revised Guidelines for Rehabilitation of Sick Micro and Small Enterprises

In view of the recommendations of Working Group on rehabilitation of potentially viable sick units (Chairman: Dr. K. C. Chakrabarty), regarding changing the definition of sickness and the procedure for assessing the viability of sick MSE units, a Committee was set up by the Ministry of MSME to look into the issue. Based on the recommendation of the Committee, revised guidelines for rehabilitation of sick units in the MSE sector have been issued vide our circular [RPCD.CO.MSME & NFS.BC.40/06.02.31/2012-2013 dated November 1, 2012](#).

The objective of the revised guidelines is to hasten the process of identification of a unit as sick, early detection of incipient sickness, and to lay down a procedure to be adopted by banks before declaring a unit as unviable.

As per the new guidelines, a Micro or Small Enterprise (as defined in the MSMED Act 2006) may be said to have become Sick, if (a) any of the borrowal account of the enterprise remains NPA for three months or more OR (b) there is erosion in the net worth due to accumulated losses to the extent of 50% of its net worth during the previous accounting year.

The revised guidelines also provide the procedures to be adopted by the banks before declaring any unit as unviable. Banks have been advised that the decision on viability of the unit should be taken at the earliest but not later than 3 months of becoming sick under any circumstances and the rehabilitation package should be fully implemented within six months from the date the unit is declared as 'potentially viable' / 'viable'.

4.7 Micro and Small Enterprises Sector – The imperative of Financial Literacy and consultancy support

Keeping in view the high extent of financial exclusion in the MSME sector, it is imperative for banks that the excluded units are brought within the fold of the formal banking sector. The lack of financial literacy, operational skills, including accounting and finance, business planning etc. represent formidable challenge for MSE borrowers underscoring the need for facilitation by banks in these critical financial areas. Moreover, MSE enterprises are further handicapped in this regard by absence of scale and size. To effectively and decisively address these handicaps, Scheduled commercial banks have been advised vide our circular [RPCD.MSME & NFS.BC.No.20/06.02.31/2012-13 dated August 1, 2012](#) that the banks could either separately set up special cells at their branches, or vertically integrate this function in the Financial Literacy

Centres (FLCs) set up by them, as per their comparative advantage. The bank staff should also be trained through customised training programs to meet the specific needs of the sector.

4.8 Structured Mechanism for monitoring the credit growth to the MSE sector

In view of the concerns emerging from the deceleration in credit growth to the MSE sector, an Indian Banking Association (IBA)-led Sub-Committee (Chairman: Shri K.R. Kamath) was set up to suggest a structured mechanism to be put in place by banks to monitor the entire gamut of credit related issues pertaining to the sector. Based on the recommendations of the Committee, banks have been advised to:

- strengthen their existing systems of monitoring credit growth to the sector and put in place a system-driven comprehensive performance management information system (MIS) at every supervisory level (branch, region, zone, head office) which should be critically evaluated on a regular basis;
- put in place a system of e-tracking of MSE loan applications and monitor the loan application disposal process in banks, giving branch-wise, region-wise, zone-wise and State-wise positions. The position in this regard is to be displayed by banks on their websites; and
- monitor timely rehabilitation of sick MSE units. The progress in rehabilitation of sick MSE units is to be made available on the website of banks.

Detailed guidelines have been issued to the scheduled commercial banks vide our circular [RPCD. MSME&NFS.BC.No. 74/06.02.31/2012-13 dated May 9, 2013](#).

4.9 Revised General Credit Card (GCC) Scheme

In order to enhance the coverage of GCC Scheme to ensure greater credit linkage for all productive activities within the overall Priority Sector guidelines and to capture all credit extended by banks to individuals for non-farm entrepreneurial activity, the GCC guidelines have been revised on December 2, 2013.

4.10 State Level Inter Institutional Committee (SLIIC)

In order to deal with the problems of co-ordination for rehabilitation of sick micro and small units, State Level Inter-Institutional Committees were set up in the States. However, the matter of continuation or otherwise, of the SLIIC Forum has been left to the individual States / Union Territory. The meetings of these Committees are convened by Regional Offices of RBI and presided over by the Secretary, Industry of the concerned State Government. It provides a useful forum for adequate interfacing between the State Government Officials and State Level Institutions on the one side and the term lending institutions and banks on the other. It closely monitors timely sanction of working capital to units which have been provided term loans by SFCs, implementation of special schemes such as Margin Money Scheme of State Government and reviews general problems faced by industries and sickness in MSE sector based on the data furnished by banks. Among others, the representatives of the local state level MSE associations

are invited to the meetings of SLIIC which are held quarterly. A sub-committee of SLIIC looks into the problems of individual sick MSE unit and submits its recommendations to the forum of SLIIC for consideration.

4.11 Empowered Committee on MSMEs

As part of the announcement made by the Union Finance Minister, at the Regional Offices of Reserve Bank of India, Empowered Committees on MSMEs have been constituted under the Chairmanship of the Regional Directors with the representatives of SLBC Convenor, senior level officers from two banks having predominant share in MSME financing in the state, representative of SIDBI Regional Office, the Director of Industries of the State Government, one or two senior level representatives from the MSME Associations in the state, and a senior level officer from SFC/SIDC as members. The Committee will meet periodically and review the progress in MSME financing as also rehabilitation of sick Micro, Small and Medium units. It will also coordinate with other banks/financial institutions and the state government in removing bottlenecks, if any, to ensure smooth flow of credit to the sector. The committees may decide the need to have similar committees at cluster/district levels.

4.12 Debt Restructuring Mechanism for MSMEs

(i) Prudential Guidelines on SME Debt Restructuring by banks have been advised to all commercial banks by Department of Banking Operations & Development vide [circular DBOD.No.BP.BC.No. 37/21.04.132/2008-09 dated August 27, 2008](#) read with circular DBOD.BP.BC.No.99/21.04.132/2012-13 dated May 30, 2013 and DBOD Mail Box clarification dated June 6, 2013 and March 30, 2015 and the subsequent guidelines on Restructuring of Advances by banks issued from time to time.

(ii) In the light of the recommendations of the Working Group on Rehabilitation of Sick MSEs (Chairman: Dr. K.C. Chakrabarty), all commercial banks were advised vide our [circular ref. RPCD. SME & NFS.BC.No. 102/06.04.01/2008-09 dated May 4, 2009](#) to:

(a) put in place loan policies governing extension of credit facilities, Restructuring/Rehabilitation policy for revival of potentially viable sick units/enterprises and non- discretionary One Time Settlement scheme for recovery of non-performing loans for the MSE sector, with the approval of the Board of Directors and

(b) implement recommendations with regard to timely and adequate flow of credit to the MSE sector.

(iii) Banks have been advised to give wide publicity to the One Time settlement scheme implemented by them, by placing it on the bank's website and through other possible modes of dissemination. They may allow reasonable time to the borrowers to submit the application and also make payment of the dues in order to extend the benefits of the scheme to eligible borrowers.

4.13 Cluster Approach

All SLBC Convenor banks have been advised to incorporate in their Annual Credit Plans, the credit requirement in the clusters identified by the Ministry of Micro, Small and Medium Enterprises, Government of India.

(i) As per Ganguly Committee recommendations (September 4, 2004), banks have been advised that a full-service approach to cater to the diverse needs of the SSI sector (now MSE sector) may be achieved through extending banking services to recognized MSE clusters by adopting a 4-C approach namely, Customer focus, Cost control, Cross sell and Contain risk. A cluster based approach to lending may be more beneficial:

- (a) in dealing with well-defined and recognized groups;
- (b) availability of appropriate information for risk assessment and
- (c) monitoring by the lending institutions.

Clusters may be identified based on factors such as trade record, competitiveness and growth prospects and/or other cluster specific data.

(ii) As per announcement made by the Governor in paragraph 157 of the Annual Policy Statement 2007-08, all SLBC Convenor banks have been advised vide letter RPCD.PLNFS.No. 10416/06.02.31/ 2006-07 dated May 8, 2007 to review their institutional arrangements for delivering credit to the MSME sector, especially in 388 clusters identified by United Nations Industrial Development Organisation (UNIDO) spread over 21 states in various parts of the country. A list of SME clusters as identified by UNIDO has been furnished in Annex II.

(iii) The Ministry of Micro, Small and Medium Enterprises has approved a list of clusters under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) and Micro and Small Enterprises Cluster Development Programme (MSE-CDP) located in 121 Minority Concentration Districts. Accordingly, appropriate measures have been taken to improve the credit flow to the identified clusters of micro and small entrepreneurs from the Minority Communities residing in the minority concentrated districts of the country.

(iv) In terms of recommendations of the Prime Minister's Task Force on MSMEs banks should open more MSE focused branch offices at different MSE clusters which can also act as CounsellingCentres for MSEs. Each lead bank of a district may adopt at least one MSE cluster.

4.14 Scheme of Small Enterprises Financial Centres (SEFCs):

As per announcement made by the Governor in the Annual Policy Statement 2005-06, a scheme for strategic alliance between branches of banks and SIDBI located in clusters, named as "Small Enterprises Financial Centres" has been formulated in consultation with the then Ministry of SSI and Banking Division, Ministry of Finance, Government of India, SIDBI, IBA and select banks and circulated to all scheduled commercial banks on May 20, 2005 for

implementation. SIDBI has so far executed MoU with 15 banks (Bank of India, UCO Bank, YES Bank, Bank of Baroda, Oriental Bank of Commerce, Punjab National Bank, Dena Bank, Andhra Bank, Indian Bank, Corporation Bank, IDBI Bank, Indian Overseas Bank, Union Bank of India, State Bank of India and Federal Bank). List of MSME clusters covered by existing SIDBI branches is furnished in Annex III.

4.15 Credit Linked Capital Subsidy Scheme (CLSS)

Government of India, Ministry of Micro, Small and Medium Enterprises has conveyed their approval for continuation of the Credit Linked Capital Subsidy Scheme (CLSS) for Technology Upgradation of Micro and Small Enterprises from X Plan to XI Plan (2007-12) subject to the following terms and conditions:

- (i) Ceiling on the loan under the scheme is Rs.1 crore.
- (ii) The rate of subsidy is 15% for all units of micro and small enterprises up to loan ceiling at Sr. No. (i) above.
- (iii) Calculation of admissible subsidy will be done with reference to the purchase price of plant and machinery instead of term loan disbursed to the beneficiary unit.
- (iv) SIDBI and NABARD will continue to be implementing agencies of the scheme.

4.16 Banking Codes and Standard Board of India (BCSBI)

The Banking Codes and Standard Board of India (BCSBI) has formulated a Code of Bank's Commitment to Micro and Small Enterprises. This is a voluntary Code, which sets minimum standards of banking practices for banks to follow when they are dealing with Micro and Small Enterprises (MSEs) as defined in the Micro Small and Medium Enterprises Development (MSMED) Act, 2006. It provides protection to MSE and explains how banks are expected to deal with MSE for their day to-day operations and in times of financial difficulty.

The Code does not replace or supersede regulatory or supervisory instructions issued by the Reserve Bank of India (RBI) and banks will comply with such instructions /directions issued by the RBI from time to time.

4.16.1 Objectives of the BCSBI Code

The Code has been developed to:

- (a) Give a positive thrust to the MSE sector by providing easy access to efficient banking services.
- (b) Promote good and fair banking practices by setting minimum standards in dealing with MSE.

- (c) Increase transparency so that a better understanding of what can reasonably be expected of the services.
- (d) Improve understanding of business through effective communication.
- (e) Encourage market forces, through competition, to achieve higher operating standards.
- (f) Promote a fair and cordial relationship between MSE and banks and also ensure timely and quick response to banking needs.
- (g) Foster confidence in the banking system.

The complete text of the Code is available at the BCSBI's website (www.bcsbi.org.in)

Section - V

5 Committees on flow of Credit to MSE sector

5.1 Report of the High Level Committee on Credit to SSI (now MSE) (Kapur Committee)

Reserve Bank of India had appointed a one-man High Level Committee (June 30, 1998) headed by Shri S L Kapur, (IAS, Retd.), Former Secretary, Government of India, Ministry of Industry to suggest measures for improving the delivery system and simplification of procedures for credit to SSI sector. The Committee made 126 recommendations covering wide range of areas pertaining to financing of SSI sector. These recommendations were examined by the RBI and it was decided to accept 88 recommendations which include the following important recommendations:

- (i) Delegation of more powers to branch managers to grant ad-hoc limits;
- (ii) Simplification of application forms;
- (iii) Freedom to banks to decide their own norms for assessment of credit requirements;
- (iv) Opening of more specialised SSI branches;
- (v) Enhancement in the limit for composite loans to Rs. 5 lakh. (*since enhanced to Rs.1 crore*);
- (vi) Strengthening the recovery mechanism;
- (vii) Banks to pay more attention to the backward states;
- (viii) Special programmes for training branch managers for appraising small projects;
- (ix) Banks to make customers grievance machinery more transparent and simplify the procedures for handling complaints and monitoring thereof.

A circular was issued to all scheduled commercial banks vide RPCD.No. PLNFS.BC.22/06.02.31/98-99 dated August 28, 1998 thereby advising implementation of the Kapur Committee Recommendations.

5.2 Report of the Committee to Examine the Adequacy of Institutional Credit to SSI Sector (now MSE) and Related Aspects (Nayak Committee)

The Committee was constituted by Reserve Bank of India in December 1991 under the Chairmanship of Shri P. R. Nayak, the then Deputy Governor to examine the issues confronting SSIs (now MSE) in the matter of obtaining finance. The Committee submitted its report in 1992.

All the major recommendations of the Committee have been accepted and the banks have been inter-alia advised to:

- (i) give preference to village industries, tiny industries and other small scale units in that order, while meeting the credit requirements of the small scale sector;
- (ii) grant working capital credit limits to SSI (now MSE) units computed on the basis of minimum 20% of their estimated annual turnover whose credit limit in individual cases is upto Rs.2 crore [since raised to Rs.5 crore];
- (iii) prepare annual credit budget on the 'bottom-up' basis to ensure that the legitimate requirements of SSI (now MSE) sector are met in full;
- (iv) extend 'Single Window Scheme' of SIDBI to all districts to meet the financial requirements (both working capital and term loan) of SSIs(now MSE);
- (v) ensure that there should not be any delay in sanctioning and disbursement of credit. In case of rejection/curtailment of credit limit of the loan proposal, a reference to higher authorities should be made;
- (vi) not to insist on compulsory deposit as a 'quid pro-quo' for sanctioning the credit;
- (vii) open specialised SSI (now MSE) bank branches or convert those branches which have a fairly large number of SSI (now MSE) borrowal accounts, into specialised SSI (now MSE) branches;
- (viii) identify sick SSI (now MSE) units and take urgent action to put them on nursing programmes;
- (ix) standardise loan application forms for SSI (now MSE) borrowers; and
- (x) impart training to staff working at specialised branches to bring about attitudinal change in them.

A circular was issued to all scheduled commercial banks vide RPCD. PLNFS/ BC. No. 61/06.0262/ 2000-01 dated March 2, 2001 thereby advising implementation of the Nayak Committee Recommendations.

5.3 Report of the Working Group on Flow of Credit to SSI (now MSE) Sector (Ganguly Committee)

As per the announcement made by the Governor, Reserve Bank of India, in the Mid-Term Review of the Monetary and Credit Policy 2003-2004, a "Working Group on Flow of Credit to SSI sector" was constituted under the Chairmanship of Dr. A S Ganguly.

The Committee made 31 recommendations covering wide range of areas pertaining to financing of SSI sector. The recommendations pertaining to RBI and banks have been examined and RBI has accepted 8 recommendations so far and commended to banks for implementation vide [circular RPCD.PLNFS.BC.28/06.02.31\(WG\)/ 2004-05 dated September 4, 2004](#) which are as under:

- (i) adoption of cluster based approach for financing MSME sector;
- (ii) sponsoring specific projects as well as widely publicising successful working models of NGOs by Lead Banks which service small and tiny industries and individual entrepreneurs;
- (iii) sanctioning of higher working capital limits by banks operating in the North East region to SSIs (now MSE) , based on their commercial judgment due to the peculiar situation of hilly terrain and frequent floods causing hindrance in the transportation system;
- (iv) exploring new instruments by banks for promoting rural industry and to improve the flow of credit to rural artisans, rural industries and rural entrepreneurs, and
- (v) revision of tenure as also interest rate structure of deposits kept by foreign banks with SIDBI for their shortfall in priority sector lending.

5.4 Working Group on Rehabilitation of Sick SMEs (Chairman: Dr. K.C. Chakrabarty)

In the light of the recommendations of the Working Group on Rehabilitation of Sick MSEs (Chairman: Dr. K.C. Chakrabarty, the then CMD of Punjab National Bank), all commercial banks were advised vide our circular [RPCD. SME & NFS.BC.No. 102/06.04.01/2008-09 dated May 4, 2009](#) to:

- a) put in place loan policies governing extension of credit facilities, Restructuring/Rehabilitation policy for revival of potentially viable sick units/enterprises and non- discretionary One Time Settlement scheme for recovery of non-performing loans for the MSE sector, with the approval of the Board of Directors and
- b) implement the recommendations with regard to timely and adequate flow of credit to the MSE sector as detailed in the aforesaid circular.

Banks were also advised vide above circular dated May 4, 2009 to consider implementation of the recommendations, inter alia, that lending in case of all advances upto Rs 2 crores may be done on the basis of scoring model. Banks have further been advised vide [circular DBOD. Dir. BC.No. 106/13.03.00/2013-14 dated April 15, 2014](#) to undertake a review of their loan policy governing extension of credit facilities to the MSE sector, with a view to using Board approved credit scoring models in their evaluation of the loan proposals of MSE borrowers.

5.5 Prime Minister's Task Force on Micro, Small and Medium Enterprises

A High Level Task Force was constituted by the Government of India (Chairman: Shri T K A Nair), in January 2010, to consider various issues raised by Micro, Small and Medium Enterprises (MSMEs). The Task Force recommended several measures having a bearing on the functioning of MSMEs, viz., credit, marketing, labour, exit policy, infrastructure/technology/skill development and taxation. The comprehensive recommendations cover measures that need immediate action as well as medium term institutional measures along with legal and regulatory structures and recommendations for North-Eastern States and Jammu & Kashmir.

Banks are urged to keep in view the recommendations made by the Task Force and take effective steps to increase the flow of credit to the MSE sector, particularly to the micro enterprises.

A circular was issued to all scheduled commercial banks vide [RPCD. SME & NFS BC. No. 90/06.02.31/2009-10 dated June 29, 2010](#) advising implementation of the recommendations of the Prime Minister's task Force on MSMEs.

The report of the Prime Minister's Task Force on Micro, Small and Medium Enterprises is available on the website of Ministry of Micro, Small and Medium Enterprises (http://msme.gov.in/WriteReadData/DocumentFile/PM_MSME_Task_Force_Jan2010.pdf)

5.6 Working Group to Review the Credit Guarantee Scheme for Micro and Small Enterprises

A Working Group was constituted by the Reserve Bank of India under the Chairmanship of Shri V.K. Sharma, Executive Director, to review the working of the Credit Guarantee Scheme (CGS) of CGTMSE and suggest measures to enhance its usage and facilitate increased flow of collateral free loans to MSEs.

The recommendations of the Working Group included, inter alia, mandatory doubling of the limit for collateral free loans to micro and small enterprises (MSEs) sector from Rs.5 lakh to Rs.10 lakh and enjoining upon the Chief Executive Officers of banks to strongly encourage the branch level functionaries to avail of the CGS cover and making performance in this regard a criterion in the evaluation of their field staff, etc. have been advised to all banks.

A circular was issued to all scheduled commercial banks vide [RPCD.SME&NFS.BC.No.79/06.02.31/2009-10 dated May 6, 2010](#) mandating them not to accept collateral security in the case of loans upto Rs 10 lakh extended to units in the MSE sector and advising them to strongly encourage their branch level functionaries to avail of the CGS cover, including making performance in this regard a criterion in the evaluation of their field staff.

MINISTRY OF SMALL SCALE INDUSTRIES
NOTIFICATION
New Delhi, the 5th October, 2006

S.O. 1722(E) – In exercise of the powers conferred by sub-section (1) of 2006) herein referred to as the said Act, the Central Government specifies the following items, the cost of which shall be excluded while calculating the investment in plant and machinery in the case of the enterprises mentioned in Section 7(1)(a) of the said Act, namely:

- (i) equipment such as tools, jigs, dies, moulds and spare parts for maintenance and the cost of consumables stores;
- (ii) installation of plant and machinery;
- (iii) research and development equipment and pollution controlled equipment
- (iv) power generation set and extra transformer installed by the enterprise as per regulations of the State Electricity Board;
- (v) bank charges and service charges paid to the National Small Industries Corporation or the State Small Industries Corporation;
- (vi) procurement or installation of cables, wiring, bus bars, electrical control panels (not mounded on individual machines), oil circuit breakers or miniature circuit breakers which are necessarily to be used for providing electrical power to the plant and machinery or for safety measures;
- (vii) gas producers plants;
- (viii) transportation charges (excluding sales-tax or value added tax and excise duty) for indigenous machinery from the place of the manufacture to the site of the enterprise;
- (ix) charges paid for technical know-how for erection of plant and machinery;
- (x) such storage tanks which store raw material and finished produces and are not linked with the manufacturing process; and
- (xi) firefighting equipment.

2. While calculating the investment in plant and machinery refer to paragraph 1, the original price thereof, irrespective of whether the plant and machinery are new or second handed, shall be taken into account provided that in the case of imported machinery, the following shall be included in calculating the value, namely;

- (i) Import duty (excluding miscellaneous expenses such as transportation from the port to the site of the factory, demurrage paid at the port);
- (ii) Shipping charges;
- (iii) Customs clearance charges; and
- (iv) Sales tax or value added tax.

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(F.No.4(1)/2006-MSME- Policy)
JAWHAR SIRCAR, Addl. Secy.

Annex II

| List of MSME Clusters in India (identified by UNIDO) | | | | |
|--|----------------|-------------------------------|------------------------------------|------------------------------------|
| S. No. | State | District | Location | Product |
| 1 | Andhra Pradesh | Anantpur | Rayadurg | Readymade Garments |
| 2 | Andhra Pradesh | Anantpur | Chitradurg | Jeans Garments |
| 3 | Andhra Pradesh | Chittoor | Nagari | Powerloom |
| 4 | Andhra Pradesh | Chittoor | Ventimalta, Srikalahasti, Chundur | Brass Utensils |
| 5 | Andhra Pradesh | East Godavari | East Godavari | Rice Mills |
| 6 | Andhra Pradesh | East Godavari | Rajahmundry | Graphite Crucibles |
| 7 | Andhra Pradesh | East Godavari | East Godavari | Coir & Coir Products |
| 8 | Andhra Pradesh | East Godavari | Rajahmundry | Aluminium Utensils |
| 9 | Andhra Pradesh | East Godavari & West Godavari | East Godavari (EG) & West Godavari | Refractory Products |
| 10 | Andhra Pradesh | Guntur | Guntur | Powerloom |
| 11 | Andhra Pradesh | Guntur | Guntur | Lime Calcination |
| 12 | Andhra Pradesh | Guntur | Macherla | Wooden Furniture |
| 13 | Andhra Pradesh | Hyderabad | Hyderabad | Ceiling Fan |
| 14 | Andhra Pradesh | Hyderabad | Hyderabad | Electronic Goods |
| 15 | Andhra Pradesh | Hyderabad | Hyderabad | Pharmaceuticals- Bulk Drugs |
| 16 | Andhra Pradesh | Hyderabad | Musheerabad | Leather Tanning |
| 17 | Andhra Pradesh | Hyderabad | Hyderabad | Hand Pumpsets |
| 18 | Andhra Pradesh | Hyderabad | Hyderabad | Foundry |
| 19 | Andhra Pradesh | Karimnagar | Sirsilla | Powerloom |
| 20 | Andhra Pradesh | Krishna | Machilipatnam | Gold Plating & Imitation Jewellery |
| 21 | Andhra Pradesh | Krishna | Vijayawada | Rice Mills |

| | | | | |
|----|----------------|-----------------------------|---|------------------------------------|
| 22 | Andhra Pradesh | Krishna | Chundur, Kavadiguda, Charminar, Vijayawada | Steel Furniture |
| 23 | Andhra Pradesh | Kurnool | Adoni | Oil Mills |
| 24 | Andhra Pradesh | Kurnool | Kurnool | Artificial Diamonds |
| 25 | Andhra Pradesh | Kurnool, Cuddapah | Kurnool(Banaganapalle, Bethamcheria, Kolimigundla) Cuddapah | Polished Slabs |
| 26 | Andhra Pradesh | Prakasam | Markapuram | Stone Slate |
| 27 | | Ranga Reddy | Balanagar, Jeedimetla & Kukatpally | Machine Tools |
| 28 | Andhra Pradesh | Srikakulam | Palasa | Cashew Processing |
| 29 | Andhra Pradesh | Visakhapatnam,East Godavari | Visakhapatnam, Kakinada | Marine Foods |
| 30 | Andhra Pradesh | Warangal | Warangal | Powerloom |
| 31 | Andhra Pradesh | Warangal | Warangal | Brassware |
| 32 | Andhra Pradesh | West Godavari | West Godavari | Rice Mills |
| 33 | Bihar | Begusarai | Barauni | Engineering & Fabrication |
| 34 | Bihar | Muzzafarpur | Muzzafarpur | Food Products |
| 35 | Bihar | Patna | Patna | Brass and German Silver Utensils |
| 36 | Chhattisgarh | Durg, Rajnandgaon, Raipur | Durg, Rajnandgaon, Raipur | Steel Re-rolling |
| 37 | Chhattisgarh | Durg, Raipur | Durg, Raipur | Castings & Metal Fabrication |
| 38 | Delhi | North West Delhi | Wazirpur, Badli | Stainless Steel Utensils & Cutlery |
| 39 | Delhi | South & West Delhi | Okhla, Mayapuri | Chemicals |
| 40 | Delhi | West & South | Naraina & Okhla | Electrical Engineering Equipment |
| 41 | Delhi | West & South | Naraina & Okhla | Electronic Goods |
| 42 | Delhi | North Delhi | Lawrence Road | Food Products |
| 43 | Delhi | South Delhi | Okhla, Wazirpur Flatted Factories Complex | Leather Products |
| 44 | Delhi | South, West Delhi | Okhla,Mayapuri, Anand Parbat | Mechanical Engineering Equipment |
| 45 | Delhi | West,South, East Delhi | Naraina,Okhla, Patparganj | Packaging Material |
| 46 | Delhi | West & South | Naraina & Okhla | Paper Products |

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|----|---------|--------------------------------------|---|--------------------------|
| 47 | Delhi | West & South | Naraina Udyog Nagar & Okhla | Plastic Products |
| 48 | Delhi | West, South, North West | Naraina, Okhla, Shivaji Marg, Najafgarh Road | Rubber Products |
| 49 | Delhi | North East Delhi | Shahdara & Vishwasnagar | Wire Drawing |
| 50 | Delhi | West & North West | Mayapuri & Wazirpur | Metal Fabrication |
| 51 | Delhi | West & North East | Kirtinagar & Tilak Nagar | Furniture |
| 52 | Delhi | North West Delhi | Wazirpur | Electro Plating |
| 53 | Delhi | South, West, North West & North West | Okhla, Mayapuri, Naraina, Wazirpur Badli & G.T. Karnal Road | Auto Components |
| 54 | Delhi | North East Delhi, East Delhi & South | Shahdara, Gandhinagar, Okhla & Maidangari | Hosiery |
| 55 | Delhi | South & North East | Okhla & Shahdara | Readymade Garments |
| 56 | Delhi | South Delhi | Okhla | Sanitary Fittings |
| 57 | Gujarat | Ahmedabad | Ahmedabad | Pharmaceuticals |
| 58 | Gujarat | Ahmedabad | Ahmedabad | Dyes & Intermediates |
| 59 | Gujarat | Ahmedabad | Ahmedabad | Moulded Plastic Products |
| 60 | Gujarat | Ahmedabad | Ahmedabad | Readymade Garments |
| 61 | Gujarat | Ahmedabad | Ahmedabad | Textile Machinery Parts |
| 62 | Gujarat | Ahmedabad | Ahmedabad, Dhanduka | Diamond Processing |
| 63 | Gujarat | Ahmedabad | Ahmedabad | Machine Tools |
| 64 | Gujarat | Ahmedabad | Ahmedabad | Castings & Forging |
| 65 | Gujarat | Ahmedabad | Ahmedabad | Steel Utensils |
| 66 | Gujarat | Ahmedabad | Ahmedabad | Wood Product & Furniture |
| 67 | Gujarat | Ahmedabad | Ahmedabad | Paper Products |
| 68 | Gujarat | Ahmedabad | Ahmedabad | Leather Footware |
| 69 | Gujarat | Ahmedabad | Ahmedabad | Washing Powder & Soap |
| 70 | Gujarat | Ahmedabad | Ahmedabad | Marble Slabs |
| 71 | Gujarat | Ahmedabad | Ahmedabad | Power Driven Pumps |
| 72 | Gujarat | Ahmedabad | Ahmedabad | Electronic Goods |
| 73 | Gujarat | Ahmedabad | Ahmedabad | Auto Parts |
| 74 | Gujarat | Amreli | Savarkundla | Weights & Measures |
| 75 | Gujarat | Amreli, Juna Garh, Rajkot | Amreli Juna Garh Rajkot belt | Oil Mills Machinery |
| 76 | Gujarat | Bhavnagar | Alang | Ship Breaking |
| 77 | Gujarat | Bhavnagar | Bhavnagar | Steel Re-rolling |
| 78 | Gujarat | Bhavnagar | Bhavnagar | Machine Tools |
| 79 | Gujarat | Bhavnagar | Bhavnagar | Plastic Processing |
| 80 | Gujarat | Bhavnagar | Bhavnagar | Diamond Processing |

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|-----|---------|--------------------|--------------------------|-----------------------------|
| 81 | Gujarat | Gandhinagar | Kalol | Powerloom |
| 82 | Gujarat | Jamnagar | Jamnagar | Brass Parts |
| 83 | Gujarat | Jamnagar | Jamnagar | Wood Product & Furniture |
| 84 | Gujarat | Mahesana | Vijapur | Cotton Cloth Weaving |
| 85 | Gujarat | Rajkot | Dhoraji, Gondal, Rajkot | Oil Mills |
| 86 | Gujarat | Rajkot | Jetpur | Textile Printing |
| 87 | Gujarat | Rajkot | Morvi & Wankaner | Flooring Tiles(Clay) |
| 88 | Gujarat | Rajkot | Morvi | Wall Clocks |
| 89 | Gujarat | Rajkot | Rajkot | Diesel Engines |
| 90 | Gujarat | Rajkot | Rajkot | Electric Motors |
| 91 | Gujarat | Rajkot | Rajkot | Castings & Forging |
| 92 | Gujarat | Rajkot | Rajkot | Machine Tools |
| 93 | Gujarat | Rajkot | Rajkot | Diamond Processing |
| 94 | Gujarat | Surat | Surat, Choryasi | Diamond Processing |
| 95 | Gujarat | Surat | Surat | Powerloom |
| 96 | Gujarat | Surat | Surat | Wood Product & Furniture |
| 97 | Gujarat | Surat | Surat | Textile Machinery |
| 98 | Gujarat | Surendranagar | Surendranagar & Thangadh | Ceramics |
| 99 | Gujarat | Surendranagar | Chotila | Sanitary Fittings |
| 100 | Gujarat | Vadodara | Vadodara | Pharmaceuticals- Bulk Drugs |
| 101 | Gujarat | Vadodara | Vadodara | Plastic Processing |
| 102 | Gujarat | Vadodara | Vadodara | Wood Product & Furniture |
| 103 | Gujarat | Valsad | Pardi | Dyes & Intermediates |
| 104 | Gujarat | Valsad/ Bharuch | Vapi/Ankleshwar | Chemicals |
| 105 | Gujarat | Valsad/ Bharuch | Vapi/Ankleshwar | Pharmaceuticals- Bulk Drugs |
| 106 | Goa | South Goa | Margao | Pharmaceutical |
| 107 | Haryana | Ambala | Ambala | Mixies & Grinders |
| 108 | Haryana | Ambala | Ambala | Scientific Instruments |
| 109 | Haryana | Bhiwani | Bhiwani | Powerloom |
| 110 | Haryana | Bhiwani | Bhiwani | Stone Crushing |
| 111 | Haryana | Faridabad | Faridabad | Auto Components |
| 112 | Haryana | Faridabad | Faridabad | Engineering Cluster |
| 113 | Haryana | Faridabad | Faridabad | Stone Crushing |
| 114 | Haryana | Gurgaon | Gurgaon | Auto Components |
| 115 | Haryana | Gurgaon | Gurgaon | Electronic Goods |
| 116 | Haryana | Gurgaon | Gurgaon | Electrical Engineering |

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|-----|------------------|------------------------------|------------------------------|----------------------------------|
| | | | | Equipment |
| 117 | Haryana | Gurgaon | Gurgaon | Readymade Garments |
| 118 | Haryana | Gurgaon | Gurgaon | Mechanical Engineering Equipment |
| 119 | Haryana | Kaithal | Kaithal | Rice Mills |
| 120 | Haryana | Karnal | Karnal | Agricultural Implements |
| 121 | Haryana | Karnal, Kurukshetra, Panipat | Karnal, Kurukshetra, Panipat | Rice Mills |
| 122 | Haryana | Panchkula | Pinjore | Engineering Equipment |
| 123 | Haryana | Panchkula | Panchkula | Stone Crushing |
| 124 | Haryana | Panipat | Panipat | Powerloom |
| 125 | Haryana | Panipat | Panipat | Shoddy Yarn |
| 126 | Haryana | Panipat | Samalkha | Foundry |
| 127 | Haryana | Panipat | Panipat | Cotton Spinning |
| 128 | Haryana | Rohtak | Rohtak | Nuts/ Bolts |
| 129 | Haryana | Yamuna Nagar | Yamuna Nagar | Plywood/Board/Blackboard |
| 130 | Haryana | Yamunanagar | Jagadhri | Utensils |
| 131 | Himachal Pradesh | Kullu & Sirmaur | Kullu & Sirmaur | Food Processing |
| 132 | Himachal Pradesh | Kangra | Damtal | Stone Crushing |
| 133 | Himachal Pradesh | Solan | Parwanoo | Engineering Equipment |
| 134 | Jammu & Kashmir | Anantnag | Anantnag | Cricket Bat |
| 135 | Jammu & Kashmir | Jammu | Jammu | Steel Re-rolling |
| 136 | Jammu & Kashmir | Jammu/ Kathua | Jammu/ Kathua | Oil Mills |
| 137 | Jammu & Kashmir | Jammu/ Kathua | Jammu/ Kathua | Rice Mills |
| 138 | Jammu & Kashmir | Srinagar | Srinagar | Timber Joinery/ Furniture |
| 139 | Jharkhand | Sarikela-Kharsawan | Adityapur | Auto Components |
| 140 | Jharkhand | East Singhbhum | Jamshedpur | Engineering & Fabrication |
| 141 | Jharkhand | Bokaro | Bokaro | Engineering & Fabrication |
| 142 | Karnataka | Bangalore | Bangalore | Machine Tools |
| 143 | Karnataka | Bangalore | Bangalore | Powerloom |
| 144 | Karnataka | Bangalore | Bangalore | Electronic Goods |
| 145 | Karnataka | Bangalore | Bangalore | Readymade Garments |
| 146 | Karnataka | Bangalore | Bangalore | Light Engineering |

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|-----|-------------|---------------|----------------------|--|
| 147 | Karnataka | Bangalore | Bangalore | Leather Products |
| 148 | Karnataka | Belgaum | Belgaum | Foundry |
| 149 | Karnataka | Belgaum | Belgaum | Powerloom |
| 150 | Karnataka | Bellary | Bellary | Jeans Garments |
| 151 | Karnataka | Bijapur | Bijapur | Oil Mills |
| 152 | Karnataka | Dharwad | Hubli, Dharwad | Agriculture Implements and Tractor Trailer |
| 153 | Karnataka | Gadag | Gadag Betgeri | Powerloom |
| 154 | Karnataka | Gulburga | Gulburga Gadagh belt | Dal Mills |
| 155 | Karnataka | Hassan | Arasikara | Coir & Coir Products |
| 156 | Karnataka | Mysore | Mysore | Food Products |
| 157 | Karnataka | Mysore | Mysore | Silk |
| 158 | Karnataka | Raichur | Raichur | Leather Products |
| 159 | Karnataka | Shimoga | Shimoga | Rice Mills |
| 160 | Karnataka | South Kannada | Mangalore | Food Products |
| 161 | Kerala | Alappuzha | Alappuzha | Coir & Coir Products |
| 162 | Kerala | Ernakulam | Ernakulam | Rubber Products |
| 163 | Kerala | Ernakulam | Ernakulam | Powerloom |
| 164 | Kerala | Ernakulam | Kochi | Sea Food Processing |
| 165 | Kerala | Kannur | Kannur | Powerloom |
| 166 | Kerala | Kollam | Kollam | Coir & Coir Products |
| 167 | Kerala | Kottayam | Kottayam | Rubber Products |
| 168 | Kerala | Mallappuram | Mallappuram | Powerloom |
| 169 | Kerala | Palakkad | Palakkad | Powerloom |
| 170 | Kerala | | Faizlure | Powerloom |
| 171 | Maharashtra | Ahmednagar | Ahmednagar | Auto Components |
| 172 | Maharashtra | Akola | Akola | Oil Mills (Cotton seed) |
| 173 | Maharashtra | Akola | Akola | Dal Mills |
| 174 | Maharashtra | Aurangabad | Aurangabad | Auto Components |
| 175 | Maharashtra | Aurangabad | Aurangabad | Pharmaceuticals- Bulk Drugs |
| 176 | Maharashtra | Bhandara | Bhandara | Rice Mills |
| 177 | Maharashtra | Chandrapur | Chandrapur | Roofing Tiles |
| 178 | Maharashtra | Chandrapur | Chandrapur | Rice Mills |
| 179 | Maharashtra | Dhule | Dhule | Chilly Powder |
| 180 | Maharashtra | Gadchiroli | Gadchiroli | Castings & Forging |
| 181 | Maharashtra | Gadchiroli | Gadchiroli | Rice Mills |
| 182 | Maharashtra | Gondia | Gondiya | Rice Mills |

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|-----|-------------|-----------|------------------|------------------------------|
| 183 | Maharashtra | Jalgaon | Jalgaon | Dal Mills |
| 184 | Maharashtra | Jalgaon | Jalgaon | Agriculture Implements |
| 185 | Maharashtra | Jalna | Jalna | Engineering Equipment |
| 186 | Maharashtra | Kolhapur | Kolhapur | Diesel Engines |
| 187 | Maharashtra | Kolhapur | Kolhapur | Foundry |
| 188 | Maharashtra | Kolhapur | Ichalkaranji | Powerloom |
| 189 | Maharashtra | Mumbai | Mumbai | Electronic Goods |
| 190 | Maharashtra | Mumbai | Mumbai | Pharmaceutical - Basic Drugs |
| 191 | Maharashtra | Mumbai | Mumbai | Toys (Plastic) |
| 192 | Maharashtra | Mumbai | Mumbai | Readymade Garments |
| 193 | Maharashtra | Mumbai | Mumbai | Hosiery |
| 194 | Maharashtra | Mumbai | Mumbai | Machine Tools |
| 195 | Maharashtra | Mumbai | Mumbai | Engineering Equipment |
| 196 | Maharashtra | Mumbai | Mumbai | Chemicals |
| 197 | Maharashtra | Mumbai | Mumbai | Packaging Material |
| 198 | Maharashtra | Mumbai | Mumbai | Handtools |
| 199 | Maharashtra | Mumbai | Mumbai | Plastic Products |
| 200 | Maharashtra | Nagpur | Nagpur | Powerloom |
| 201 | Maharashtra | Nagpur | Nagpur | Engineering & Fabrication |
| 202 | Maharashtra | Nagpur | Nagpur | Steel Furniture |
| 203 | Maharashtra | Nagpur | Nagpur(Butibori) | Readymade Garments |
| 204 | Maharashtra | Nagpur | Nagpur | Handtools |
| 205 | Maharashtra | Nagpur | Nagpur | Food Processing |
| 206 | Maharashtra | Nanded | Nanded | Dal Mills |
| 207 | Maharashtra | Nashik | Malegaon | Powerloom |
| 208 | Maharashtra | Nashik | Nashik | Steel Furniture |
| 209 | Maharashtra | Pune | Pune | Auto Components |
| 210 | Maharashtra | Pune | Pune | Electronic Goods |
| 211 | Maharashtra | Pune | Pune | Food Products |
| 212 | Maharashtra | Pune | Pune | Readymade Garments |
| 213 | Maharashtra | Pune | Pune | Pharmaceuticals- Bulk Drugs |
| 214 | Maharashtra | Pune | Pune | Fibre Glass |
| 215 | Maharashtra | Ratnagiri | Ratnagiri | Canned & Processed Fish |
| 216 | Maharashtra | Sangli | Sangli | M S Rods |
| 217 | Maharashtra | Sangli | Madhavanagar | Powerloom |
| 218 | Maharashtra | Satara | Satara | Leather Tanning |

| | | | | |
|-----|----------------|------------|------------------------|-----------------------------|
| 219 | Maharashtra | Sholapur | Sholapur | Powerloom |
| 220 | Maharashtra | Sindhudurg | Sindhudurg | Cashew Processing |
| 221 | Maharashtra | Sindhudurg | Sindhudurg | Copper Coated Wires |
| 222 | Maharashtra | Thane | Bhiwandi | Powerloom |
| 223 | Maharashtra | Thane | Kalyan | Confectionery |
| 224 | Maharashtra | Thane | Vashind | Chemicals |
| 225 | Maharashtra | Thane | Tarapur, Thane-Belapur | Pharmaceuticals- Bulk Drugs |
| 226 | Maharashtra | Thane | Thane | Sea Food |
| 227 | Maharashtra | Wardha | Wardha | Solvent Oil |
| 228 | Maharashtra | Yavatmal | Yavatmal | Dal Mills |
| 229 | Madhya Pradesh | Bhopal | Bhopal | Engineering Equipment |
| 230 | Madhya Pradesh | Dewas | Dewas | Electrical Goods |
| 231 | Madhya Pradesh | East Nimar | Burhanpur | Powerloom |
| 232 | Madhya Pradesh | Indore | Indore | Pharmaceuticals-Bulk Drugs |
| 233 | Madhya Pradesh | Indore | Indore | Readymade Garments |
| 234 | Madhya Pradesh | Indore | Indore | Food Processing |
| 235 | Madhya Pradesh | Indore | Pithampur | Auto Components |
| 236 | Madhya Pradesh | Jabalpur | Jabalpur | Readymade Garments |
| 237 | Madhya Pradesh | Jabalpur | Jabalpur | Powerloom |
| 238 | Madhya Pradesh | Ujjain | Ujjain | Powerloom |
| 239 | Orissa | Balangir | Balangir | Rice Mills |
| 240 | Orissa | Balasore | Balasore | Rice Mills |
| 241 | Orissa | Balasore | Balasore | Powerloom |
| 242 | Orissa | Cuttack | Cuttack | Rice Mills |
| 243 | Orissa | Cuttack | Cuttack | Chemicals & Pharmaceuticals |
| 244 | Orissa | Cuttack | Cuttack (Jagatpur) | Engineering & Fabrication |
| 245 | Orissa | Cuttack | Cuttack | Spices |
| 246 | Orissa | Dhenkanal | Dhenkanal | Powerloom |
| 247 | Orissa | Ganjam | Ganjam | Powerloom |
| 248 | Orissa | Ganjam | Ganjam | Rice Mills |

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|-----|-----------|---------------------------------|--------------------------------------|-------------------------|
| 249 | Orissa | Koraput | Koraput | Rice Mills |
| 250 | Orissa | Puri | Puri | Rice Mills |
| 251 | Orissa | Sambhalpur | Sambhalpur | Rice Mills |
| 252 | Punjab | Amritsar | Amritsar | Rice Mills |
| 253 | Punjab | Amritsar | Amritsar | Shoddy Yarn |
| 254 | Punjab | Amritsar | Amritsar | Powerloom |
| 255 | Punjab | Fatehgarh Sahib | Mandi Govindgarh | Steel Re-rolling |
| 256 | Punjab | Gurdaspur | Batala | Machine Tools |
| 257 | Punjab | Gurdaspur | Batala,Gurdaspur | Rice Mills |
| 258 | Punjab | Gurdaspur | Batala | Castings & Forging |
| 259 | Punjab | Jalandhar | Jalandhar | Sports Goods |
| 260 | Punjab | Jalandhar | Jalandhar | Agricultural Implements |
| 261 | Punjab | Jalandhar | Jalandhar | Handtools |
| 262 | Punjab | Jalandhar | Jalandhar | Rubber Goods |
| 263 | Punjab | Jalandhar | Kartarpur | Wooden Furniture |
| 264 | Punjab | Jalandhar | Jalandhar | Leather Tanning |
| 265 | Punjab | Jalandhar | Jalandhar | Leather Footwear |
| 266 | Punjab | Jalandhar | Jalandhar | Surgical Instruments |
| 267 | Punjab | Kapurthala | Kapurthala | Rice Mills |
| 268 | Punjab | Kapurthala | Phagwara | Diesel Engines |
| 269 | Punjab | Ludhiana | Ludhiana | Auto Components |
| 270 | Punjab | Ludhiana | Ludhiana | Bicycle Parts |
| 271 | Punjab | Ludhiana | Ludhiana | Hosiery |
| 272 | Punjab | Ludhiana | Ludhiana | Sewing M/C Components |
| 273 | Punjab | Ludhiana | Ludhiana | Industrial Fastners |
| 274 | Punjab | Ludhiana | Ludhiana | Handtools |
| 275 | Punjab | Ludhiana | Ludhiana | Machine Tools |
| 276 | Punjab | Ludhiana | Ludhiana | Forging |
| 277 | Punjab | Ludhiana | Ludhiana | Electroplating |
| 278 | Punjab | Moga | Moga | Wheat Threshers |
| 279 | Punjab | Patiala | Patiala | Agricultural Implements |
| 280 | Punjab | Patiala | Patiala | Cutting Tools |
| 281 | Punjab | Sangrur | Sangrur | Rice Mills |
| 282 | Rajasthan | Alwar,S. Madhopur, Bharatpur | Alwar, S. Madhopur Bharatpur belt | Oil Mills |
| 283 | Rajasthan | Ajmer | Kishangarh | Marbe Slabs |
| 284 | Rajasthan | Ajmer | Kishangarh | Powerloom |
| 285 | Rajasthan | Alwar | Alwar | Chemicals |

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|-----|------------|-----------------|--------------------------------------|----------------------------------|
| 286 | Rajasthan | Bikaner | Bikaner | Papad Mangodi, Namkin |
| 287 | Rajasthan | Bikaner | Bikaner | Plaster of Paris |
| 288 | Rajasthan | Dausa | Mahuwa | Sand Stone |
| 289 | Rajasthan | Gaganagar | Ganganagar | Food Processing |
| 290 | Rajasthan | Jaipur | Jaipur | Gems & Jewellery |
| 291 | Rajasthan | Jaipur | Jaipur | Ball Bearing |
| 292 | Rajasthan | Jaipur | Jaipur | Electrical Engineering Equipment |
| 293 | Rajasthan | Jaipur | Jaipur | Food Products |
| 294 | Rajasthan | Jaipur | Jaipur | Garments |
| 295 | Rajasthan | Jaipur | Jaipur | Lime |
| 296 | Rajasthan | Jaipur | Jaipur | Mechanical Engineering Equipment |
| 297 | Rajasthan | Jhalawar | Jhalawar | Marble Slabs |
| 298 | Rajasthan | Nagaur | Nagaur | Handtools |
| 299 | Rajasthan | Sikar | Shikhawati | Wooden Furniture |
| 300 | Rajasthan | Sirohi | Sirohi | Marble Slabs |
| 301 | Rajasthan | Udaipur | Udaipur | Marble Slabs |
| 302 | Tamil Nadu | Chennai | Chennai | Auto components |
| 303 | Tamil Nadu | Chennai | Chennai | Leather Products |
| 304 | Tamil Nadu | Chennai | Chennai | Electroplating |
| 305 | Tamil Nadu | Coimbatore | Coimbatore | Diesel Engines |
| 306 | Tamil Nadu | Coimbatore | Coimbatore | Agricultural Implements |
| 307 | Tamil Nadu | Coimbatore | Tirupur | Hosiery |
| 308 | Tamil Nadu | Coimbatore | Coimbatore | Machine Tools |
| 309 | Tamil Nadu | Coimbatore | Coimbatore | Castings & Forging |
| 310 | Tamil Nadu | Coimbatore | Coimbatore, Palladam, Kannam Palayam | Powerloom |
| 311 | Tamil Nadu | Coimbatore | Coimbatore | Wet Grinding Machines |
| 312 | Tamil Nadu | Erode | Surampatti | Powerloom |
| 313 | Tamil Nadu | Karur | Karur | Powerloom |
| 314 | Tamil Nadu | Madurai | Madurai | Readymade Garments |
| 315 | Tamil Nadu | Madurai | Madurai | Rice Mills |
| 316 | Tamil Nadu | Madurai | Madurai | Dal Mills |
| 317 | Tamil Nadu | Namakkal | Thiruchengode | Rigs |
| 318 | Tamil Nadu | Salem | Salem | Readymade Garments |
| 319 | Tamil Nadu | Salem | Salem | Starch & Sago |
| 320 | Tamil Nadu | Thanjavur | Thanjavur | Rice Mills |
| 321 | Tamil Nadu | Tiruchirappalli | Tiruchirappalli | Engineering Equipment |

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|-----|---------------|---------------------|-----------------------------------|----------------------------------|
| 322 | Tamil Nadu | Tiruchirappalli | Tiruchirapalli (Rural) | Artificial Diamonds |
| 323 | Tamil Nadu | Tuticorin | Kovilpathi | Safety Matches |
| 324 | Tamil Nadu | Vellore | Ambur, Vaniyambadi, Pallar Valley | Leather Tanning |
| 325 | Tamil Nadu | Virudhunagar | Rajapalayam | Cotton Mills(Gauge Cloth) |
| 326 | Tamil Nadu | Virudhunagar | Virudhunagar | Tin Container |
| 327 | Tamil Nadu | Virudhunagar | Sivakasi | Printing |
| 328 | Tamil Nadu | Virudhunagar | Sivakasi | Safety Matches & Fire Works |
| 329 | Tamil Nadu | Virudhunagar | Srivilliputhur | Toilet Soap |
| 330 | Uttar Pradesh | Agra | Agra | Foundry |
| 331 | Uttar Pradesh | Agra | Agra | Leather Footwear |
| 332 | Uttar Pradesh | Agra | Agra | Mechanical Engineering Equipment |
| 333 | Uttar Pradesh | Aligarh | Aligarh | Brass & Gunmetal Statues |
| 334 | Uttar Pradesh | Aligarh | Aligarh | Locks |
| 335 | Uttar Pradesh | Aligarh | Aligarh | Building Hardware |
| 336 | Uttar Pradesh | Allahabad | Mau | Powerloom |
| 337 | Uttar Pradesh | Allahabad | Mau Aima | Leather Products |
| 338 | Uttar Pradesh | Banda | Banda | Powerloom |
| 339 | Uttar Pradesh | Bulandshahr | Khurja | Ceramics |
| 340 | Uttar Pradesh | Firozabad | Firozabad | Glass Products |
| 341 | Uttar Pradesh | Gautam Buddha Nagar | Noida | Electronic Goods |
| 342 | Uttar Pradesh | Gautam Buddha Nagar | Noida | Toys |
| 343 | Uttar Pradesh | Gautam Buddha Nagar | Noida | Chemicals |
| 344 | Uttar Pradesh | Gautam Buddha Nagar | Noida | Electrical Engineering Equipment |
| 345 | Uttar Pradesh | Gautam Buddha Nagar | Noida | Garments |
| 346 | Uttar Pradesh | Gautam Buddha Nagar | Noida | Mechanical Engineering Equipment |
| 347 | Uttar | Gautam Buddha | Noida | Packaging Material |

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|-----|---------------|---------------------|---------------|----------------------------------|
| | Pradesh | Nagar | | |
| 348 | Uttar Pradesh | Gautam Buddha Nagar | Noida | Plastic Products |
| 349 | Uttar Pradesh | Ghaziabad | Ghaziabad | Chemicals |
| 350 | Uttar Pradesh | Ghaziabad | Ghaziabad | Mechanical Engineering Equipment |
| 351 | Uttar Pradesh | Ghaziabad | Ghaziabad | Packaging Material |
| 352 | Uttar Pradesh | Gorakhpur | Gorakhpur | Powerloom |
| 353 | Uttar Pradesh | Hathras | Hathras | Sheetwork (Globe, Lamp) |
| 354 | Uttar Pradesh | Jhansi | Jhansi | Powerloom |
| 355 | Uttar Pradesh | Kannauj | Kannauj | Perfumery & Essential Oils |
| 356 | Uttar Pradesh | Kanpur | Kanpur | Saddlery |
| 357 | Uttar Pradesh | Kanpur | Kanpur | Cotton Hosiery |
| 358 | Uttar Pradesh | Kanpur | Kanpur | Leather Products |
| 359 | Uttar Pradesh | Meerut | Meerut | Sports Goods |
| 360 | Uttar Pradesh | Meerut | Meerut | Scissors |
| 361 | Uttar Pradesh | Moradabad | Moradabad | Brassware |
| 362 | Uttar Pradesh | Muzaffarnagar | Muzaffarnagar | Rice Mills |
| 363 | Uttar Pradesh | Saharanpur | Saharanpur | Rice Mills |
| 364 | Uttar Pradesh | Saharanpur | Saharanpur | Woodwork |
| 365 | Uttar Pradesh | Varanasi | Varanasi | Sheetwork (Globe, Lamp) |
| 366 | Uttar Pradesh | Varanasi | Varanasi | Powerloom |
| 367 | Uttar Pradesh | Varanasi | Varanasi | Agricultural Implements |
| 368 | Uttar Pradesh | Varanasi | Varanasi | Electric Fan |
| 369 | Uttaranchal | Dehradun | Dehradun | Miniature Vacuum Bulb |
| 370 | Uttaranchal | Haridwar | Roorkee | Survey Instruments |
| 371 | Uttaranchal | Udham Singh Nagar | Rudrapur | Rice Mills |

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|-----|-------------|----------------------------|--|------------------------------------|
| 372 | West Bengal | Bankura | Barjora | Fishing Hooks(Information awaited) |
| 373 | West Bengal | HMC & Bally Municipal area | Howrah | Foundry |
| 374 | West Bengal | Howrah | Bargachia, Mansinghapur, Hantal, Sahadatpur & Jagatballavpur | Locks |
| 375 | West Bengal | Howrah | HMC & Bally Municipal area Sevok Rd | Steel Re-rolling |
| 376 | West Bengal | Howrah | Domjur | Artificial & Real Jewellery |
| 377 | West Bengal | Cooch Bihar | Cooch Bihar-I, Tufanganj, Mathabangha, Mekhliganj | Sitalpati/ Furniture |
| 378 | West Bengal | Kolkata | Wellington, Khanpur | Electric Fans |
| 379 | West Bengal | Kolkata | Sovabazar, Cossipur | Hosiery |
| 380 | West Bengal | Kolkata | Metiaburuj Ward No. 138 to 141 | Readymade Garments |
| 381 | West Bengal | Kolkata | Tiljala, Topsia, Phoolbagan | Leather Goods |
| 382 | West Bengal | Kolkata | Daspara(Ultadanga), Ahiritola | Dal Mills |
| 383 | West Bengal | Kolkata | Taltala, Lenin, Sarani | Mechanical Engineering Equipment |
| 384 | West Bengal | Kolkata | Bowbazar, Kalighat | Wood Products |
| 385 | West Bengal | Nadia | Matiary, Dharmada, Nabadwip | Bell/Metal Utensils |
| 386 | West Bengal | Nadia | Ranaghat | Powerloom |
| 387 | West Bengal | Purulia | Jhalda Proper, Purulia, Begunkodar & Tanasi | Handtools |
| 388 | West Bengal | South 24 Parganas | Kalyanpur, Purandarpur, Dhopagachi | Surgical Instruments |

LIST OF MSME CLUSTERS COVERED BY EXISTING SIDBI BRANCHES

| Sr. No. | Branch Offices | No. of MSME clusters | Product |
|---------|-----------------|----------------------|--|
| 1 | Hyderabad | 5 | Ceiling Fan, Electronic Goods, Pharmaceuticals- Bulk Drugs, Hand Pump sets & Foundry |
| 2 | Patna | 1 | Brass and German Utensils |
| 3 | Delhi | 19 | Stainless Steel Utensils & Cutlery, Chemicals, Electrical Engineering Equipment, Electronic Goods, Food Products, Leather Products, Mechanical Engineering Equipment, Packaging Material, Paper Products, Plastic Products, Wire Drawing, Metal Fabrication, Furniture, Electro Plating, Auto Components, Hosiery, Readymade Garments, Sanitary Fittings |
| 4 | Ahmedabad | 17 | Pharmaceuticals, Dyes & Intermediates, Moulded Plastic Products, Readymade Garments, Textile Machinery Parts, Diamond Processing, Machine Tools, Castings & Forging, Steel Utensils, Wood Product & Furniture, Paper Products, Leather Footwear, Washing Powder & Soap, Marble Slabs, Power Driven Pumps, Electronic Goods, Auto Parts |
| 5 | Surat | 4 | Diamond Processing, Powerloom, Wood Product & Furniture, Textile Machinery |
| 6 | Baroda | 3 | Pharmaceutical- Bulk drugs, Plastic processing & Wood product & furniture |
| 7 | Goa | 1 | Pharmaceutical |
| 8 | Faridabad | 3 | Auto components, Engineering Cluster, Stone Crushing |
| 9 | Gurgaon | 5 | Auto Components, Electronic Goods, Electrical Engineering Equipment, Readymade Garments, Mechanical Engineering Equipment |
| 10 | Parwanoo(Baddi) | 1 | Engineering Equipment |
| 11 | Jammu | 3 | Steel Re-rolling, Oil mills, Rice Mills |
| 12 | Jamshedpur | 1 | Engineering & Fabrication |
| 13 | Bangalore | 6 | Powerloom, Electronic goods, Readymade garments, Light engineering, Leather products |
| 14 | Kochi/Ernakulam | 3 | Rubber products, Powerlooms & Sea Food processing |
| 15 | Aurangabad | 2 | Auto components & Pharmaceuticals- Bulk drugs |
| 16 | Mumbai | 11 | Electronic Goods , Pharmaceutical-Basic drugs, Toys (plastic), Readymade garments, Hosiery, Machine Tools, Engineering equipment, Chemicals, Packaging material, Hand tools, Plastic products |
| 17 | Nagpur | 6 | Powerlooms, Engineering & Fabrication, Steel furniture, Readymade garments, Handtools, Food processing |
| 18 | Pune | 6 | Auto components, Electronic goods, Food products, Readymade Garments, Pharmaceuticals –Bulk Drugs, Fibre glass |
| 19 | Thane | 2 | Pharmaceuticals –Bulk Drugs & Sea food |
| 20 | Bhopal | 1 | Engineering equipment |
| 21 | Indore | 4 | Pharmaceuticals- Bulk drugs, Readymade garments, food processing, Auto components |
| 22 | Ludhana | 9 | Auto Components, Bicycle Parts, Hosiery, Sewing M/C Components, Industrial Fastners, Handtools, Machine tools, Forging, Electroplating |
| 23 | Jaipur | 7 | Gems & Jewellery, Ball Bearing, Electrical Engineering Equipment, Food Products, Garments, Lime, Mechanical Engineering Equipment |

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|--------------|-------------------------------|------------|--|
| 24 | Chennai | 3 | Auto components, Leather products, Electroplating |
| 25 | Coimbatore | 6 | Diesel Engines, Agricultural Implements, Machine Tools, Castings & Forging, Powerloom, Wet Grinding Machines |
| 26 | Tirupur | 1 | Hosiery |
| 27 | Noida/ Gaziabad | 10 | Electronic goods, Toys, Chemicals, Electrical engineering equipment, Garments, Mechanical engineering equipment, Packaging material, Plastic products, Chemicals |
| 28 | Kanpur | 3 | Saddlery, Cotton hosiery, Leather products |
| 29 | Varanasi | 4 | Sheetwork (Globe Lamp), Powerloom, Agriculture implements, Electric fan |
| 30 | Dehradun | 1 | Miniature Vacuum bulb |
| 31 | Nashik (shortly to be opened) | 1 | Steel furniture |
| Total | | 149 | |

Appendix

List of Circulars consolidated by the Master Circular

| No. | Circular No. | Date | Subject | Paragraph No. |
|-----|--|------------|--|---------------|
| 1 | FIDD.CO.Plan.BC.54/04.09.01/2014-15 | 23/04/2015 | Priority Sector Lending - Targets and Classification | 2, 3 |
| 2 | RPCD.MSME & NFS.BC.No.61/06.02.31/2013-14 | 02/12/2013 | Revised General Credit Card (GCC) Scheme | 4.9 |
| 3 | RPCD. MSME&NFS. BC.No. 74 /06.02.31/2012-13 | 09/05/2013 | Structured Mechanism for monitoring the credit growth to the MSE sector | 4.8 |
| 4 | RPCD.CO.MSME & NFS.BC.40/06.02.31/2012-2013 | 01/11/2012 | Guidelines for Rehabilitation of Sick Micro and Small Enterprises | 4.6 |
| 5 | RPCD.MSME & NFS.BC.No.20/06.02.31/2012-13 | 01/08/2012 | Micro and Small Enterprises Sector – The imperative of Financial Literacy and consultancy support | 4.7 |
| 6 | RPCD.MSME & NFS. BC. No. 53 /06.02.31/2011-12 | 04/01/2012 | Issue of Acknowledgement of Loan Applications to MSME borrowers | 4.1 |
| 7 | RPCD.SME & NFS.BC.No. 35 /06.02.31 (P)/2010-11 | 06/12/2010 | Ownership of units – Two or more undertakings under the same ownership – Status of the unit | 2.8 |
| 8 | RPCD.SME&NFS.No.90/06.02.31/2009-10 | 29/06/2010 | Recommendations of the Prime Minister's High Level Task Force on MSMEs | 3.4, 5.5 |
| 9 | RPCD.SME&NFS.BC.No.79/06.02.31/2009-10 | 06/05/2010 | Working Group to Review the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) - Collateral free loans to MSEs | 5.6 |
| 10 | RPCD.SME&NFS.No.9470/06.02.31 (P)/2009-10 | 11/03/2010 | Sanction of Composite Loans to the Micro and Small Enterprises (MSE) sector | 4.3 |
| 11 | RPCD.SME & NFS.No. 13657/ 06.02.31 (P) / 2008-09 | 18/06/2009 | Collateral free loans to the units financed under PMEGP | 4.2 |
| 12 | RPCD.SME&NFS.BC.No.102/06.04.01/2008-09 | 04/05/2009 | Credit delivery to the Micro and Small Enterprises Sector | 5.4 |
| 13 | RPCD,SME&NFS.No,12372/06.02.31(P)/2007-08 | 23/05/2008 | Credit Linked Capital Subsidy Scheme | 4.15 |
| 14 | RPCD.PLNFS.BC.No.63/06.02.31/2006-07 | 04/04/2007 | Credit flow to Micro, Small and Medium Enterprises Sector – Enactment of the Micro, Small and Medium Enterprises Development (MSMED), Act 2006 | 1 |
| 17 | RPCD.PLNFS.BC.No.101/06.02.31/2004-05 | 20/05/2005 | Scheme for Small Enterprises Financial Centres (SEFCs) | 4.14 |
| 18 | RPCD.PLNFS.BC.28/06.02.31 (WG)/ 2004-05 | 04/09/2004 | Working Group on Flow of Credit to SSI sector | 5.3 |
| 19 | RPCD. PLNFS. BC. 39/06.02.80/ 2003-04 | 03/11/2003 | Credit facilities for SSIs – Collateral Free Loans | 4.2 |
| 20 | RPCD. PLNFS.1 /06.02.28(i))/ 2003-04 | 01/07/2003 | SAC meeting Implementation of Action | 4.13 |

| | | | Points- Identification of Clusters | |
|----|--|------------|--|-----|
| 21 | DBOD.No,BL.BC.74/22.01.001/ 2002 | 11/03/2002 | Conversion of General Banking Branches to Specialised SSI Branches | 4.4 |
| 22 | IECD.No.5/08.12.01/2000-01 | 16/10/2000 | Flow of Credit to SSI Sector- Decision of the Group of Ministers | 4.5 |
| 23 | RPCD.No.PLNFS.BC.61/06.0262/2000-01 | 02/03/2001 | Implementation of Nayak Committee Recommendations-Progress made by banks-Study of specialized SSI branches | 5.2 |
| 24 | RPCD.No.PLNFS.BC.22/06.02.31 (ii) -98/99 | 28/08/1998 | High Level Committee on SSI- Kapur Committee- Implementation of recommendations | 5.1 |