

എന്റെ
സംഭാവം
നാടിന്റെ
അഭിവൃദ്ധി



Year of Enterprises 2022-23

Industries Department, Govt. of Kerala initiative to create 1 lakh
MSMEs in the State during 2022-2023

Directorate of Industries and Commerce

CHAPTERS

1. Executive Summary.....	4
2. Background.....	7
i. MSME – Significance and Challenges	7
ii. New Classification for MSMEs	10
3. Introduction.....	13
i. Key Objectives	13
ii. Initial planning and strategy development	15
3. Convergence Meetings.....	17
i. Department of Local Self Government and Department of Co-operation.....	19
ii. PSUs, Industrial Associations and Management Associations	19
iii. Local bodies and Cooperative Banks	20
iv. Trade Unions.....	20
v. NORKA	21
vi. Ministers for Fisheries, Agriculture, Animal Husbandry and Tourism departments ...	21
vii. Planning Board.....	22
4. Launching the Initiative.....	24
5. Systems Established	25
i. Interns.....	25
ii. Taluk Resource Persons	28
iii. Help Desks	29
iv. MSME Clinics	30

v. Enterprise Facilitation Centers	31
vi. Monitoring Committees	32
vii. District Call Centres	34
viii. Grievance Redressal System	34
ix. Online services for MSMEs	35
6. Campaigns Conducted.....	38
i. General Orientation Trainings	38
ii. Loan, License, Subsidy Melas.....	40
iii. Marketing Trade Fairs	41
iv. Local Economic Development Project	42
7. Schemes & Policies.....	43
i. Private Industrial Estate Scheme	43
ii. Kerala Enterprises Loan Scheme.....	44
iii. One Local Body One Product	46
iv. Kerala Brand	47
v. Industry Varsity Linkage Scheme	48
vi. Promoting GeM Portal Registrations	50
vii. Export Promotion Policy.....	51
viii. Entrepreneur Support Scheme for Manufacturing Startups.....	53
ix. Scale Up Subsidy	54
x. Margin Money Grant to Nano Units	54
8. Sectoral Approach.....	59
9. Industrial Policy 2022.....	61

10. Achievements & Outcome.....	62
11. Positive Impact	64
12. Knowledge Material.....	67
i. Handbooks	67
ii. Specialized Booklets	67
iii. Training Videos	69
13. Software/ IT systems.....	69
i. Year of Enterprises Portal	69
ii. Mobile Application	70
iii. Website for Directorate of Industries and Commerce	70
14. Sustainability of Ecosystem	71
15. Conclusion	72
Success Stories.....	73

1. EXECUTIVE SUMMARY

YEAR OF ENTERPRISES 2022-23: ONE LAKH ENTERPRISES

Introduction

The Government of Kerala (GoK), in this financial year's budget, has declared 2022-23 as the **"Year of Enterprises"** with the motto **"My enterprise, Nations' pride"**. This new initiative is part of the sustained efforts taken by the Government to encourage economic growth and promote social & economic development in the State despite the challenges imposed by pandemic, natural calamities, and resource constraints. Through this initiative to encourage and promote Micro, Small and Medium level entrepreneurs in the State it is targeted to create one lakh new enterprises and provide three to five lakh job opportunities by the joint efforts of various government departments. The key objectives of the scheme are as follows:

- i. To commence at least 1 lakh enterprises in Kerala in 2022-23
- ii. To create a robust ecosystem for Enterprises Development with the convergence and support of all line departments, agencies, PSUs and Banks
- iii. To create an Enterprises-friendly ecosystem to boost job creation in the State
- iv. To create at least 3 lakh jobs in Kerala in 2022 – 23
- v. To enhance capacity of State level agencies in accelerating enterprises growth in the State

The background works for the initiative had commenced in November 2021 and discussions at various levels with departments and stakeholders, were held during December '21 to March '22 to formulate a detailed action plan. The implementation strategy thus developed involves a three-pronged approach as follows:

- ❖ Institutional Development & Strengthening Ecosystem
- ❖ Marketing and Promotional Outreach
- ❖ MSME Facilitation & Focus on Sustainability

Hon'ble Chief Minister of the State inaugurated the state-level launch of the initiative in March 2022.

Systems Established

1153 professionals with B. Tech / MBA qualifications were recruited and deployed as “Interns” at all 1034 local bodies across the State. One intern in each Panchayat and one for every 20 wards in Municipality/ Corporation. The interns are given continuous capacity building trainings from time-to-time, in all aspects of industrial facilitation to provide awareness to entrepreneurs on the various services available, and to assist the entrepreneurs in aspects of application for licenses, subsidies, loans, etc. in coordination with various agencies and departments. The interns were assigned specific targets for identifying, handholding and registering new enterprises in their designated local bodies.

Help Desks have been set up in all 1034 local bodies in the State. Through these help desks, the public can avail the services of the interns in all industry / enterprise setting-up related matters, on every Mondays and Wednesdays.

Campaigns Conducted

A General Orientation Campaign aimed at aspiring entrepreneurs was conducted during May - June '22. As part of the campaign, General Orientation Trainings were organized at all local bodies across the state. Through these training sessions the participants were given a brief overview about the district-wise industrial potential in the State, the scope for entrepreneurship, the services and schemes offered by various government departments and agencies, key licenses and permits required for starting an industry, the importance, and benefits of UDYAM & KSWIFT (Kerala Single Window Interface for Fast and Transparent clearance) registrations, various sources of finance, etc. A total of **1159** General Orientation Trainings were conducted during the campaign with **85160** participants (an average of 73 participants per local body).

Loan, License, Subsidy Campaign to facilitate the loan, license, subsidy applications were conducted during August – September '22. The objective of the campaign was to streamline and fast-track the applications for loans, licenses, and subsidies and to ensure their timely processing and sanctions. As part of the loan campaign, a preemptive awareness drive on the various financial

products and subsidy schemes were done at local body level to ensure outreach to maximum number of beneficiaries. The representatives of the banks and various departments addressed and clarified the various issues and doubts raised by the participants. As of 31st October 2022, the campaign had been conducted in all the local bodies in which reported a participation of **51236** people. More than 5556 loan applications for over Rs. 297 Crores were received as part of the campaign out of which loans worth **Rs. 108 crores** had been sanctioned. Applications for **4919** licenses and **1059** subsidies were also processed.

As the next phase, Marketing Trade fairs are carried out during October – December '22 at all the 59 industrial taluks or/ and Urban local bodies in the State. The campaign aims at providing an opportunity for the newly established enterprises to attain enhancing exposure & visibility for their products and services in regional markets, facilitate trade deals, and encouraging partnerships. The campaign also facilitates in linking the enterprises with popular e-commerce platforms.

Further, a campaign to identify and place projects under the Local Economic Development projects of local bodies is planned during January – February '23.

Progress So Far & Way forward

The One Lakh Enterprises initiative has an achievement of **73913** new enterprises with investment worth **Rs. 4627.72 Crores** and **1,62,437** employment opportunities, as on 25/11/2022. Going forward, the Government plans to build a sustainable ecosystem for industry through further strengthening the convergence of activities of various departments and bringing about sectoral & thematic capacity building, enabling technology sourcing, transfer, and implementation, establish a Kerala Brand certification for quality control, etc.

2. BACKGROUND

i. MSME – Significance and Challenges

Micro, Small and Medium Enterprises (MSMEs) account for about 90 per cent of businesses and more than 50 per cent of employment worldwide and are key engines of job creation and economic growth in developing countries. MSMEs constitute a vibrant sector of the Indian economy, particularly with respect to employment generation. In fact, MSMEs provide the largest number of employment opportunities in the country second to agriculture, with relatively low-level of capital per employee. The sector contributes about 45% to India's manufacturing output, more than 40% of the country's exports and over 28% of the GDP, while creating employment for about 11.1 crore people.

State of Kerala has a relatively high share of MSMEs in the country. With its excellent connectivity, communication network, availability of highly skilled human resources, and relatively good industrial infrastructure, Kerala is highly suited for the growth of the MSME sector. The MSME sector helps in industrialization of rural & backward areas and provides employment to youth and socially disadvantaged groups such as SC, ST, women, and persons with disabilities. As per the MSME Annual Report 2020-21, Kerala has the 12th largest number of MSMEs in India - around 23.79 lakh units of which, 23.58 are micro-enterprises, generating employment for approximately 44.64 lakh people.

Although the fragmented nature of land banks available in Kerala is not conducive for the establishment of large-scale industries, the state government is trying to address this challenge by utilizing such fragmented land to bolster MSME growth in the state. Over the years, Kerala has invested heavily in connectivity, communication networks, skill development and infrastructure, giving the state an intrinsic advantage for growth in this sector. As per Directorate Industries & Commerce (DIC), Government of Kerala (GoK) there are approximately 1.5 Lakh working MSME units in the organized sector. Also, 47 % of the MSME working units in the State was formed in the last 5 years which clearly demonstrates

the State's unprecedented growth in fueling MSMEs which are the backbone of manufacturing and industrial development in the State.

The sector-wise distribution of MSMEs is highest in the Service sectors followed by Agro & Food Processing, Textile & Garments, Rubber, IT and General Engineering. Availability of Skilled labor and public sector enterprises provides a positive ecosystem for starting up new generation innovative businesses in the State. Taking advantage of these unique conditions, various entrepreneurship development programmes are being implemented by the Central and State governments in Kerala. Subsidies are also provided by the Central and State ministries under the One District One Product (ODOP) programme which emphasizes on the production and marketing of potential food processing products across all districts in the State.

However, the contribution of the MSME sector in the economy is constrained because of several challenges affecting the growth of the sector, like:

01

Lack of Policy and institutional interventions - The challenges include formulation of targeted policies in the areas of infrastructure development, modernization, technology adoption, building backward and forward linkages credit gap reduction and ensuring timely payments to MSMEs.

02

Low support for accelerating growth and enabling formalization - There is a need to nurture and support innovative business ideas and shape them into enterprises and create a favorable ecosystem for MSMEs. This can be achieved with support from entrepreneurial development and incubation centres. Utilization and reach of various schemes, including schemes for credit support, have been constrained because of a number of reasons. Promoting formalization and digitization amongst MSMEs and encouraging them to register in Udyog Aadhaar Memorandum (UAM) has been a challenge.

03

Addressing infrastructural bottlenecks - Inadequate availability of basic amenities as land, work sheds, tool rooms, product testing laboratories, electricity, broadband, and innovation hubs is a deterrent to the growth of the sector. There are only a few MSME clusters which provide good infrastructure facilities.

04

Limited access to credit and risk capital - Due to their informal nature, MSMEs have limited access to formal sources of credit. Banks face challenges in credit risk assessment of MSMEs owing to lack of financial information. Very few MSMEs are able to attract equity support and venture capital financing.

05

Need for market linkage and tie-ups with public procurement platforms - MSMEs face the twin challenge of limited access to quality raw material and market for finished product. Tie ups with public sector units can help their growth.

06

Lack of convergence between various departments – For starting an enterprise, various approvals or clearances are required from different departments like the Pollution Control Board for Pollution certificate, Electricity Board for power connection, Local Self-governing body for Unit License, Forest department for Forest clearance and so on. These departments operate under their own jurisdictions and hence there is a delay in obtaining the required approvals/ clearances within the expected time.

07

Awareness amongst public about the schemes/ policies – There is also a lack of awareness amongst the public regarding the popular schemes and policies operated by the government departments, especially the industries department.

08

No Support schemes for COVID hit Trade units – Compared to the assistance provided to the enterprises operating in the Manufacturing and Services sector, no significant assistance is provided to the trade units, particularly in the light of the aftermath of COVID.

ii. New Classification for MSMEs

The new classification of MSMEs came into effect from 1st July 2020 (as per the Gazette Notification issued on 1st June 2020 which was further been superseded by S.O. 2119(E) dated 26.06.2020 w.e.f. 01.07.2020). The earlier criterion of classification of MSMEs under MSME Act, 2006 was based on investment in plant and machinery / equipment. It was different for manufacturing and services units. It was also very low in terms of financial limits. Since then, the economy has undergone significant changes, especially during the Pandemic period.

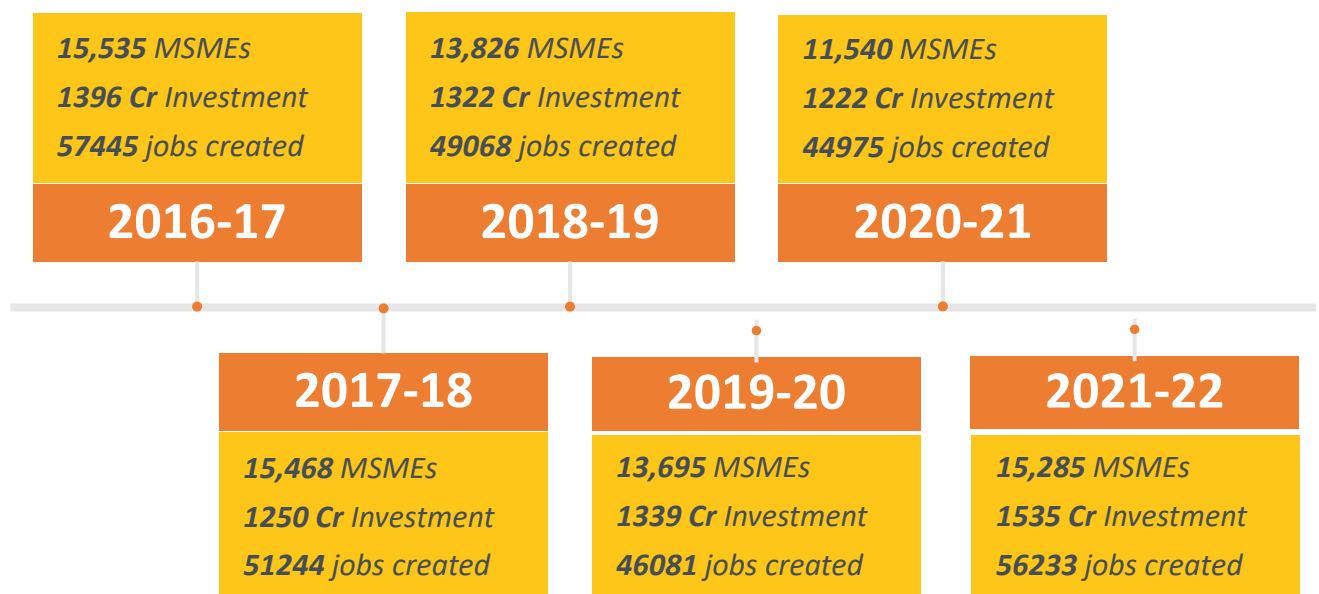
A revision in MSME criteria of classification was announced in the Aatmanirbhar Bharat package on 13th May 2020. As a result, a new composite criterion of classification for manufacturing and service units has been notified on 26.06.2020, with guidelines regarding composite criteria to facilitate the present and prospective entrepreneurs. Now, there is no difference between manufacturing and service sectors. Also, a new criterion of turnover has been added in the previous criteria of classification based only on investment in plant and machinery. The new criterion is expected to bring about many benefits that will aid MSMEs to grow. According to the new criteria,



- i. a **micro** enterprise, is where the investment in plant and machinery or equipment does not exceed 1 crore rupees and turnover does not exceed 5 crore rupees,
- ii. a **small** enterprise, is where the investment in plant and machinery or equipment does not exceed 10 crore rupees and turnover does not exceed 50 crore rupees, and
- iii. a **medium** enterprise, is where the investment in plant and machinery or equipment does not exceed 50 crore rupees and turnover does not exceed 250 crore rupees.

As per the Economic Review 2021 of Government of Kerala, in 2020-21, 11,540 new MSME units were started in the State with an investment of ₹1,221.86 crore and provided employment to 44,975 persons. In 2019-20, 13,695 new MSME units were created with an investment of ₹1,338.65 crore and provided employment for 46,081 persons. In FY 2021-22, 15,285 new units employing 56,233 persons started functioning.

Year wise details of MSMEs established in the State of Kerala¹ over the past six years,



According to the recent developments related to Udyam Registration, there has been certain modifications on the classification of MSMEs based on investment in plant & Machinery/ equipment and turnover of MSMEs which are as follows:

¹ This list includes the MSMEs established under Manufacturing and Services sector only. Trade units are excluded.

- ❖ Inclusion of Retail and Wholesale Trade: With effect from 2nd July 2021, the Government has included Retail and Wholesale Trades as MSMEs. They are allowed to be registered on Udyam Registration Portal. Benefits to them are restricted to Priority Sector Lending only.
- ❖ Inclusion of Urban Street Vendors in MSME Category: With effect from 2nd August 2021, the Government has included Street Vendors as Retail Trades as MSMEs. They are allowed to be registered on Udyam Registration Portal. Benefits to them are restricted to Priority Sector Lending only. In Kerala, there are nearly 20,000 traders registered with Udyam Registration.

Taking all the above changes into account and to push the boundaries of the current Industrial ecosystem in the State, the Directorate of Industries and Commerce has embarked upon a marque initiative of **“Setting up of One Lakh Enterprises during 2022-23”** to help achieve the development agenda for MSMEs in the State.



News Article on the One Lakh Initiative

3. INTRODUCTION

i. Key Objectives

The Government of Kerala (GoK) as part of celebrating the financial year 2022-23 as the ‘**Year of Enterprises**’ to encourage and promote more Micro, Small and Medium level entrepreneurs in the State have entrusted the Directorate of Industries with the initiative “**Setting up of One Lakh Enterprises during 2022-23**”.

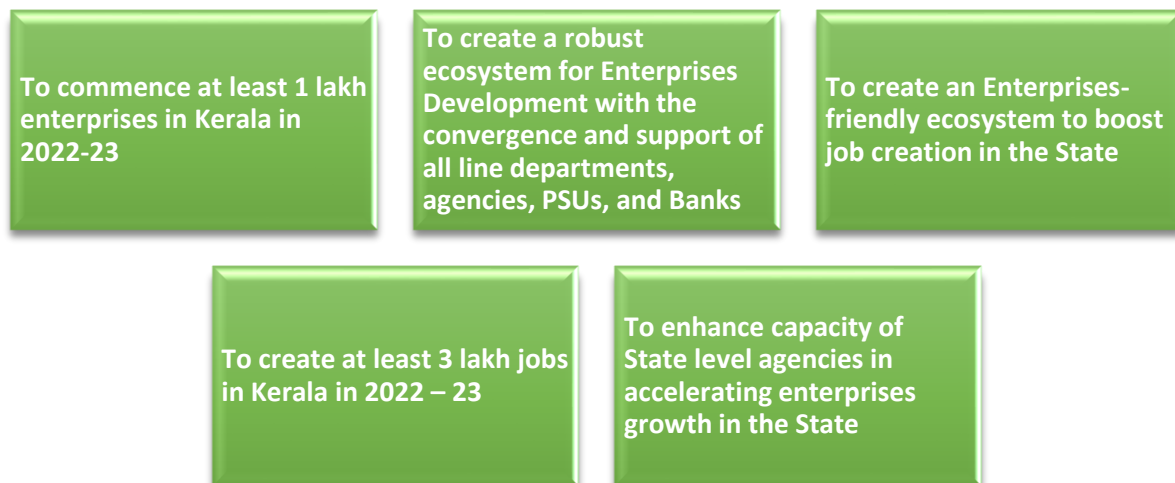


**My enterprise,
Nations' pride**

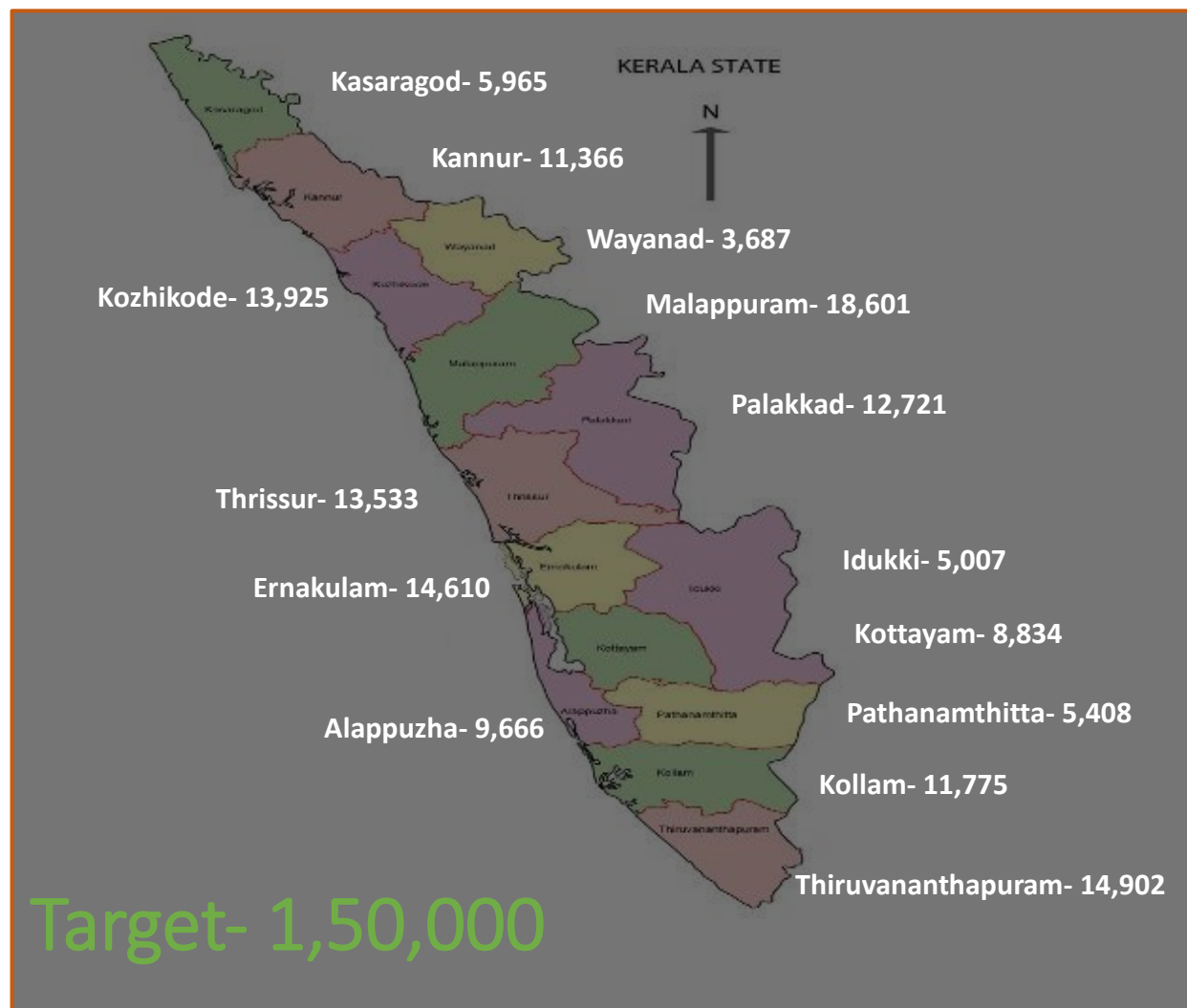
Logo and tagline for the One Lakh Enterprises Initiative

With the aim to strengthen MSMEs in the state for equitable distribution among all strata of the society especially neo-entrepreneurs, women & other weaker sections, NRK investors, ex-service men etc., the State has undertaken several initiatives to provide adequate industrial infrastructure and develop clusters, facilitate MSMEs through simplified industrial licensing procedures, providing financial incentives/assistance, capacity building & skilling for creating local jobs, revive sick units, export promotion and technical assistance. This new initiative is part of the sustained efforts taken by the Government to encourage economic growth and promote social & economic development in the State despite the challenges imposed by pandemic, natural calamities, and resource constraints.

They Key objectives of the initiative are shown below:



A state level target of 1.5 Lakh enterprises was decided and allocated to district as follows:



ii. Initial planning and strategy development

As part of the concept development of the initiative and to plan the future activities, several brainstorming sessions and idea generation meetings were held at Minister, Secretary, and official levels. Based on the suggestions and inputs derived it was decided as a first step to consolidate the information related to the various aspects of the industrial development and promotion in the State, to serve as a ready reckoner for the stakeholders in the industrial ecosystem. The data collection for the same was conducted through the District Industries Centers. Accordingly, 7 booklets were published as follows:

1

License needs of 23 sectors

2

Potential businesses / thrust sectors of all 14 districts and 152 blocks

3

Relevant subsidy/ loan schemes of 34 departments

4

65 Commercialized technologies from 18 institutions in 14 districts

5

District and department wise availability of incubation centres, skill training centres

6

District and department wise availability Land/Building

7

One Local Body One Product (OLOP) Programme

A detailed strategy for the implementation of the One Lakh Enterprises initiative was developed by the Directorate of Industries and Commerce (DIC). Various meetings with the Hon'ble Minister for Industries & Commerce, Principal Secretary Industries and Chief Secretary were held in this regard. The broad concept was presented to the Chief Secretary on 22/12/2021 and before the Chief Minister on 30/12/2021. The strategy involved a **three phased- approach** with activities for Capacity Building & strengthening ecosystem, Marketing and Promotional Outreach and MSME Facilitation & focus on sustainability.

Phase I: Capacity Building & Ecosystem Strengthening

Campaigns conducted at LSGD levels across the State for identifying entrepreneurs and creating awareness amongst them regarding the processes involved in starting a business and the support mechanisms available. One-day General Orientation Trainings comprising 5 sessions on licenses, technology, subsidy schemes, interaction with mentors and potential investment areas with an estimated participation of 1- 2 lakh aspiring entrepreneurs. The knowledge materials distributed among the participants who were also given awareness about the various agencies and government bodies that are offering services to entrepreneurs. License/ loan/ subsidy camps conducted in all local bodies for entrepreneurs interested after the General Orientation Campaign wherein assistance in applying under KSWIFT, loan from banks at reduced interest rates, subsidy from departments etc. were provided.

Phase II: Marketing and Promotional Outreach

In the second phase, 1153 professionally qualified interns were recruited and appointed at all local bodies across the State for facilitating the requirements coming from the side of identified entrepreneurs and to further identify potential entrepreneurs. The interns were given training in all aspects of industrial facilitation to provide awareness to entrepreneurs on the various services available, and to coordinate with various agencies and departments for processing the applications for licenses, subsidies, loans, etc. They were given monthly targets for identifying

and encouraging aspiring entrepreneurs to set up enterprises in the State to achieve a milestone on 100,000 enterprises by the 31st March, 2023.

Phase III: MSME Facilitation & Sustainability Focus

To further strengthen the efforts undertaken in the earlier stages of the scheme implementation and to bring about ease of doing business, various systems were put in place at different levels such as Meet the Minister Programmes held at district level to address the issues faced by entrepreneurs, introducing Private Industrial Park scheme, One Local Body One Product Scheme (OLOP), MSME award scheme, new Land Policy to consolidate the allotment of land and related procedures, setting up MSME Clinics for providing technical/ financial/ legal advisory services, setting up taluk-level Industrial Facilitation Centres, loan scheme with interest subvention to make finance available at 4% interest rate, establishing MSME call centres for clearing doubts, District and State Level Grievance Redressal Committees for Grievance Redressal Of Entrepreneurs, introducing Commerce Mission to identify national and international markets for the products of micro, small and medium enterprises from Kerala, etc.

The scheme objectives could be met through the convergence and support of all the line departments such as Department of Cooperation, Kudumbasree, Kerala State Backward Classes Development, Women & Child Development Department, Kerala State SC Development Department, Department of Finance, Department of Information Technology, Department of Fisheries, Kerala State Animal Husbandry Department, other department, agencies, PSUs and banks. The efforts for coordinating these activities and to streamline the process of service facilitation were undertaken as part of the initiative.

3. CONVERGENCE MEETINGS

Hon'ble Chief Minister had directed to present the scheme concept to the various line departments, agencies, PSUs, industrial associations, and financial institutions to converge the

activities of these entities to realize the scheme objectives. The detailed scheme outlines, and the broad strategy envisaged were presented by the Directorate of Industries and Commerce. Hon'ble Minister for Industries emphasized the importance of converging the activities of various stakeholders in the development of a sustainable industrial ecosystem and requested the support of all stakeholders for successful implementation of the Scheme.

The meetings explored the potential areas of convergence of activities and its modalities. The strategy put forward by Industries Department for **One Lakh Enterprises in One Year** was prima facia accepted by the stakeholder representatives and decided to form a Core Committee for incorporating the suggestions and comments discussed in the meetings and to prepare a comprehensive Action Plan for scheme implementation.

MEETINGS WITH LINE DEPARTMENTS

04 Jan	Department of Local Self Government & Department of Co-operation	07 Jan	PSUs, Industrial Associations & Management Associations	12 Jan	Presidents and Secretaries of all local bodies and Presidents of all Cooperative Banks
17 Jan	Trade Unions	19 Jan	Non-Resident Keralites Affairs (NORKA)	20 Jan	State Level Bankers Committee (SLBC)
24 Jan	Ministers for Fisheries, Agriculture, Animal Husbandry and Tourism departments	02 Feb	Planning Board	24 Feb	Government Secretaries of line departments

i. Department of Local Self Government and Department of Co-operation

Key suggestions & action points:

- ❖ To formulate a technical checklist for the license application of the MSMEs
- ❖ As part of the Registration drive, all MSMEs in the State to be given registration (including Geo tagging)
- ❖ To reward the LSGD which supports to setup the highest number of MSMEs
- ❖ To provide specialized training to the Interns with the help of professionals from various fields
- ❖ Establish a framework for ensuring the quality of the MSME goods developed under the “Make in Kerala” and provide Kerala branding for them
- ❖ To establish a platform for the marketing of MSME goods
- ❖ To incorporate the suggestions proposed by the Committee established to study the redundant laws and regulations in MSME sector
- ❖ Make available the unutilized land and buildings available with the local bodies for industrial purposes
- ❖ Expedite the process of issuing panchayat license other than KSWIFT license
- ❖ Adopt a product/ set of products under the OLOP Scheme

ii. PSUs, Industrial Associations and Management Associations

Key suggestions & action points:

- ❖ Instructions to be given to all PSUs to give preference to the MSMEs in their procurement policy
- ❖ To include professionals in the Director Board of Public sector undertaking bodies
- ❖ Industrial estate policy to be launched soon
- ❖ To establish MSME Clinics for supporting sick MSMEs by providing relief measures for their revival

- ❖ To fix targets in all sectors for supporting the 1 Lakh MSME scheme
- ❖ To give importance to women entrepreneurs
- ❖ To support the One District One Help Desk initiative
- ❖ To start private industrial parks
- ❖ To implement Land Allotment Policy

iii. Local bodies and Cooperative Banks

Key suggestions & action points:

- ❖ Cooperative organizations to be open to setting up of Private Industrial parks
- ❖ Cooperative Banks to provide loans according to PMEGP, ESS schemes, to the businesses promoted by Industries Department
- ❖ Government to decide on providing subsidies on the Loans given by the Cooperative banks
- ❖ To consider subsidies while providing loans to Cooperative groups
- ❖ To form a Consortium of Organizations having high financial stability for provision of loans
- ❖ To identify marketing opportunities for the end products during the inception stage of business
- ❖ To implement Branding of Value-added products and e-commerce marketing using Digital University

iv. Trade Unions

Key suggestions & action points:

- ❖ Industries Department and Labour Department to work together to create a strong background for the MSMEs
- ❖ To implement labour laws effectively

- ❖ Trade Unions to provide support to MSMEs
- ❖ To ensure minimum wage in the units developed
- ❖ To ensure the Workers allowances at the inception stage of the enterprise
- ❖ To implement an Income Support Scheme for supporting the Enterprises.
- ❖ To create supervisory committee including the Trade union members
- ❖ Government to form initiatives along with the Engineering colleges and Industries Department for encouraging entrepreneurship amongst the students.
- ❖ To encourage the export sector, export-quality/handicraft products and increase production of local products with export potential
- ❖ To explore the possibilities of Multilevel marketing

v. NORKA

Key suggestions & action points:

- ❖ Conduct 14 district wise General Orientation Trainings jointly by NORKA and Industries Department
- ❖ To encourage small scale industries owned by NRI investors
- ❖ To create Capital fund for the businesses from non-Malayalee NRIs. To collaborate Banks, Private financial agencies, and others for facilitating the same

vi. Ministers for Fisheries, Agriculture, Animal Husbandry and Tourism departments

Key suggestions & action points:

- ❖ Plan to create 5 lakh job opportunities under the collaboration of various agencies viz. Coastal Area Development Corporation, Matsyafed, Kerala Aqua Ventures International Limited (KAVIL), Society for Assistance to Fisherwomen (SAF) and Agency for Development of Aquaculture (ADAC) is being undertaken by the Fisheries Department.

Industries Department and Fisheries Department to converge their schemes for efficient functioning of these projects.

- ❖ Marketing of value-added products produced to be ensured by concerned departments and Industries department to coordinate the same
- ❖ To explore the possibility of providing loans at 4% interest rate
- ❖ Industries Department to support Micro units operating in the field of Responsible Tourism
- ❖ Industries Department to provide support in Destination development projects
- ❖ Tourism Business Facilitation Centers to be established by the Tourism Department for promoting various schemes under them and attract the investors
- ❖ To expedite the licensing process for the units to be started in the fields of Animal Husbandry and Dairy
- ❖ To develop more MSMEs in the storage, management, and marketing of Dairy products.
- ❖ To provide preference to industries involved in the production of Organic goods
- ❖ To devise schemes for linking the industries in the field of Agriculture with the Tourism Department

The refined scheme implementation strategy based on inputs and ideas generated from the convergence meetings was presented to the Kerala State Planning Board, the Principal Secretary Industries, and the Chief Secretary on 02nd February 2022. The proposal for plan fund allocation for the scheme was submitted to the government and the same was approved. INR 45.6 Crores were earmarked for the scheme under the State's Annual Budget for FY 2022-23.

vii.Planning Board

Key suggestions & action points:

- ❖ Well specified training course by aligning the agencies existing
- ❖ Strategy to link with Central schemes to be explored
- ❖ Sourcing of fund from other departments – for various activities

- ❖ Common Infrastructure support under state cluster development program
- ❖ Technically feasible and economically viable projects to be identified
- ❖ Credit linked capital subsidy scheme to be utilized
- ❖ Regional Testing Facility Centres to be developedGovernment Secretaries of line departments

Key suggestions & action points:

- ❖ Department of Industries to provide Open network Marketing for MSME goods
- ❖ NORKA and ODEPC to work together for recruitment of professionals to global work locations and to create a digital platform for facilitating the application process
- ❖ LSGDs to start home offices for facilitating Work from Home.
- ❖ LSGDs to implement measures to scale up the job opportunities created by Kudumbasree
- ❖ Every department to create schemes and action plans for generating more job opportunities according to the job potential in the respective fields

In view of the above, the Action plan template was prepared by the Directorate of Industries & Commerce (DIC) and circulated to all concerned line departments.

4. LAUNCHING THE INITIATIVE



Inaugural Speech by Shri Pinarayi Vijayan, Hon'ble Chief Minister of Kerala

On 30th March 2022, Hon'ble Chief Minister Shri. Pinarayi Vijayan launched the **One Lakh Enterprises in One Year** initiative in the event held at Thiruvananthapuram. CM also stated that Kerala will observe the fiscal year 2022-23 as “**Year of Enterprises**”.





Unveiling of logo of the initiative by Shri M.V. Govindan Master, Hon'ble Minister for LSGIs

Minister for Local Self-Government Institutions Shri. M.V. Govindan Master, unveiled the logo of the initiative. Shri. P. Rajeev, Minister for Industries, Law, and Coir who presided over the meeting said the campaign to launch one lakh MSMEs would be a joint effort of the various departments, agencies, PSUs, associations, and banks.

5. SYSTEMS ESTABLISHED

i. Interns

1153 professionally qualified interns were recruited through CMD and deployed at all local bodies. One intern in each Panchayat and one for every 20 wards in Municipality/ Corporation. The interns are given capacity building trainings in all aspects of industrial facilitation to provide awareness to entrepreneurs on the various services available, and to assist the entrepreneurs in aspects of application for licenses, subsidies, loans, etc. in coordination with various agencies and departments. The interns are assigned specific targets for identifying and registering new enterprises in their allotted local bodies. The coordination of the interns' activities will be done through the Industrial Extension Officers in respective District Industries Centers/ Taluk Industries Centers.

INTERNS	<u>Thiruvananthapuram</u>	<u>Kollam</u>	<u>Pathanamthitta</u>	<u>Alappuzha</u>
	86	79	61	86
INTERNS	<u>Kottayam</u>	<u>Idukki</u>	<u>Ernakulam</u>	
	84	56	113	
INTERNS	<u>Thrissur</u>	<u>Palakkad</u>	<u>Malappuram</u>	<u>Kozhikode</u>
	105	103	122	90
INTERNS		<u>Wayanad</u>	<u>Kannur</u>	<u>Kasaragod</u>
		29	94	45

As part of the capacity building exercise for the interns, the following assignments are given to the interns:

- i. Familiarization of handbook Prepared for GOT
- ii. Meeting the ward members of the local body to understand their expectations and meet officials responsible for implementing various projects in the local body to confirm convergence
- iii. Visit an industry in the local body limits and meet the promoter to collect basic information of the unit and to understand the problems faced by them
- iv. Familiarization of LSGI Plan implementation by attending Grama Sabha meetings, Working Group meetings and Vikasana Seminars conducted at the LSGIs and understanding the Project Preparation Activity of LSGI.
- v. Familiarization of banks, their products, processes, and personnel by visiting all the bank branches in respective local bodies and learning about the various assistance available for MSMEs and how to avail them.
- vi. Data collection of vacant land and building available with the Local Self Government Institutions to plan future projects in those locations
- vii. Familiarization of the Revised LSGI Plan Guidelines
- viii. Udyam Registration Drive: Understand the process of filing Udyam Registration and conduct a Special Udyam Registration drive to identify and register at least 10 MSMEs in Udyam portal
- ix. Setting up of Help Desk at the local bodies
- x. Familiarize the list of products identified under the One Local Body One Product (OLOP) scheme
- xi. To conduct a survey of enterprises in Non MSME category in the concerned LSGI
- xii. Survey of Industrial Co-operative Societies to obtain data on the ones that are not functioning and their unutilized infrastructure to prepare future plans.

Further, to support the overall development of managerial capabilities of these interns, a Certificate Programme in Entrepreneurship is formulated in association with Digital University

Kerala (DUK). The programme offered is Post Graduate Certificate Programme in Entrepreneurship: Small Business Management (PGSBM), which is scheduled for a duration of 8 months, consisting of 192 hours of online and 36 hours (6 days) of Offline sessions. The programme fee of Rs. 15,000 per candidate is shared by the Intern and the Industries department, i.e., 90% of the programme fee of Rs.13,500 is borne by the department and 10% of Rs.1500 is borne by the Intern. The certificate course was started for the inaugural batch comprising of about 280 Interns on 21st October 2022.



Inaugural address by Shri P Rajeeve, Hon'ble Minister for Law, Coir & Industries



Inaugural batch of Digital University Kerala Course

ii. Taluk Resource Persons

The State of Kerala is rich with a very large number of Micro Small and Medium Enterprises. But many entrepreneurs do not take any registration from the Industries Department mainly due to their ignorance or lack of time to pursue the formalities or illiteracy in filing the online forms. Till now, the Department could trace out and capture only 1.44 lakhs MSMEs and the same were included in the Vyavasaya Jalakam portal.

As a part of transforming itself into fully online mode and act as a facilitator, the department has introduced a facility to assist entrepreneurs to file online applications for clearances under KSWIFT, file their registration (Udyam Registration for claiming their MSME status), apply to avail various assistances etc. A trained manpower and facilitation centre has been set up across the State to facilitate the entrepreneurs to use online services.

The Department set up MSME facilitation centres in all the 59 Taluk Industries Offices across the State as per G.O (Rt) No. 1167/2021/ID dated 25.10.2021 of Industries (B) Department with the posting of Taluk Resource Persons with qualification BTech/MBA/MCA and knowledge in computer data entry. The Recruitment of Resource Persons was conducted by the Centre for Management Development (CMD) and were posted for one year on contract basis in the Taluk Industries Offices. The selected persons were given training for a period of 2 weeks under the aegis of the Kerala Institute of Entrepreneurship Development (KIED). The trained personnel with internet facilities were provided in all the Taluk Industries Offices under the supervision of Assistant District Industries Officers. The role of these TRPs is to assist the entrepreneurs to file online applications for clearances, registration, assistances etc.

As part of the capacity building exercise for the TRPs, the following assignments are given to the TRPs:

- i. Personality Development and Motivation Trainings
- ii. Vyapar 2022: Each TRP to Interact with 5 sellers participating in Vyapar 2022 and prepare a brief profile

- iii. Industrial Visit at any 2 industries in their Taluk in two different sectors to collect basic information of the unit and understand the problems faced by industry
- iv. LSGI Plan Projects Analysis - Comparative Analysis of fund earmarked for Local Economic Development in each Grama panchayaths, Municipalities, Corporations and Block Panchayaths in the Taluk, with the Total budget provision of the local bodies.

iii. Help Desks

The statewide inauguration of the Help Desks at local bodies was done by Shri. M.V. Govindan Master, Minister for Local Self-Government Institutions on 27th June 2022.



Help Desk Poster

Help desks have started functioning in all the 1034 local bodies across the state. Through the help desks, the public can avail the services of the interns posted at the local bodies in all industry/ enterprise related matters on every Mondays and Wednesdays.



Help desks established at local bodies

iv. MSME Clinics

MSME Clinics have been constituted in all 14 District Industries Centers (DIC), by identifying and empaneling experts in Law, Marketing, DPR preparation, Export, GST, Technology, Consents, Licenses and Banking for providing the facility to clear the queries/doubts of the entrepreneurs or aspirants. The services of these experts could be availed through the concerned District Industries Centers (DIC). The officers in the DIC will fix an appointment of this beneficiary with a resource person/expert/consultant. The beneficiary may interact with the resource person virtually or physically on the specified date and time either using his network facility or using the facilities provided by the DIC. The beneficiary also has an option to choose a particular expert from the empaneled list.

The concept of MSME clinic is to provide a facility in each DIC, wherein an entrepreneur or aspirant can walk in physically or through online mode, interact with the experts in each sector (empaneled already) in a pre-assigned date and time and clear their queries/doubts. Each beneficiary of this clinic has to submit their issue/doubt before the DIC either in hard copy or

online and get an acknowledgement number. The date and time of meeting will be informed to the beneficiary by the DIC. The expert will be paid for each sitting by an amount of Rs 500/- for each entrepreneur. This amount will be paid from the fund allotted for the programme during this financial year.



News article on MSME Clinics

v. Enterprise Facilitation Centers

As a part of transforming itself into fully online mode and to act as a facilitator, the Industries Department has established a facility to assist entrepreneurs to file online applications for clearances under KSWIFT, file their Udyam registration, apply to avail various assistances etc. The Department has set up MSME facilitation Centres in all the 59 Taluk Industries Offices across the State with the posting of Taluk Resource Persons having BTech/MBA/MCA qualification with adequate knowledge in computer data entry. The role of these Centers is to assist the entrepreneurs to file online applications for clearances, registration, financial assistances etc. The Resource Person will assist entrepreneurs for applying for licenses and clearances, securing assistance for various MSME schemes, clarification of doubts, liaison with various line Departments etc.

vi. Monitoring Committees

To monitor the implementation status of the One Lakh Enterprises Scheme and to coordinate the activities at various levels, the following committees are formed:

- ❖ **State Level Monitoring Committee** chaired by the hon'ble Chief Minister
 - State-level supervision of program implementation
 - Enabling necessary policy decisions
 - Meet once in three months to assess the activities of allied departments
- ❖ **State Level Core Committee** chaired by the Principal Secretary, Industries
 - Preparation of roadmap for program implementation
 - Coordination of various departments
 - Planning various projects to be initiated in connection with this project
 - Providing necessary guidelines for the functioning of district and panchayat level committees
 - To evaluate the progress of the project with a meeting every month
- ❖ **District Level Monitoring Committee** chaired by the District Collector
 - Monitor the project at the district level
 - Review the functioning of various Panchayats
 - Review the functioning of various banks at district level at regular intervals
 - Evaluate the activities of the Interns at the district level
 - Meet every month and review other activities related to the project
- ❖ **Local Body Level Monitoring Committee** chaired by concerned President/Chairperson
 - Field level implementation of the project
 - Monitor the activity of the interns
 - Providing the necessary publicity for one-day workshops at panchayat level
 - Leading loan/license/subsidy fair
 - Monitoring whether the entrepreneurs are receiving timely assistance

- Check whether the projects are being implemented efficiently by increasing the local fund for the industry as per the requirement at the local body level
- Review the activities of the project by convening every two weeks

State Level Project Management Unit

State Project Management Unit (SPMU) has been appointed which will be assisting Directorate of Industries & Commerce (DIC) for implementation of the Setting up of One Lakh Enterprises in Kerala. The key responsibilities of the SPMU are:

- ❖ Support the Directorate of Industries, Government of Kerala, in management of all Project components and sub-components to facilitate the implementation of the setting up of one lakh enterprises across the state.
- ❖ Assist the department in establishing project governance and management structure - define the roles and responsibilities amongst all the stakeholders.
- ❖ Provide hand holding, coordination, and oversight support to ensure implementation of project plan activities at State, District and local-body level under the programme.
- ❖ Support in preparing policy documents for specific sub-programs and initiatives such as subsidies for MSMEs, MSME fund of funds, Special loan schemes, utilizing existing MSME schemes (Central and State level schemes) for strengthening offerings under the programme.
- ❖ Monitoring and evaluation the progress of sub-activities/sub-projects
- ❖ Assist DIC in identifying specialized institutions/training service providers in line with the identified training plans, develop training curriculum and facilitate conduct of trainings at the state level and Local Body level as per the training plans. Provide facilitation, coordination, and oversight support to all other specialized trainings across thematic areas, that will be delivered by identified specialized institutions.
- ❖ Support in preparation of knowledge material for marketing and promotion of the programme initiatives

- ❖ Assist in marketing and promotional efforts of DIC for enhancing DIC-level and Local Body level outreach efforts for identification and mobilization of MSMEs
- ❖ Support, monitor and coordinate any other work related to creation of 1 lakh MSMEs in the state in the financial year 2022 -23 undertaken by Directorate of Industry and Commerce

vii. District Call Centres

District Resource Persons (DRPs) are appointed at all District Industries Centres to provide support to the people availing the help desks established. Call centres are also operated in these help desks through which the beneficiaries could avail the services of the DRPs without visiting the Office.

viii. Grievance Redressal System



Grievance Redressal online Portal

State and District Level **Grievance Redressal Committees** were also formed in the State for addressing the concerns of the entrepreneurs. Any grievance regarding licenses and clearances for opening or running enterprises shall be replied within 30 days. Fully automated system integrating all relevant Departments have been launched for this purpose. As per the Act, the grievances related to industries with capital investment up to Rs. 10 Crore are to be considered by the DLGRC chaired by the District Collector and the grievances related to industries with capital investment above Rs. 10 Crore are to be considered by the SLGRC chaired by the Principal Secretary (Industries). If the Committee finds that the designated officer has failed to provide the services without sufficient and reasonable cause, the Committee concerned may by order in writing impose a fine on the designated officer and may recommend disciplinary action under the service rules applicable to him.

ix. Online services for MSMEs



Online service delivery portal

As part of the implementation of Ease of Doing Business and Digital India Initiatives, **online application portals** have been set up for all the services of Directorate of Industries and Commerce. Kerala, being India's first Digital State has created the online infrastructure for the

entrepreneurs to apply for licenses/ permits, financial assistance, and industrial land. In addition, applications for grants to Entrepreneurship Development (ED) Clubs and Kerala State Small Industries Association (KSSIA) can also be submitted online. All applications and status of applications are accessible on the online portal to the users in a single click. The application and processing of 17 subsidy schemes and other services have also been made online. With most clearances online, people now no longer have the need to visit the government offices for their basic requirements.



SYSTEMS ESTABLISHED

One Lakh Enterprises

As part of the initiative, to assist the entrepreneurs in every aspect of setting up an enterprise, starting from the concept planning to the postproduction stage including the application for licenses, subsidies, loans, etc. and for establishing better coordination with the stakeholder agencies and departments, various groundbreaking systems were formulated.

Year of Enterprises 2022-23

**INTERNS & RESOURCE
PERSONS**

ONLINE SERVICES

HELP DESKS

MSME CLINICS

**ENTERPRISE
FACILITATION CENTERS**

**MONITORING
COMMITTEES**

**DISTRICT CALL
CENTERS**

**GRIEVANCE REDRESSAL
SYSTEM**



**My enterprise,
Nations' pride**

6. CAMPAIGNS CONDUCTED

i. General Orientation Trainings

The statewide inauguration of the General Orientation Campaign was done by Shri. M.V. Govindan Master, Minister for Local Self-Government Institutions on 6th May 2022. Shri. P. Rajeev, Minister for Industries, Law, and Coir presided over the function.

General Orientation Trainings were conducted in all the 1034 local bodies across the State in May and June 2022. The one-day sessions aimed at aspiring entrepreneurs comprised of 5 sessions in which the participants were given a brief overview about the services offered by various PSUs, the scope for entrepreneurship in manufacturing and service sector in each district, key licenses and permits required from concerned departments and agencies for starting an industry, Udyam and KSWIFT registrations, the ongoing schemes of various government departments for industrial promotion and facilitation, various sources of finance and the contact information of key resource persons at local body and district levels. The GOT also included sessions wherein successful entrepreneurs will interact with the participants sharing their experiences and clearing doubts.





GOT sessions conducted at local bodies

All the GOT participants were given copies of the handbook containing district wise details of industrial potential regions/ sectors, the processes for various licenses and clearances, the schemes offered by various department and agencies, indicators for the selection of suitable schemes for a project, etc. The program was well received by the participants who expressed that the comprehensive content in the sessions as well as the knowledge material were good value additions and suggested that refresher sessions may be conducted on a regular basis.

1034

Local bodies

1159

GOTs

85160

participants

★ As on 31/07/2022

Thiruvananthapuram 84 GOTs 7,629 participants	Kollam 78 GOTs 7,770 participants	Pathanamthitta 64 GOTs 6,324 participants	Alappuzha 86 GOTs 7,643 participants
Kottayam 83 GOTs 4,669 participants	Idukki 54 GOTs 3,385 participants	Ernakulam 107 GOTs 4,924 participants	Thrissur 101 GOTs 6,217 participants
Palakkad 100 GOTs 5,921 participants	Malappuram 147 GOTs 10,048 participants	Kozhikode 90 GOTs 6,740 participants	Wayanad 29 GOTs 2,088 participants
	Kannur 96 GOTs 7,502 participants	Kasaragod 41 GOTs 4,300 participants	

ii. Loan, License, Subsidy Melas

The second programme, Loan/ License/ Subsidy camps was conducted for those entrepreneurs who were interested to start enterprises after attending the General Orientation campaign. The campaign for loan, license, subsidy facilitation was carried out at 1031 local bodies. The object of the campaign was to streamline and fast-track the applications for loans, licenses, and subsidies and to ensure timely processing and sanctions. As part of the loan mela, a preemptive awareness drive on the various loans and subsidy schemes were done by the interns at local body level to attract maximum number of applications.

At the loan mela, the representatives of the banks and various departments participated who addressed and clarified the various issues and doubts raised by the participants. UDYAM and KSWIFT drive were also conducted as part of the loan mela.

As on 31st October 2022,

- ❖ Out of 5556 applications for Rs. 297 Cr, 2274 loans sanctioned worth Rs. 108 Cr
- ❖ Out of 5917 applications, 4919 licenses sanctioned
- ❖ Out of 1219 applications, 1059 subsidies processed



News article on Loan mela held at a local body

iii. Marketing Trade Fairs

To support marketing activities and empower MSMEs in the state, Marketing Trade fairs are conducted at all Taluk Head Quarters or Prominent places in the Taluk during October-December 2022 or during festival seasons or other locally prominent events during the year 2022-23.

In this world of competition, the manufacturing enterprises will have to explore all the avenues for the introduction of their products to the Society through aggressive market

intervention in the market. Industrial exhibitions are very helpful for small and Micro entrepreneurs to popularize their product in the competition through costly advertisements and publicities, the local exhibitions extend all possible assistance to lessen the difficulties of Micro, Small and Medium Enterprises to exhibit and to introduce their products before the customers and at the same time for appraising the competition of their products which will enable them for further quality improvement. With this view in mind, the Directorate of Industries & Commerce proposed the MSME product exhibitions in Taluk Levels during the year 2022-23.

iv. Local Economic Development Project

As part of collaborating with various departments, Industries department plans to develop projects in association with the Local Self-Governing Department in all local bodies. Assistance shall be given to develop enterprises within the vacant land/ building or any other available area in the local body. In order to facilitate the same, it has been proposed to identify and place the Local Economic Development (LED) projects in all local bodies through the interns during the period of Jan-Feb 2023.

General Orientation Trainings

- Aims to spread awareness about schemes and policies
- Different sessions on licenses, potential sectors
- Handbooks circulated
- 1159 trainings
- 85160 participants

Marketing Trade Fairs

- To Support marketing activities
- Conducted at all Taluks
- Critical for Micro and Small enterprises
- Venue for exhibition of their products



Loan, License, Subsidy Melas

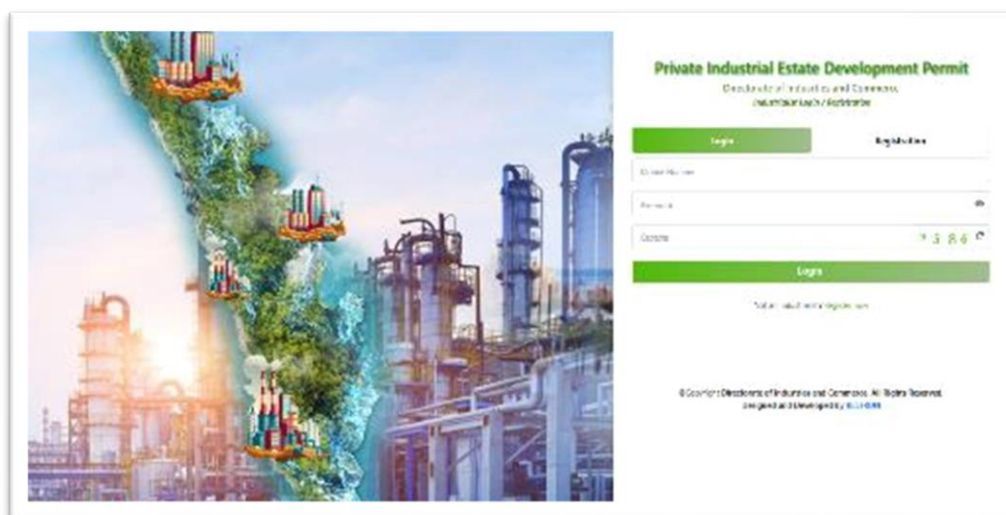
- Successive to GOTs
- Aims to fast-track the loan, license & subsidy process
- 1031 loan melas conducted
- Out of Rs.297 Cr loan applications, Rs.108 Cr loans sanctioned

Local Economic Development projects

- Aims in establishing Inter departmental convergence
- Collaborate with LSGIs for developing industries
- Financial assistance for utilizing vacant land/ building
- Interns to identify 1 project in their local body

7. SCHEMES & POLICIES

i. Private Industrial Estate Scheme



Online portal for Private Industrial Estate Permit Application

Government of Kerala, in line with its vision to create employment opportunities for the youth in the State and to enable private entities in developing industrial estates, had announced the Private Industrial Estate Scheme 2022. As per the scheme, entities owning and possessing a minimum of 10 acres or more and desirous of developing Private Industrial Estates (PIE) can apply for Private Industrial Estate Developer permit at Directorate of Industries and Commerce (DIC). Such entities may be companies, co-operatives, charitable societies, or partnerships registered under the relevant statutes. A consortium of Micro, Small and Medium Enterprises (MSME) units may also apply for the permit. The scheme also covers the development of Standard Design Factories (SDF), for which the minimum extent of land is 5 acres.

An online portal for processing the applications have also been developed. As on September 2022, 28 applications have been received for the Private Industrial Estate Developer permit out of which 4 have been awarded to the parties.

The key features of the scheme are as follows:

- ❖ The land proposed for Private Industrial Estate shall be fit for Industrial use. It shall not fall in Eco Sensitive Area (ESA) or Coastal Regulatory Zone (CRZ). It shall not fall within the purview of Kerala Conservation of Paddy land and Wet land Act 2008.
- ❖ On Approval, the Private Industrial Estate Developer Permit shall specify with timelines, the infrastructure, and utilities the Developer will put in.
- ❖ The land in the Private Industrial Estate shall be allotted only to industrial units, Warehouses, other logistics services, vehicle servicing and repair depots may also be accommodated but vehicle showrooms, shopping complexes and malls or any outlets selling to, or servicing retail customers will not be allotted space in a Private Industrial Estate.
- ❖ Assistance of up to Rs. 3 Lakh for development per Acre of land

ii. Kerala Enterprises Loan Scheme



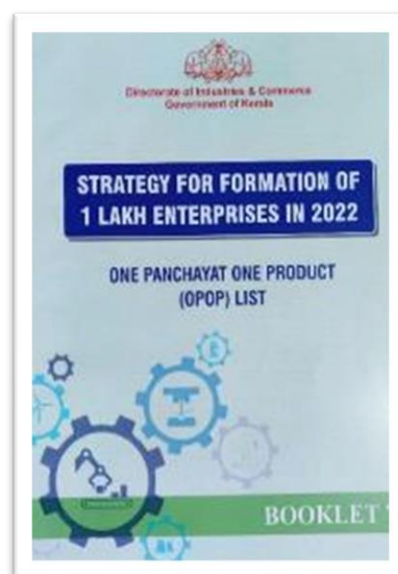
Online Portal for Kerala Enterprises Loan Scheme

As part of the **One Lakh Enterprises in One Year** scheme, with the objective of providing affordable financial assistance to new enterprises, the Industries Department had taken the initiative to roll out a Special Loan Scheme in coordination with the State Level Bankers Committee (SLBC). Under this scheme, MSME units that are established after 01.04.2022 (evidenced through Udyam Registration) will be provided term loans and working capital loans at an effective interest rate of **4%** after interest subvention from the Government. This scheme will also be in cognizant with another scheme of the government named “**One Family, One Enterprise**” which is introduced to encourage entrepreneurial activity in every household and empower women entrepreneurship. 50% of the beneficiaries under the scheme shall be women entrepreneurs.

The key features of the scheme are as follows:

- ❖ The interest subvention will be provided for the first five-year loan period or the loan closure, whichever is earlier.
- ❖ Any enterprise that is into non-farm income generating activity such as manufacturing, processing, trading, or service sector can apply for the loan through an online portal.
- ❖ The Banks will process the loans as Mudra Loans and after availing the loan and servicing the interest for 6 months, the enterprises can apply for the subsidy from Industries Department
- ❖ Banks can consider higher loan amount also to the parties; however, the amount of Interest Subvention is limited to Rs.10 lakhs

iii. One Local Body One Product



Booklet published for One Local body One Product scheme

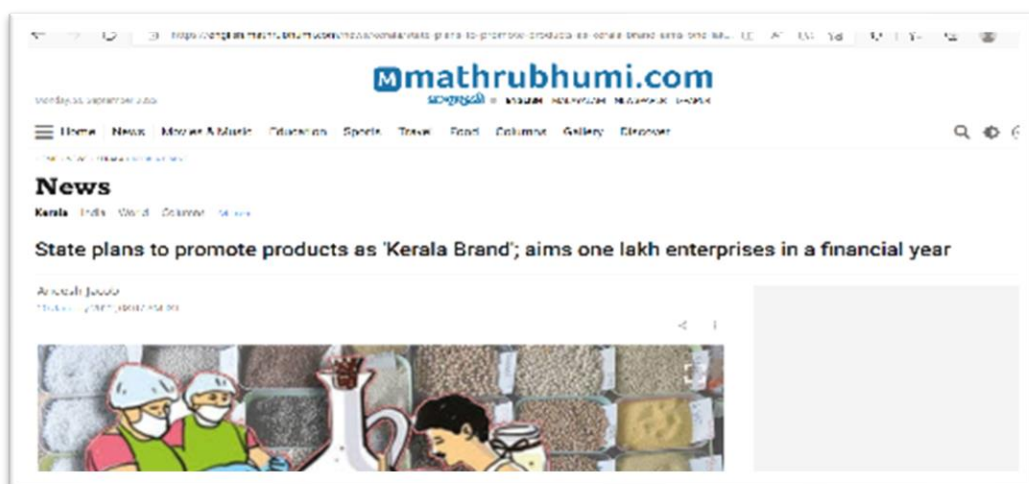
In line with the broader strategy adopted for the One Lakh Enterprises Scheme, the Department of Industries and Department of Local Self Government have jointly undertaken a scheme called **One Local Body One Product (OLOP)**. As part of the scheme, a detailed list of products based on the availability of resources at each local self-government level (Panchayat/ Municipality/ Corporation) had been prepared through a feasibility study conducted by the District Industries Centers at each district and published as a booklet.

Kerala being a land rich with various natural resources, the structured production and marketing of products identified under the OLOP scheme, will aid in identifying global markets for those products and its success will ensure a fair price for farm products and significant returns to farmers and entrepreneurs who are engaged in the value addition of products. As of October 2022, 60% of total local bodies in the State have already identified the products to be developed under the scheme.

The key features of the scheme are as follows:

- ❖ Workshops were conducted at all local bodies with the help of the interns for promoting the scheme amongst the public and helping them identify the OLOP according to the market potential and availability of raw material in their local bodies
- ❖ As mentioned in the 14th five-year plan of the State, subsidies shall be provided to the selected units manufacturing OLOPs
- ❖ Enhance regional specializations in different products
- ❖ Specific activities to develop the industry specific to the concerned product are undertaken at local body level
- ❖ Local body committee is free to change the product from the OLOP list prepared by the Department of Industries and Commerce, for any valid reason.

iv. Kerala Brand



News article on Kerala Brand

The Kerala Brand has been introduced as a mechanism of ensuring the availability of products which meet high quality standards to consumers and improve the marketing potential of manufacturers committed to confirm to these standards. Consumer market is full of number of different brands of the same product. It is difficult for users to differentiate between brands of high-quality standards from those of lesser quality standards. The Kerala Brand is expected

to act as differentiator for products of high-quality standards. This would enable the consumers identify better quality products and provide enterprises with an added advantage while marketing and exporting their products.

The key features of this strategy are as follows:

- ❖ To sell value added products in the international market with the help of the department of industries, department of agriculture and Non-Resident Keralites Affairs.
- ❖ To brand and market Kerala's unique foods in the Gulf and Middle East countries.
- ❖ Kerala's indigenous products such as coconut oil, spices, hand loom products, coffee, footwear items, food products such as banana chips, jack fruit chips, etc. will be branded in a phased manner
- ❖ The pilot product under Kerala Brand will be Coconut oil. It enjoys significant market in the state and globally. It also finds a variety of uses in cooking and food processing, skin and hair care, medical uses, cosmetics etc. Certification of coconut oils under the Kerala Brand is expected increase the marketability of the product globally.

v. Industry Varsity Linkage Scheme



Industry Varsity Linkage

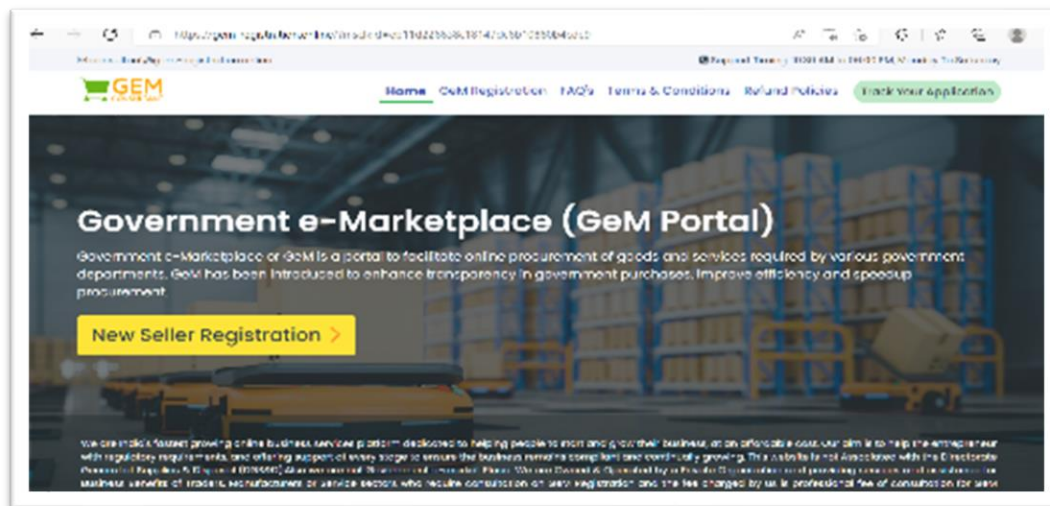
The Central Government has accorded high priority for promoting technology infusion in industry and start-ups. As universities become more involved in promoting economic development, there is a push on more relevant research and training. One way to address this is by encouraging more linkages between higher education/research institutions and the business sector. Such linkages will be beneficial to all stakeholders – encouraging such institutions to foster research, providing design & technology solutions to industry as well as help end users of goods and services to access good quality products and advanced services.

This scheme envisages to provide assistance by way of issuing grant of Rs. 10,000 per month to 20 students of APJ Abdul Kalam Technical University over a period of 6 months to get involved in developing and harnessing technological innovation and to come up with solutions for problems besetting industrial activities particularly in the areas of improving quality and productivity, enhancing mechanization, adoption of non-conventional energy sources, mitigating pollution etc. and for encouraging innovation in the manufacturing sector.

The key features of the scheme are as follows:

- ❖ The issues faced by Industries/Enterprises to be addressed by the Technical University shall be collected from all District Industries Centres and shall be scrutinized at the Directorate of Industries and Commerce with the support of Experts, if needed
- ❖ After scrutinizing the issues, it shall be handed over to the APJ Abdul Kalam Technological University to undertake research for providing technology solutions to problems
- ❖ The University shall have to submit the Research report on completion of the project by the students based on the timeline scheduled
- ❖ Director of Industries & Commerce or his/ her authorized representative shall have full powers to monitor progress of the project / monitor utilization of funds at any stage and as often as deemed necessary.

vi. Promoting GeM Portal Registrations



Government e-Marketplace online portal

Any seller who manufactures or markets genuine products or delivers services can become a seller on the Government e-Marketplace (GeM) portal. Through the seller account, the seller or service provider can list the products or services offered by them along with the pricing. The registration fee that needs to be paid by every seller on GeM is based on the turnover as given below:

- i. Seller Turnover less than 1 Cr – Rs. 5,000
- ii. Seller Turnover in between 1 Cr and 10 Cr – Rs.10,000
- iii. Seller Turnover more than Rs 10 Cr – Rs. 25,000

Further to the above, vendor validation is done to determine the quality of a vendor and their products & services. The charges for vendor validation are fixed and is around Rs. 13,500.

Through this scheme, the industries department intends to promote the online Registration of MSMEs of the State in the GeM portal. The key features of the scheme are as follows:

- ❖ Intends to promote the online Registration of (GeM) portal by providing incentive for an amount of Rs. 10,000 per enterprise.
- ❖ It is a one-time assistance and will only be available on first-come, first-serve basis for 1000 MSMEs across the state of Kerala who registered in the GeM portal.
- ❖ After completing the registration process and product listing in the GeM portal, the promoter of the enterprise can apply for the incentive under the scheme. The prescribed application with supporting documents and proof of payment for the registration of GeM portal must be submitted to the concerned General Manager of the District Industries Centre. On verifying the documents, the General manager can sanction and disburse the eligible assistance through bank account of the unit/promoter.

All MSMEs in manufacturing and service sector registered in Udyam portal are eligible for assistance under this scheme.

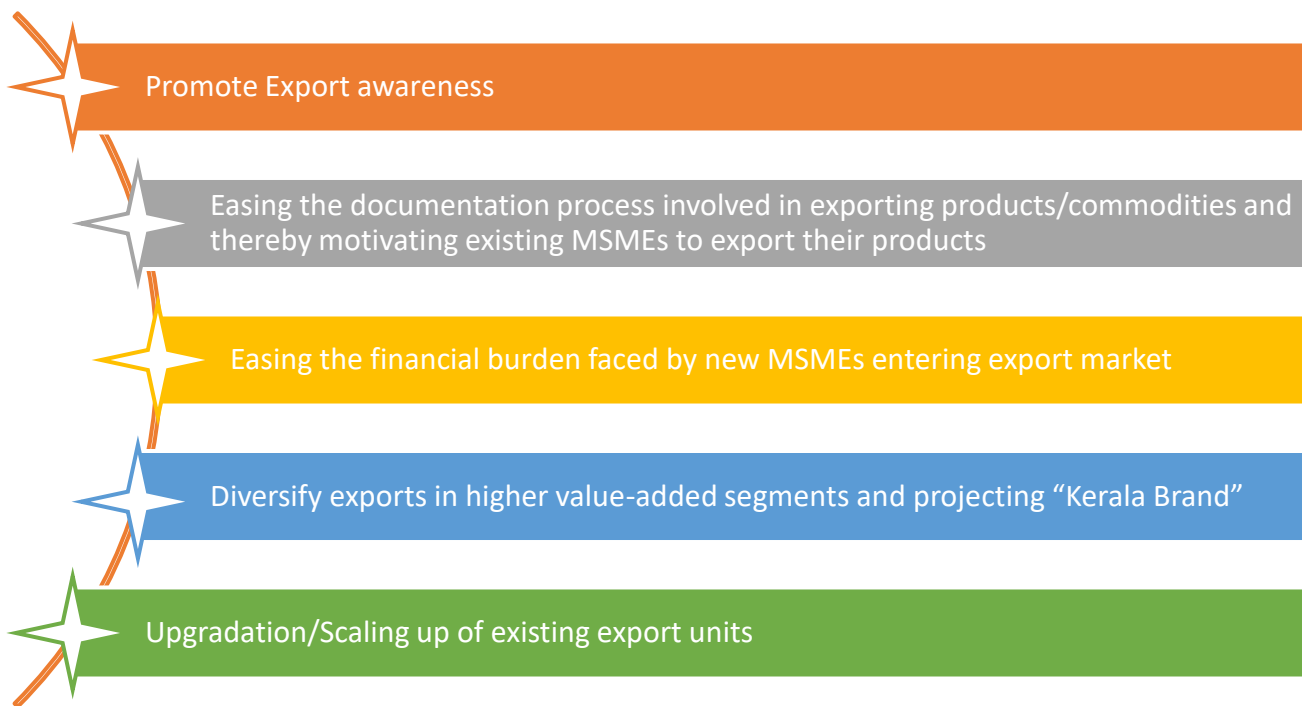
vii. Export Promotion Policy

According to the statistics of the of DGFT the total value of exports from Kerala is around 300 billion Rupees which is 1.35% of the total exports from India. The present export volumes from Kerala are only a small percentage of the total export potential of the state. Export Promotion of Existing MSMEs has been introduced to increase the volume of exports from Kerala.

The scheme aims at providing incentives and handholding to increase export volumes of MSMEs which export their goods and to attract existing MSMEs to start exporting. The scheme aims at providing to entrepreneurs:

- i. Subsidy for the installation of export related infrastructure
- ii. Incentives to participate in national and international exhibitions
- iii. Incentives for taking quality certifications
- iv. Capacity Building for exports and potential exporters

The main objectives of the scheme are as follows:



All Micro, Small and Medium Enterprises engaged in manufacturing/service activities and set up in the State of Kerala, which has filed Udyam registration shall be eligible for assistance under this scheme.

The financial incentives provided under the scheme shall be:

- i. MSMEs attending trade fairs and participating in exhibitions shall be eligible for assistance up to 75% of the admission/registration charges limited a sum of Rs. 2.00 Lakh and 50% for travelling expense for one participant per organization subjected to a ceiling of 1.00 Lakh.

MSME's wishing to avail the assistance has to intimate the Directorate of Industries and Commerce about the details of the exhibition and obtain sanction for assistance. The assistance shall be reimbursed to the account of the beneficiary on submission relevant documents to ascertain stall charges and relevant travel documents

- ii. Air freight /courier charges incurred while sending trade samples limited to 2.00 Lakh/product subjected to 5.00 Lakh/MSME shall be reimbursed to the beneficiary upon submission of relevant documents to ascertain air freight /courier charges

- iii. The assistance will be up to 40% subject to a ceiling of Rs 60.00 Lakh and Infrastructure development or up gradation for export purpose. Additional support of 10% to units falling under Young/SC/ST/Women/NRK subjected to ceiling of 10.00 Lakh. The norms prescribed in the guidelines of Entrepreneurship Support Scheme shall be used to calculate eligible fixed capital investment
- iv. 50% of the total cost incurred Implementation and certification of quality and Food Safety Management limited to a maximum of Rs. 5.00 Lakh per certification shall be reimbursed to the beneficiary upon presenting relevant proof of certification and costs incurred in the process. Assistance shall be available for units applying to renewal of certification also. Total assistance shall be limited to a maximum of Rs. 25.00 Lakh per unit

viii. Entrepreneur Support Scheme for Manufacturing Startups



Entrepreneur Support Scheme login online portal

Entrepreneur Support Scheme (ESS) is the most popular and attractive scheme operated by the Directorate of Industries and Commerce. The scheme aims to provide financial assistance to Micro, Small and Medium Enterprises engaged in manufacturing activities in the State,

proportional to the capital investment made. Depending upon the category of the investor, sector and the district of investment, the unit can avail subsidy from 15% to 45% of the fixed capital investment. For this scheme, loan from a financial institution is not mandatory.

The key features of the scheme are as follows:

- ❖ Provides Subsidy for the investment in Land, Building, Plant & machinery, Electrification, Essential Office Equipment, Pollution Control Devices, and other fixed assets
- ❖ For General Category, assistance is 15% of the capital investment limited to Rs. 30 lakhs
- ❖ For Young (18 to 45 years), Women, SC/ST and Non-Resident Keralite (NRK) entrepreneurs, the assistance is 25% limited to Rs. 40 lakhs
- ❖ Enterprises in priority sectors are eligible for an additional assistance of 10% limited to Rs. 10 lakhs
- ❖ MSMEs started in industrially backward districts are eligible for an additional support of 10% limited to Rs. 10 lakhs
- ❖ Enterprises setup after acquiring new technology from approved research institutions are eligible for an additional support of 10% limited to Rs. 10 lakhs
- ❖ The total eligible assistance for an enterprise is limited to Rs.40 lakh

ix. Scale Up Subsidy

The Industries Department provides subsidy for existing enterprises to upgrade to the next level (Micro to Small; Small to Medium). Financial assistance up to Rs. 1 Crore is provided.

x. Margin Money Grant to Nano Units

Margin Money Grant to Nano Units is a loan linked scheme operated by the Directorate of Industries and Commerce. The scheme aims to provide financial assistance to Nano units in the State, engaged in manufacturing, job work and service activity having any type of value addition.

The features of the Scheme are:

- ❖ Units with project cost upto 10 Lakh will be covered in the scheme.
- ❖ Margin Money Grant of 30% to 40% of the Total Project cost according to the category of the applicant.
- ❖ Women, Youth (Age between 18 and 40), Differentially Abled Persons, Ex-Servicemen, and persons belonging to SC/ST category will be eligible for 10% additional Grant.
- ❖ 30% of the beneficiaries under the scheme shall be women entrepreneurs.
- ❖ Maximum assistance under this scheme shall be Rs 4 Lakh per unit.

The financial assistance provided through the scheme is as shown in the table:

Category	Loan from Financial Institution (Minimum)	Beneficiary Contribution (Minimum)	Margin Money Grant (Maximum)
General	40%	30%	30%
Special	40%	20%	40%

The Project cost under this scheme shall include the following:

- ❖ Cost of land and its development including documentation charges. The cost of land and its development shall not exceed 10% of the project cost.
- ❖ Cost of building. This shall not exceed 25% of the project cost.
- ❖ Plant & Machinery, equipment including all accessories, tools, jigs, fixtures, essential office equipment and furniture, lab equipment, pollution control devices, generators.
- ❖ Electrification.
- ❖ Preliminary and pre-operative expenses which shall include Registration charges of the firm, engineering drawings, cost of the project report, Technical know-how, cost of technical supervision during the implementation period. However, these preliminary and pre-operative expenses shall not exceed 10 % of the project cost.

- ❖ Allowance for cost escalation (contingencies). The contingency allowance shall not exceed 10% of the cost of the item for which it is meant.
- ❖ Working Capital. The working capital shall not exceed 40% of the project cost or one working cycle, whichever is lower.

SCHEMES AND POLICIES



Private Industrial Estate Scheme

Entities owning and possessing a minimum of 10 acres or more and desirous of developing Private Industrial Estates (PIE) can apply for Private Industrial Estate Developer permit



Kerala Enterprises Loan scheme

MSME units that are established after 01/04/2022, will be provided term loans and working capital loans at an effective interest rate of 4% after interest subvention from the Government



One Local body One Product

Aid in identifying global markets for the products and ensure a fair price for farm products and significant returns to farmers and entrepreneurs who are engaged in the value addition of products



Kerala Brand

Enable the consumers identify better quality products and provide enterprises with an added advantage while marketing and exporting their products



Scale Up Subsidy

Financial assistance up to Rs. 1 Crore is provided as subsidies for existing enterprises to upgrade to the next level (Micro to Small; Small to Medium)

SCHEMES AND POLICIES



Industry Varsity Linkage

Grant of Rs. 10,000/ month to 20 students of APJ Abdul Kalam Technical University over a period of 6 months to get involved in developing and harnessing technological innovation and to come up with solutions for problems besetting industrial activities



Export Promotion Policy

Providing incentives and handholding to increase export volumes of MSMEs which export their goods and to attract existing MSMEs to start exporting



Promoting GeM portal registrations

Intends to promote the online Registration of enterprises in GeM portal by providing incentive for an amount of Rs. 10,000/ enterprise.



Margin Money Grants to Nano units

Aims to provide financial assistance to Nano units in the State, engaged in manufacturing, job work and service activity having any type of value addition



Entrepreneur Support Scheme

Aims to provide financial assistance to MSMEs engaged in manufacturing activities by providing subsidies from 15% to 45% of the fixed capital investment

8. SECTORAL APPROACH

Taluk level sessions on industrial potential and entrepreneurial opportunities under various sectors are planned during Nov'22 – Mar '23 to enhance the visibility of various services and schemes of different departments. This is also considered as a part of establishing coordination among different departments to promote sector specific enterprises

Prime Ministers Formalization of Micro food processing Enterprises (PMFME) Scheme

1

Ministry of Food Processing Industries (MoFPI), in partnership with the State/ UT Governments, has launched an all India Centrally Sponsored PMFME Scheme for providing financial, technical, and business support for upgradation of existing micro food processing enterprises. The industries department conducts meetings at all the Taluks for inviting applications from existing or potential entrepreneurs who are interested in availing the assistance offered under this scheme for setting up or expanding their businesses.

2

Animal Husbandry Department

Various innovative schemes are launched by the Animal Husbandry (AH) Department which could be taken up as potential business opportunities by the public. To make them aware about the policies, schemes and subsidies under the AH Department, the Interns have been directed to invite the interested entrepreneurs to the meetings conducted at the Taluk Industries Offices.

3

Fisheries Department

There are several schemes offered by the Fisheries department which could be popularized amongst the entrepreneurial community. The Industries Department in association with Fisheries department aims to conduct meetings at Taluk Industries Offices for the potential beneficiaries of these schemes. These sessions will be conducted by the officials of Fisheries department wherein they would be providing information on the popular schemes and policies launched by the department.

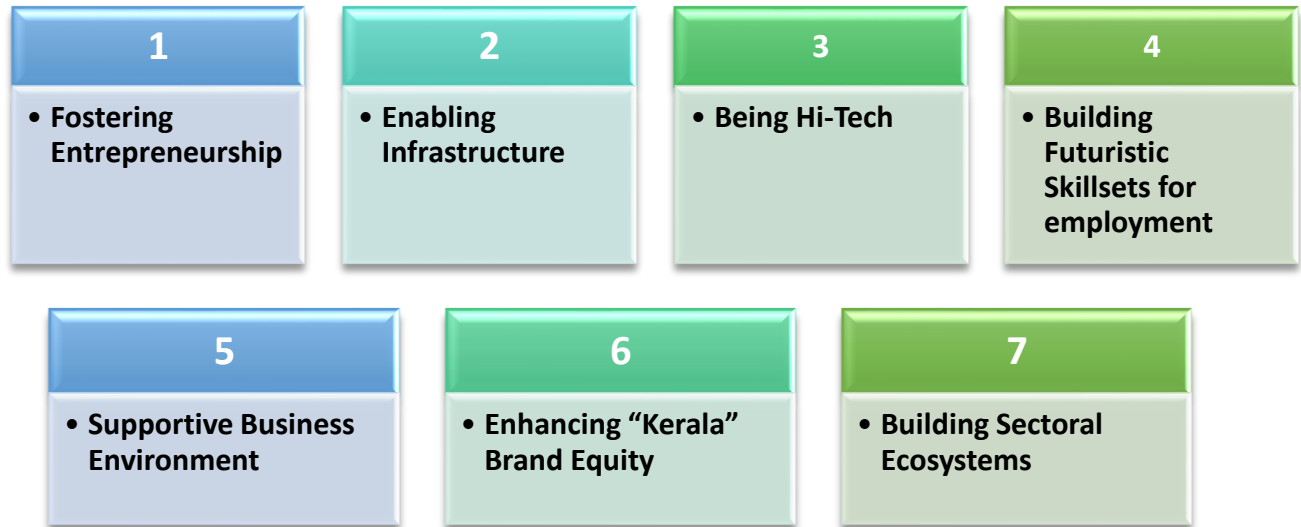
4

Agriculture Department

Considering the long-term vision of the Department, which is to maintain the ecosystem created for the smooth functioning of the enterprises, it is very much important to develop good convergence amongst other departments. Since the topographical conditions of Kerala is highly suitable for Agricultural activities, a greater number of businesses could be set up under this sector. For creating awareness amongst the public on the schemes and policies launched by the agriculture department, the Industries Department aims to conduct sessions at Taluk Industries Offices for the interested public wherein they could get to know about the relevant schemes and get in touch with the nodal officers for further developing their businesses.

9. INDUSTRIAL POLICY 2022

The new Kerala Industrial & Commercial Policy 2023-2028 aims to foster a conducive and sustainable industrial ecosystem that brings about investment and innovation.



Seven focus pillars of Kerala Industrial Policy 2022

The key objectives of the Industrial Policy 2022 are:

- i. Create an Industry 4.0 compliant industry ecosystem
- ii. Upgrade traditional industries by infusing new production technologies
- iii. Enable easy access to e-commerce
- iv. Encourage businesses to adopt best ESG practices
- v. Attract large capital investments in innovative and high potential businesses
- vi. Attract industry players from emerging sectors
- vii. Build a robust entrepreneurial ecosystem in the State
- viii. Make Kerala a thriving Start-up destination
- ix. Create innovation infrastructure to cater to the futuristic industries
- x. Enhance Industry-ready skill sets and create ample opportunities for better jobs
- xi. Build the “Kerala” brand equity and enhance its global leadership position across key segments
- xii. Enable access to foreign markets for increased trade volumes

10. ACHIEVEMENTS & OUTCOME

As on 07/12/2022²

101002

Units established

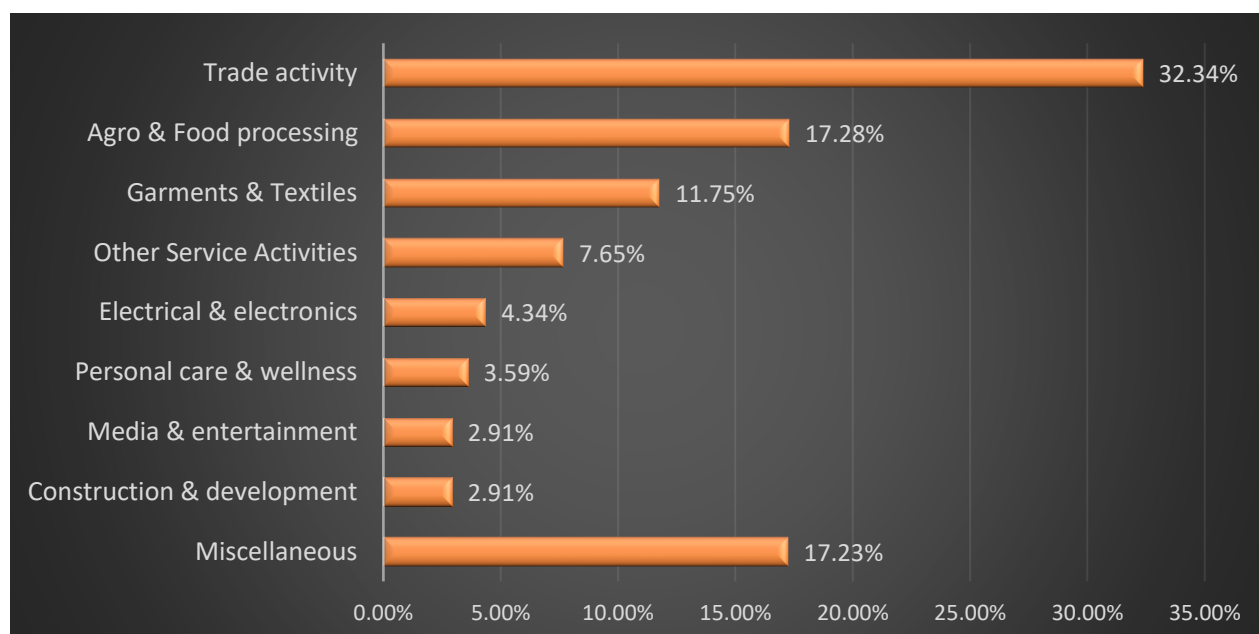
Rs. 6268 Cr

Investment

219850

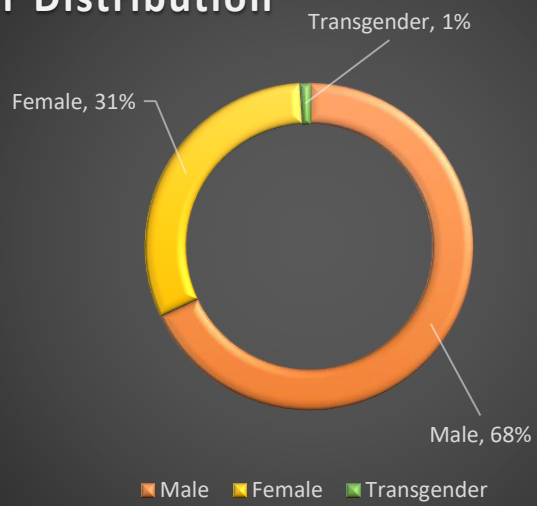
Jobs Created

The sector-wise performance is as shown below:

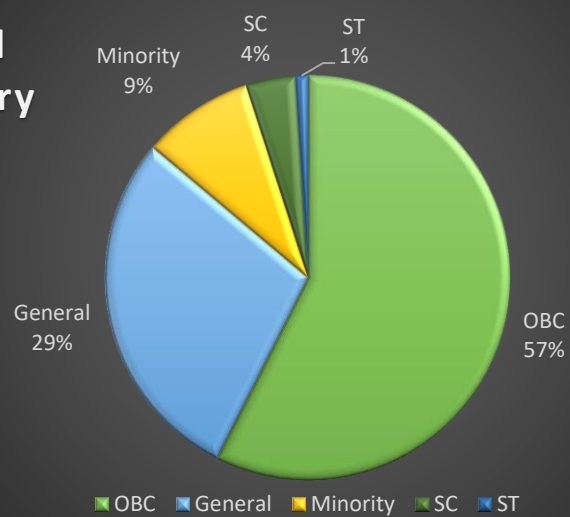


² Source: Year of Enterprises portal

Gender Distribution



Social Category



11. POSITIVE IMPACT

FINANCE

Pblm: Lack of access to credit facilities
Solution: Eased access to finance through technology and onboarding of financial institutions

INFRASTRUCTURE

Pblm: Unavailability of Land banks
Solution: Addressed infrastructure needs via promoting private industrial estates and standard design factories

POLICY & INSTITUTIONAL

Pblm: Lack of data-driven policy making
Solution: Developed an online portal for data collection & monitoring the status of MSMEs in the State. Designed new schemes basis the same

MARKETING

Pblm: Lack of access to marketing resources
Solution: Improved access to market via marketing fairs and creation of permanent marketing infrastructure

REGULATORY

Pblm: Delays in processing applications leading to cost overrun
Solution: Network of Professionally qualified interns posted at all local bodies to assist entrepreneurs

TECHNOLOGY

Pblm: Lack of awareness about latest technologies
Solution: Design of sector specific & new-age technology related training programs. Industry-Academia partnerships; facilitating adoption of quality parameters

CAPACITY BUILDING

Pblm: Lack of proper guidance for selection of product/ service
Solution: Awareness creation via local body level orientation trainings to aspiring entrepreneurs, MSME Clinics

FACILITATION

Pblm: Complicated compliance procedures
Solution: Enterprise Facilitation System: Established help desks at local body, taluk and district level



₹108 Cr sanctioned loans

As part of Year of Enterprises initiative, Loan, license, subsidy melas were held at all the local bodies, in which 5556 loan applications worth Rs 297 Cr were received





4919 licenses
1059 subsidies

As part of Year of Enterprises initiative, Loan, license, subsidy melas were held at all the local bodies, in which 5917 license applications and 1219 subsidy applications



12. KNOWLEDGE MATERIAL

i. Handbooks

Detailed handbooks were published, including the district wise details of industrial potential regions/ sectors in different district, the process for various licenses and clearances, the schemes offered by various department and agencies, indicators for the selection of suitable schemes for a project, etc. Individual booklets for the 14 districts and a consolidated booklet including the details of industrial potential sectors of all the districts, infrastructure facilities, availability of raw materials, Training centres, PSUs, Financial agencies etc. were published. The soft copies of the same are also available in the Industries website.

ii. Specialized Booklets

As part of the development of knowledge materials for the marketing and promotion of the scheme initiatives and it was decided to prepare specialized booklets on various aspects of the industrial development and promotion in the State, to serve as a ready reckoner for the stakeholders in the industrial ecosystem.

Detailed data collection was done conducted through the District Industries Centers and 7 booklets were published as follows:

i. License needs of 23 sectors

- ❖ In the **first** booklet on License needs of 23 sectors, the consolidated list of licenses required for about 485 different enterprises were listed out, which could be used for the ready reference of the potential entrepreneurs.

ii. Potential businesses / thrust sectors of all 14 districts and 152 blocks

- ❖ The **second** booklet on Potential businesses/ thrust sectors of all 14 districts and 152 blocks includes details of up to 5 difference potential/ thrust sectors in each local body

in the State which could be referred by the public to know the potential businesses that could be started in their local body.

iii. Relevant subsidy/ loan schemes of 34 departments

- ❖ The **third** booklet is on Relevant subsidy/ loan schemes of 34 departments. This includes the details of the popular subsidy/ loan schemes which are operated by almost 34 departments in the State.

iv. 65 Commercialized technologies from 18 institutions in 14 districts

- ❖ In the **fourth** booklet on 65 Commercialized technologies from 18 institutions in 14 districts, the details of the production technologies for various products along with the details of the supporting Institutions and the name & contact number of the relevant faculty are provided for the ready reference of the potential entrepreneurs.

v. District and department wise availability of incubation centres, skill training centres

- ❖ The **fifth** booklet is on Department wise availability of incubation centres, skill training centres in each district. It includes the details of the incubation centres, the authoritative agency/ department, sector, facilities available and the contact details of the relevant person.

vi. District and department wise availability Land/Building

- ❖ The **sixth** booklet contains the details of the vacant Industrial land and buildings under each local bodies in the State, vacant land owned by the Cooperative societies registered under the industries department and the potential land under PSUs.

vii. One Local Body One Product (OLOP) programme

- ❖ The **seventh** booklet is on the One Local body One Product (OLOP) scheme. It includes the detailed list of products based on the availability of resources at each local self-government level (Panchayat/ Municipality/ Corporation) prepared through a feasibility study conducted by the District Industries Centers at each district.

The soft copies of the same are also available in the industries website.

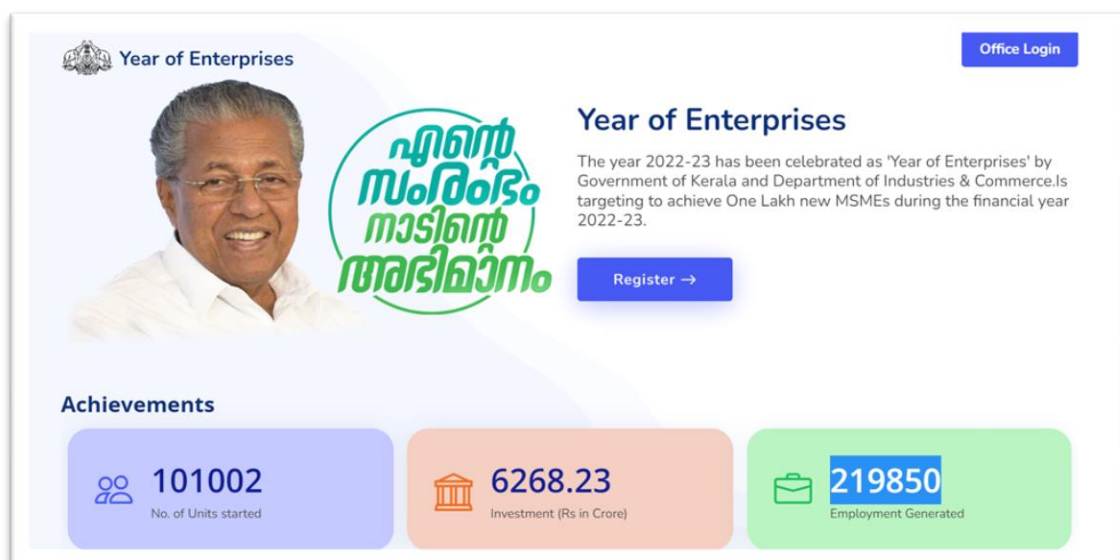
iii. Training Videos

As part of the General Orientation Campaigns, the Industries Department developed various training videos for entrepreneurs. These were then showcased during the training sessions for motivating the potential entrepreneurs for starting their own businesses.

13. SOFTWARE/ IT SYSTEMS

i. Year of Enterprises Portal

An online portal “YearofEnterprises” (yearofenterprises.kerala.gov.in) is developed for the scheme progress monitoring and enterprise data capture. The interns that are deployed at local bodies are given unique login access through which they will enter the details of the entrepreneurs that they have identified for starting business in the State. Through the comprehensive data collection form provided, the detailed profile of each entrepreneur and their enterprise are captured and collated through the online portal.



Online portal for Year of Enterprises scheme

The entire lifecycle of the enterprise from inception to establishment will be captured in the portal. The portal is equipped with a dashboard facility with different levels of access controls to provide with the real-time status of the scheme. It has the functionality to generate various types for reports for the analysis of scheme performance and to monitor intern, local body, taluk, district level activities.

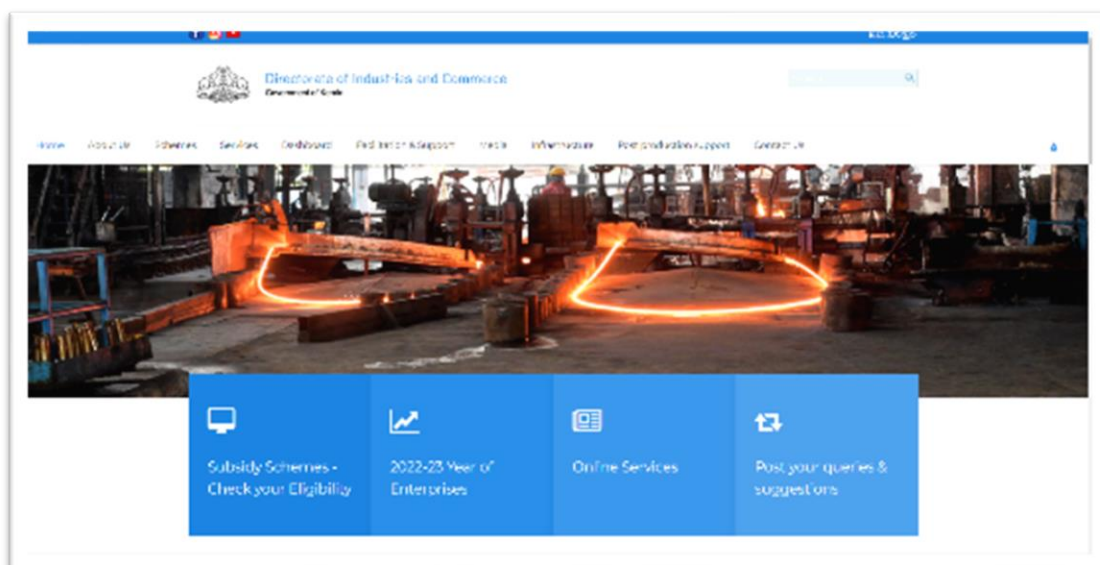
ii. Mobile Application

A mobile application has been developed for facilitating the activities of the interns w.r.t the data entry and other relevant activities related to the scheme. Interns could mark their daily activities, details about field visits etc. through the app.

iii. Website for Directorate of Industries and Commerce

A bilingual website (English and Malayalam languages) has been designed for providing all information related to industry and entrepreneurship development in the state.

URL : <https://industry.kerala.gov.in/>



Website for Directorate of Industries & Commerce

14. SUSTAINABILITY OF ECOSYSTEM

The industries department aims to continue the initiative and sustain the favorable ecosystem for the development of Industries in the State. In regard of this, various supporting measures have been envisaged such as:

- i. Insurance scheme for MSMEs is in the pipeline
- ii. Credit Guarantee Scheme for MSME Loans to ensure access to finance including working capital finance
- iii. Subsidy on Capital Investment as GST refund 30-50% subsidy over a period of 3-5 years provided annually as refund of gross State GST
- iv. Assistance for raising Capital through SME Exchange through reimbursement of expenditure incurred on fund raising
- v. Trade Receivables Discounting System (TReDS) registration will be made mandatory for all PSUs
- vi. Connecting MSMEs to online ecommerce platforms
- vii. Local body level marketing trade fairs to introduce the newly formed MSMEs and their products/ services
- viii. Permanent infrastructure at all local bodies for marketing the MSME products
- ix. Develop incubation facility to educate the MSMEs on the latest technologies
- x. Make use of technology transfer platforms to enable familiarization of MSMEs to technologies developed in Kerala
- xi. Incentives to enterprises in operation for more than 3 years
 - a. Partial re-imbursement of power charges
 - b. Partial re-imbursement of employer contribution towards payment of EPF and ESI for units employing more than 20 or more persons
- xii. Taking Industries to the Colleges/ Universities in the next year

15. CONCLUSION

Department of Industries and Commerce of Government of Kerala has started an exemplary initiative for creating new MSMEs in the State. The financial year 2022-23 which is celebrated as the “**Year of Enterprises**” has seen an unprecedented number of new enterprises being established in the State. As a result of various campaigns and enterprise facilitation activities undertaken in this regard, it is expected to achieve the ambitious milestone of commencing more than 1 Lakh MSMEs with an expected investment of Rs. 6000 Cr and create 2,50,000 jobs.

The coming years will witness the scaling up of this initiative with special focus on sustainability of the enterprises established, formation of new MSMEs and finding new markets for MSMEs.

Name – Shri Shivalal

Enterprise – Jawan Oil Mill

Place - Alappuzha

Operating Business – Coconut Oil production

Assistance – Setting up of enterprise with a loan of 20 lakhs and subsidy of 7 lakhs availed (PMEGP scheme)



Name – Shri Deepak Sasidharan

Enterprise – Cozy Space Interiors

Place - Kollam

Operating business – Interior works

Assistance – Setting up of enterprise with 1 Crore investment and subsidy availed under PMEGP scheme

Name – Shri Shiju

Enterprise – Index Home Decor

Place - Kollam

Operating business – Upholstery works

Assistance – Setting up of enterprise with a loan of 10 lakhs and subsidy availed under PMEGP scheme



Name – Shri Sreekanth K

Enterprise – Fresh Natural Oil & Spices

Place – Kottayam

Operating business – Coconut oil & Spice powder

Assistance – Setting up of enterprise with a loan of 7 lakhs and subsidy availed under the PMEGP scheme

Name – Smt. Manju Mathew

Enterprise – MM Solutions

Place - Ernakulam

Operating business – Rental Service of Construction equipment

Assistance – Setting up of enterprise with a loan of 4.45 lakhs and subsidy availed under PMEGP scheme



Name – Smt. Devika A Nair

Enterprise – Extrem Car wash & Detailing

Place - Pathanamthitta

Operating business – Automobile Service station

Assistance – Setting up of enterprise with a loan of 7 lakhs and 35% subsidy availed under PMEGP scheme

Name – Shri Aromal KM

Enterprise – Aavi Food Factory

Place - Kannur

Operating business – Catering services

Assistance – Setting up of enterprise with subsidy availed under Margin Money for Micro small industries scheme



Name – Smt. Sreeja M and Smt. Mini Fezil

Enterprise – Enzail Biotech LLP

Place - Kozhikode

Operating business – Mushroom Spawn production

Assistance – Setting up of enterprise with subsidy availed under Margin Money for Micro small industries scheme



Government of Kerala

Directorate of Industries and Commerce

Email: industriesdirectorate@gmail.com

www.industry.kerala.gov.in