

### Important Central Sector Schemes for Micro, Small and Medium Enterprises (MSMEs)

Government of India
M/o Micro, Small and Medium Enterprises
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# Credit and Financial assistance to MSMEs

# Prime Minister's Employment Generation Programme (PMEGP)

Description: The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises. Another objective is to provide continuous and sustainable employment to all segments of traditional and prospective artisans and rural/urban unemployed youths in the country, so as to help and to arrest migration of rural youths to urban areas. Third objective is to increase the wage-earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

The scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks.

Only new projects are considered for sanction under PMFGP.

Nature of Assistance: The maximum cost of the project/unit is: Rs. 25 Lakhs in case of manufacturing sector and Rs. 10 Lakhs in case of business/service sector.

Subsidy under PMEGP (% of project cost): General category 15%(Urban), 25%(Rural); Special Category (including SC / ST / OBC / Minorities / Women, Exservicemen, Physically handicapped, NER, Hilly and Border areas, etc.): 25% (Urban), 35% (Rural).

Who can apply: Any individual, above 18 years of age can apply (For project costing above 10 lakh in manufacturing and 5 lakh in service sector. He should have passed at least VIII standard). Self Help Groups, Institutions registered under Societies Registration Act 1860; Production Co-operative Societies and Charitable Trusts are also eligible.

How to apply: Only online application is accepted. The beneficiaries can submit their application online at https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp.

**New initiative:** Second dose of assistance up to Rs. 1.00 crore to existing and better performing PMEGP/MUDRA units for up grading with subsidy of 15% (20% in hilly/NER).

Whom to Contact: Khadi and Village Industries Commission (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West), Mumbai-400056 (Maharashtra), Helpline-www.kvic.org.in, Email:kvichg@bom3, vsnl.net.in Fax-022-26711003, Tel-022-26714320- 25/26716323.



**Description:** The objective of CLCSS is to facilitate technology to MSEs through institutional finance for induction of well established and proven technologies in the specific sub-sector/products approved under the scheme.

**Nature of Assistance:** Upfront subsidy of 15% on institutional Credit upto Rs. 1.0 Crore (i.e. subsidy cap of Rs. 15.00 lakh) for identified sectors/ subsectors/ technologies.

Who can apply: Any Micro and Small Enterprises (MSEs) unit.

How to apply: Candidates meeting the eligibility criteria may approach 11 nodal Banks / Agencies. These are SIDBI, NABARD, SBI, BoB, PNB, BOI, TIIC, Andhra Bank, Corporation Bank, Canara Bank and Indian Bank.

Whom to Contact: Nodal Banks/Agency under the scheme and MSME-Development Institutes under DC-MSME.



**Description:** Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank

of India (SIDBI) jointly established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in order to implement Credit Guarantee Scheme for Micro and Small Enterprises (MSEs). The corpus of CGTMSE is contributed by Government of India and SIDBI.

Nature of Assistance: Collateral free loan upto a limit of ₹ 200 lakh.

Who can apply: New as well as existing Micro & Small Enterprises.

**How to apply:** MSE meeting the eligibility criteria may approach eligible Banks / Financial Institutions/ Regional Rural Banks/NBFCs.

Whom to Contact: CEO, CGTMSE, SIDBI, Swavalamban Bhavan, C-11, G-Block, BKC, Bandra (East), Mumbai-400051.

#### 2% Interest Subvention Scheme

**Description:** The scheme aims at encouraging both manufacturing and service enterprises to increase productivity and provides incentives to MSMEs for on boarding on GST platform which helps in formalization of economy, while reducing the cost of credit. The scheme is in operation for a period of two financial years (FY 2018-19 and FY 2019-20).

Nature of Assistance: The interest relief will be calculated at two percentage points per annum (2%

p.a.), on outstanding balance from time to time from the date of disbursal / drawal or the date of notification of this scheme, whichever is later, on the incremental or fresh amount of working capital sanctioned or incremental or new term loan disbursed by eligible institutions.

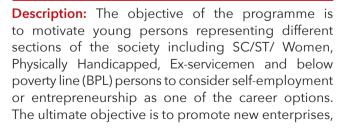
Who can apply: All MSMEs who have valid Udyog Aadhaar Memorandum [UAM] and valid GSTN Number shall be eligible as beneficiaries under the scheme.

**How to apply:** MSMEs may apply to eligible lending institutions under the scheme.

Whom to Contact: CEO, SIDBI and MSME- Development Institutes under DC-MSME.

# Skill Development and Training to MSMEs





capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.

Nature of Assistance: Assistance provided for Industrial Motivational Campaign (IMC), Entrepreneurship Awareness Programmes and Entrepreneurship-cum-skill Development Programmes, Management Development Programmes and Mega Events.

**Intended Beneficiary:** Youths representing different sections of the society including SC/ST/Women, Physically Handicapped, Ex-servicemen and Below Poverty Line(BPL) persons and Existing MSMEs.

**How to apply:** ESDP Programmes are implemented through MSME-DIs/TCs.

Whom to Contact: MSME-Development Institutes and MSME-Technology Centres under DC-MSME.

### **Infrastructure support to MSMEs**

Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

**Description:** The main objectives of the scheme is to organize the traditional industries and artisans into clusters in order to make them competitive and provide support for their long- term sustainability.

Nature of Assistance: The scheme would cover three types of interventions: 'Soft Interventions', 'Hard Interventions' and 'Thematic Interventions'. The

project outlay for various clusters: Regular Clusters (upto 500 artisans) - Rs. 2.50 Crore per Cluster; Major Cluster (more than 500 artisans) - Rs. 5.00 Crore per Cluster; Soft Interventions: 10% of hard interventions with maximum ceiling of ₹ 25.00 lakhs (100% scheme funding); Hard Interventions: As per project requirement. The financial assistance provided for any specific project shall be subject to a maximum of Rs. 5 crore.

Who can apply: Non-Government Organizations (NGOs), Institutions of the Central and State Governments and Semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), etc. with suitable expertise to undertake cluster development. (ii) Private Sector participation is also encouraged for the implementation of cluster projects. Corporate entities can also take up projects directly by forming cluster-specific SPVs.(iii) Corporate and Corporate Social Responsibility (CSR) foundations with expertise in cluster development are encouraged to participate as Implementing Agencies. In case where a private sector entity is the IA, it shall contribute at least 50% of the total project cost excluding the cost of land.

How to apply: The eligible agency/ organization has to submit the proposal to any of the other designated Nodal Agencies under the scheme (as mentioned in

the guidelines and as appointed from time to time) for onward submission to Scheme Steering Committee for approval.

Whom to Contact: Director/Deputy Secretary (ARI), M/o MSME.



**Development Programme (MSE-CDP)**Description: The scheme supports financial assistance for establishment of Common Facility Centres (CFCs) for Testing, Training Centres, R&D, Effluent Treatment,

for establishment of Common Facility Centres (CFCs) for Testing, Training Centres, R&D, Effluent Treatment, Raw Material Depot, Complementing Production Processes etc. and to create/upgrade infrastructural facilities in the new/existing industrial areas/clusters of MSEs such as Flatted Factory Complex, power distribution network, water, telecommunication, drainage and pollution control facilities, roads, banks, raw materials, storage and marketing outlets, common service facilities and technological back-up services for MSEs in the new/existing industrial estates/areas. Marketing Hubs/Exhibition Centres by Associations, Thematic Interventions and Support to State Innovative Cluster Development Programme are also parts of the scheme.

Nature of Assistance: Common Facility Centres (CFC): The Gol grant will be restricted to 70% of the cost of Project of maximum Rs. 20.00 Crore. Gol grant will be 90% for CFCs in North-East & Hilly

States, Island territories, Aspirational Districts/ LWE affected Districts, Clusters with more than 50% (a) Micro/Village, (b) Women owned, (c) SC/ ST units. The cost of Project includes cost of Land (Subject to maximum of 25% of Project Cost). (ii) Infrastructure Development: Gol grant will be restricted to 60% of the cost of project (Rs. 10.00 Crore for Industrial Estate & Rs. 15.00 Crore for Flatted Factory Complex). Gol grant will be 80% for Projects in North-East & Hilly States, Island territories, Aspirational Districts/ LWE affected Districts industrial areas/estates/Flatted Factory Complex with more than 50% a: micro/village or b: women owned or c: SC/ST units. (iii) Marketing Hubs/Exhibition Centres by Associations: The Gol grant will be restricted to 60% of the cost of project of maximum Rs. 10.00 crore for Product Specific Associations with BMI rating of Gold Category and above from MABET (QCI) and 80% for Associations of Women Entrepreneurs. Remaining project cost is to be borne by SPV/State Government. (iv) Thematic Interventions: The Gol grant will be restricted to 50% of total cost of maximum 5 activities not exceeding Rs. 2.00 lakh for each activity. Gol grant under this component for each CFC would be Rs. 10.00 lakh. (v) Support to State Innovation Cluster Development Programme: The GoI fund would be limited to State Government or Rs. 5.00 Crore whichever is lower and the assistance would be 90% of project cost in respect of CFC projects in North-East/Hilly States,

Island territories, Aspirational Districts/ LWE affected Districts, as well as for projects where beneficiaries are SC/ ST/ Women owned enterprises.

Who can apply: Clusters, Industrial Associations/ Consortia.

How to apply: Online applications can be filled at https://cluster.dcmsme.gov.in. Hard copy of applications need to be sent through State Governments or their Autonomous Bodies or field institutes of the Ministry of MSME i.e., MSME- Dls. The proposals are to be approved by the Steering Committee of MSE-CDP. Website: http://www.dcmsme.gov.in/MSE-CDProg.htm

Whom to Contact: MSME-Development Institutes under DC-MSME.

# Technology Upgradation and Competitiveness Scheme for MSMEs

#### **Design Clinic Scheme**

**Description:** The objective of Design Clinic Scheme is to enhance industry understanding and application to design and innovation, and to promote design as a value adding activity and integrate it into mainstream business and industrial process of MSMEs; bring the industrial design fraternity closer to the MSME Sector; increase the awareness of the value of design and

establish design learning in the MSME, and increase the competitiveness of local products and services. Activities under the scheme include (i) Design Awareness Seminars/Workshops (ii) Professional Design Projects (iii) Student Design Projects (iv) Orientation programmes.

Nature of Assistance: There is a provision of financial assistance of Rs. 15 Lakh (Gol: Units:75:25) for individual or upto 3 Micro units and 25 Lakh (Gol: Units:75:25) for more than 3 Micro units. For Small & Medium units, it is Rs. 25 lakh (Gol: Units: 60:40) for individual or upto 3 Units and Rs. 40 Lakh (Gol: Units:60:40) for more than 3 Units.

Who can apply: All Udyog Aadhaar Memorandum (UAM) registered manufacturing Micro, Small and Medium Enterprises (MSMEs) profitable entity in last three years are eligible to take the benefit of scheme.

**How to apply:** The MSME can submit their application to NID, Ahmedabad, IISC Bengaluru who have been nominated as IA.

Whom to Contact: National Institute of Design (NID), Ahmedabad/ IISC Bengaluru and field offices of DC (MSME) and Principal Director, MSME-TDC (PPDC), Foundry Nagar, Agra -282006. email: info@ppdcagra. com.



## Lean Manufacturing Competitiveness Scheme (LMCS)



Description: The Lean Manufacturing Competitiveness Scheme (LMCS) is a business initiative to enhance Competitiveness of the manufacturing sector, imbibing a culture of continuous improvement inculcating good management system resulted through increase in overall productivity. The objective of the scheme is to enhance the manufacturing competitiveness in MSMEs through the application of various Lean Techniques by reducing waste, increase productivity, imbibing a culture of continuous improvements etc.

Nature of Assistance: Provision of financial assistance to MSMEs upto Rs 36 Lakhs (maximum) per mini cluster of 10 units for a period of 18 months or till completion (Gol: Units:80:20, Rs. 28.8 Lakhs: Rs. 7.2 Lakhs).

Who can apply: All registered Micro, Small and Medium Enterprises (MSMEs) having valid Udyog Aadhaar memorandum and engaged in manufacturing activities are eligible to avail the benefit of LMCS.

**How to apply:** Office of DC (MSME), Ministry of MSME is implementing this scheme through MSME-DIs/TCs/Central Govt./State Govt. and its Institutions.

Whom to Contact: Principal Director, MSME-TDC (PPDC), Foundry Nagar, Agra-282006. e-mail: info@ ppdcagra.com and MSME-Development Institutes under DC-MSME.



#### **Digital MSME Scheme**



Description: The main objective of the scheme is to make MSMEs digitally empowered and motivate them to adopt ICT tools and applications in their production & business processes to improve their competitiveness in national & international markets. Activities under the scheme include (i) Development of e-platform (India Enterprise Portal), (ii) Development of Software/Apps for MSMEs and uploading on portal etc. (iii) Digital Empowerment through Enterprise Facilitation Centre (EFC), and (iv) Assistance for IT infrastructure to various Implementing Agencies (IA).

Nature of Assistance: (i) Development of India Enterprise Portal for disseminating information on various IT based services for MSMEs. (ii) IT Infrastructure for Enterprise Facilitation Centre and Implementing Agencies.

**How to apply:** The MSMEs can contact the National Monitoring & Implementing Unit (NMIU)/Implementing Agency (IA) for availing the benefit of the scheme.

Whom to Contact: Principal Director, MSME-TDC

(PPDC), Foundry Nagar, Agra-282006. e-mail: info@ ppdcagra.com and MSME-Development Institutes under DC-MSME.

### Financial Support to MSMEs in ZED Certification Scheme

Description: The objectives of the scheme include inculcating Zero Defect & Zero Effect practices in manufacturing processes, ensure continuous improvement supporting the Make in India initiative. The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs so as to Promote adaptation of Quality tools/systems and Energy Efficient manufacturing, Encourage MSMEs to constantly upgrade their quality standards in products and processes, to drive manufacturing with adoption of Zero Defect production processes and without impacting the environment.

Nature of Assistance: The subsidy provided by the Government of India for Micro, Small & Medium Enterprises will be 80%, 60% and 50% respectively.

Who can apply: All MSMEs registered under MSME Act, 2006 as amended from time to time and also to MSMEs which are included as per executive orders issued by AS & DC (MSME) in consistent with MSME Act from time to time.

How to apply: The ZED Certification Scheme is a 4-step process: Step 1: Register free on the online portal of ZED (www.zed.org.in) using the following link: http://assessment.zed.org.in/Assessment/Assessment\_BeforeLogin.aspx, using the valid (Indian) mobile number and email address. Step 2: Online self-assessment on the ZED parameters followed by Desktop Assessment. Step 3: Site-assessment, if selected on the basis of Desktop Assessment. Step 4: Consultancy: after desktop assessment, MSMEs will have the option to avail the service of an authorized ZED consultant for gap-analysis and handholding.

Whom to Contact: Principal Director, MSME-TDC (PPDC), Foundry Nagar, Agra-282006. e-mail: info@ ppdcagra.com and MSME-Technology Development Centres under DC- MSME.



**Description:** The objective of the scheme is to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovative MSMEs (ventures) that seek the validation of their ideas at the proof of concept level.

Nature of Assistance: Financial assistance up to 15 lakh for developing/ nurturing the ideas. Upto Rs. 1.00 crore for procurement and installation of plant and machines in Business Incubator. Upto Rs. 1.00 Crore as seed capital support to appropriate Incubates in the form of soft loan, interest free loan, equity participation, grant or combination of these etc. for setting up of Startups.

Who can apply: Technical colleges, Universities Colleges other professional Colleges/ Institutes, R&D institutes, NGO involved in relevant activities etc., EFCs of DC (MSME), MSME-DIs/TCs /DICs or any institute/organization of Central/State Govt. may apply to register as Host Institute. Students/ MSMEs can apply to the registered Host Institute for developing and nurturing the ideas.

How to apply: Students/Entrepreneurs/MSME will apply to National Monitoring & Implementing Units (NMIU) through Implementing Agency (IA) on MIS portal for availing the benefit of the schemes.

Whom to Contact: Principal Director, MSME-TDC (PPDC), Foundry Nagar, Agra-282006. (e-mail: info@ppdcagra.com.)

### Building Awareness on Intellectual Property Rights (IPRs)

**Description:** Building Awareness on Intellectual Property Rights (IPRs) for the MSME is administered

with the objective to enhance awareness of MSMEs about Intellectual Property Rights (IPRs) and to take measure for the protecting their ideas and business strategies. These objectives are fulfilled through various activities under the scheme like awareness programmes/Seminars, workshops, Reimbursement for registration of IP, International Co-operation & setting-up IP facilitation centre across the country.

**Nature of Assistance:** Reimbursement for Patent /GI Registration/Trademarks, for setting up of IP Facilitation Centers, interactive Seminars /Workshops/Exhibitions and Awareness Programmes.

Who can apply: MSME units having valid Udyog Aadhar Memorandum (UAM). These initiatives are being implemented through various eligible implementing agencies prescribed in the scheme guidelines.

**How to apply:** Online application can be filled at www.my.msme.gov.in

Whom to Contact: Principal Director, MSME-TDC (PPDC), Foundry Nagar, Agra -282006. (e-mail: info@ ppdcagra.com) and MSME-Development Institutes under DC-MSME.



#### Tool Rooms & MSME Technology Centres



**Description:** The Technology Centres (TCs) facilitate an integrated development of MSMEs by providing quality Tool, Industry ready manpower, consultancy in tooling & related areas and processes & Products development in product group like Foundry & Forging, Electronics, Electrical Measuring Instruments, Fragrance & Flavour, Glass, Sport Goods and Footwear designing. These TCs are provding these services across the country.

Nature of Assistance: i) To provide access of MSMEs to tooling facilities for enhancement of their efficiency. (ii) Process & Product development in relevant sector. (iii) Consultancy and Job works in relevant Sector and (iv) Skill Development.

Who can apply: i) Units desirous of availing tooling and dies facilities and consultancy services. (ii) The eligibility for training programmes includes from school dropout to M.Tech level.

How to apply: Online application for training can be filled at respective Technology Centres' website or in person at Technology Centre. For tooling and consultancy services, the relevant Technology Centres may be visited.

Whom to Contact: Head of the respective Technology Centres.

### Procurement and Marketing Support to MSMEs



### Procurement and Marketing Support (PMS) Scheme

**Description:** PMS Scheme has been revamped to enhance the marketability of products and services in the MSME sector. The objective is to promote new market access initiatives, create awareness and educate the MSMEs about various marketing relevant topics and development of marketability.

Nature of Assistance: Assistance available for following scheme components (A) Participation of Individual MSEs in domestic trade fairs/exhibition across the country (B) Organizing/ Participation in trade fairs/exhibitions (Regional/ National/International) by the Ministry/ Office of DC (MSME)/Government organizations (C) Capacity building of MSMEs in modern packaging technique (D) Development of Marketing Haats (E) International/National Workshops/ Seminars (F) Vendor Development Programmes: State Level Vendor Development Programmes (SLVDP) and National Level Vender Development Programme (NLVDP) (G) Awareness Programmes.

Who can apply: Individual Manufacturing/ Service MSE.

**How to apply:** Eligible MSEs may submit their application online at https://my.msme.gov.in or system in place.

Whom to Contact: JDC/Director, O/o DC (MSME), Nirman Bhawan, New Delhi.



## Procurement from Micro and Small Enterprises (MSEs)



Description: The Public Procurement Policy for Micro and Small Enterprises (MSEs) has mandated that every Central Ministry/ Department/PSU shall set an annual goal of minimum 20 per cent of the total annual purchases from the products or services produced or rendered by MSEs. However, the government recently revised the order making it compulsory for all CPSEs to procure 25% from MSEs instead of 20% of their total purchases. Out of the total annual procurement from Micro and Small Enterprises, 3 per cent from within the target shall be earmarked for procurement from Micro and Small Enterprises owned by women. A sub-target of 4% out of annual procurement is earmarked for procurement from MSEs owned by SC/ST Entrepreneurs.

MSME Sambandh portal has been launched to monitor the progress of procurement from MSEs including MSEs owned by SC/ST and women.

Who are eligible: Any Micro or Small Enterprise.

#### **Other Initiatives**



**Description:** MSME Delayed Payment Portal - MSME Samadhaan (https://samadhaan.msme.gov.in) been launched empowering micro and small entrepreneurs across the country to directly register their cases relating to delayed payments by Central Ministries/Departments/CPSEs/State Governments. Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 contains provisions to deal with cases of delayed payment to Micro and Small Enterprises (MSEs). As per the provisions, the buyer is liable to pay compound interest with monthly rests to the supplier on the amount at three times of the bank rate notified by Reserve Bank in case he does not make payment to the supplier for the supplies of goods or services within 45 days of the day of acceptance of the goods/service or the deemed day of acceptance.

Who are eligible: Any Micro or Small Enterprise.



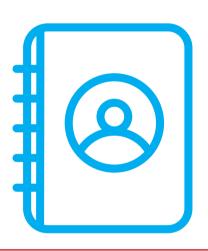
A one-page simple registration form for online filing of UAM has been introduced which replaces the filing of Entrepreneur's Memorandum Part I&II. The filing of UAM can be done on https://udyogaadhaar.gov.in.

The salient features of Udyog Aadhaar are:

- Registration is online and user-friendly.
- UAM can be filed on self-declaration basis.
- No documentation required.
- No Fee for filing.
- File more than one Udyog Aadhaar with same Aadhaar Number.

Details of the Schemes are available on Website: www.dcmsme.gov.in, www.msme.gov.in





# **ADDRESSES**



- 1. MSME-DI, Indranagar, (Near ITI Play ground), PO-Kunjaban, Agartala 799006 Ph :0381-2352013/9742 Fax :0381-2356570 dcdi-agartala@dcmsme. gov.in www.msmedi-agartala.nic.in
  - 5. MSME-DI, 65/1,G.S.T. Road, Guindy, P.B. 3746, Chennai 600032. Tamilnadu, Ph:044-22501011 044-22501475 044-22501785 Fax:044-22341014 dcdi-chennai@dcmsme.gov.in www.msmedi-chennai.gov.in
- 2. MSME-DI, 34, Industrial Estate, Nunhai, (U.P.), Agra 282006. UP, Ph:0562-2280879 Fax:0562-2280882 dcdi-agra@dcmsme.gov.in www.msmediagra.gov.in
- 6. MSME-DI, Vikas Sadan, College Square, Cuttack 753003. Odisha, Ph:0671-2548006/077/049 Fax:0671-2611958 dcdi-cuttack@dcmsme.gov.in www.msmedicuttack.gov.in
- 3. MSME-DI, Tadong Housing Colony, P.O. Tadong, Gangtok 737102. Sikkim, Ph:03592-231262 /880 Fax:03592-231262 dcdi-gangtok@dcmsme.gov.in www.msmedigangtok.gov.in
- 7. MSME-DI, Industrial Estate, Gokul Road, Hubli 580030. Karnataka, Ph:0836-2332334/ 2330589/2335634 Fax:0836-2330389 dcdi-hubli@dcmsme.gov.in www.msmedihubli.gov.in
- Opp. Konkan Railway Station. (Kepem Road), P.O. Box 334, Margao 403601. Goa, Ph: 0832-2705092/93, 2725979 Fax: 0832-2705094 dcdi-goa@dcmsme.gov.in www.msmedigoa.gov.in

MSME-DI.

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8. MSME-DI, C-17/18, Takyelpat Industrial Estate, Imphal 795001. Manipur, Ph:0385-2449096 / 2449096 dcdi-imphal@dcmsme.gov.in www.msme-diimphal.gov.in

- MSME-DI, Industrial Estate Bamuni Maidan, Guwahati 781021. Assam, Ph:0361-2550052, 2550073 Fax:0361-2550298 dcdi-guwahati@dcmsme.gov.in www.msmedi-quwa- hati.gov.in
- MSME-DI, 10, Industrial Estate, Polo Ground, Indore 452003. MP, Ph:0731-2420723 dcdi-indore@dcmsme.gov.in www.msmeindore.nic.in
- 10. MSME-DI, Kham Bungala Campus, Kaladungi Road, Haldwani 263139. Uttaranchal, Ph:05946-228353 Fax:05946-221053 dcdi-haldwani@dcmsme.gov.in www.msmedihaldwani. gov.in
- MSME-DI, 22, Godown, Industrial Estate, Jaipur 302006. Rajasthan, Ph:0141-2212098/3099/0553 Fax:0141-2210553 dcdi-jaipur@dcmsme.gov.in www.msmedijaipur.gov.in
- 11. MSME-DI, 36, B/C, Gandhi Nagar, Jammu 180004. J & K, Ph:0191-2431077 Fax:0191-2450035 dcdi-jammu@dcmsme.gov.in www.msmedijammu.gov.in
- MSME-DI, Kurla Andheri Road, Sakinaka, Mumbai 400072. Maharashtra, Ph:91-22-28576090/3091/4305 Fax:91-22-28578092 dcdi-mumbai@dcmsme.gov.in www.msmedimumbai.gov.in
- MSME-DI, 107, Industrial Estate, Kalpi Road, Kanpur 208012. UP, dcdi-kanpur@dcmsme.gov.in www.msmedikanpur.gov.in
- MSME-DI, C- Block, C.G.O. Complex, Seminary Hill, Nagpur 440006. Maharashtra, Ph: 0712-2510352/0046 Fax: 0712-2511985 dcdi-nagpur@dcmsme.gov.in www.msmedinagpur.gov.in

- 17. MSME-DI, Industrial Development Colony, Near ITI, Kunjpura Road, Kamal 132001. Haryana, Ph:0184-2230910 Fax:0184-2231862 dcdi-karnal@dcmsme.gov.in www.msmedikarnal.gov.in
- 21. MSME-DI,
  Okhla Industrial Estate
  New Delhi 110020.
  Ph: 011-26847223,
  26838118/269
  Fax:011-26838016
  dcdi-ndelhi@dcmsme.gov.in
  www.msmedinewdelhi.gov.in
- 18. MSME-DI, 111&112, B.T. Road, Kolkata 700035. W. Bengal, Ph:033-25770595/598 Fax:033-25775531 dcdi-kolkatta@dcmsme.gov.in www.sisikolkata.gov.in
- 22. MSME-DI,
  Patliputra Industrial Estate,
  Patna 800013. Bihar,
  Ph:0612-2262719, 0612-2262186,
  0612-2262208
  Fax:0612-2261677
  dcdi-patna@dcmsme.gov.in
  www.msmedipatna.gov.in
- 19. MSME-DI, Industrial Area B, Ludhiana 141003. Punjab, Ph:0161-2531733/735 Fax:0161-2533225 dcdi-ludhiana@dcmsme.gov.in www.msmedildn.gov.in
- MSME-DI, Near Urkura Railway Station, Bhanpuri Industrial Area, Raipur (C.G) 493 221. Chhattisgarh, Ph: 0771-2562712 Fax: 0771-2562719 dcdi-raipur@dcmsme.gov.in www.msmediraipur.gov.in
- 20. MSME-DI, Kokar Industrial Estate, Ranchi 834001. Jharkhand, Ph:0651-2546133/2546266 Fax:0651-2546235 dcdi-ranchi@dcmsme.gov.in www.msmediranchi.nic.in
- 24. MSME-DI, E-17/18, Industrial Estate, Naini, Allahabad 211009. U.P, Ph:0532-2697468/6810 Fax:0532-2696809 dcdi-allbad@dcmsme.gov.in www.msmediallahabad.gov.in

25. MSME-DI, CHAMBAGHAT, Solan 173213. Himachal Pradesh, Ph:01792-230766 Fax:01792-230265 dcdi-solan@dcmsme.gov.in www.msmedihimachal.nic.in

28. MSME-DI,
Rajaji Nagar,
Industrial Estate
Bangalore 560044. Karnataka,
Ph :080-23151540/582/583
Fax :080-23144506
dcdi-bang@dcmsme.gov.in
www.msmedibangalore.gov.in

 MSME-DI, Kanjany Road, Ayyanthole, Thrissur 680003. Kerala, Ph:0487-2360216/686 Fax:0487-2360216 dcdi-thrissur@dcmsme.gov.in www.msmedithrissur.gov.in  MSME-DI, Narsapur Cross Roads, Bala Nagar, Hyderabad 500037. Andhra Pradesh, Ph:040-23078857 Fax:040-23078131/32/33 dcdi-hyd@dcmsme.gov.in www.msmehyd.ap.nic.in

27. MSME-DI,
Harsiddh Chamber,
4thFloor,
Ashram Road,
Ahmedabad 380014.
Gujarat,
Ph:079-27540619,
079-27544248
079-27544147
dcdi-ahmbad@dcmsme.gov.in
www.msmediahmedabad.govin

30. MSME-DI, Institute, Goshala Road, P.O. Ramna, Muzaffarpur 842002. Bihar, Ph: 0621-2282486 Fax: 2284425 dcdi-mzfpur@dcmsme.gov.in www.msmedimzfpur.bih.nic.in

#### **Branch MSME-DI**

Branch MSME-DI 1 F-19-22.Block D Ida. Autonagar, Vishakhapatnam 530012. Ph: 0891-2517942

brdcdi-vish@dcmsme.gov.in

- Branch MSME-DI 3rd Floor, Annexe Building Amruta (Jasani) Building Premises, Near Girnar Cinema MG Road, Rajkot 360001. 0281-2471045 brdcdi-rajk@dcmsme.gov.in
- Branch MSME-DI Apidfc Building 'C' Sector, Itanagar 791111. 0360-2291176 brmsme.itan@gmail.com
- 9. Branch MSME-DI ITI Campus, Hansi Road, Bhiwani 125021. 01664-242236 brdcdi-bhiw@dcmsme.gov.in
- 3. Branch MSME-DI Vip Road, Jungle Ghat, Post Box No.547. Portblair 744103. Ph: 03192-252308
- Branch MSME-DI Industrial Estate Digiane, Jammu tawi 180010.
- Branch MSME-DI 4 Link Road Point, N.S.Avenue, Silchar 788006. 03842-247649 brdcdi-silc@dcmsme.gov.in
- Branch MSME-DI Katras Road. Matkuria, Dhanbad 826001. 0326-2303769/380 brdcdi-dhan@dcmsme.gov.in
- Branch MSME-DI Darrang College Road, Tezpur 784001. 03712-221084 brdcdi-tezp@dcmsme.gov.in
- 12. Branch MSME-DI L-11, Indl.Estate, Yeyyadi, Mangalore 575008. 0824-2217936 /96 brdcdi-mang@dcmsme.gov.in
- Branch MSME-DI Amalepatti, Diphu 782460. Karbi Anglong (dist), 03761-272549 brdcdi-diph@dcmsme.gov.in
- Branch MSME-DI C-1 & 2, Industrial Estate S.K. Mill Road, Gulbarga 585102. Ph:08472-420944 brdcdi-gulb@dcmsme.gov.in
- Branch MSME-DI Masat Industrial Estate, Silvassa 396230. 0260-2640933,2643103 brdcdi-silv@dcmsme.gov.in
- Branch MSME-DI 7, Indl. Estate, Tansen Road, Gwalior 474004. Ph:0751/2422590 brdcdi-gwal@dcmsme.gov.in

#### **Branch MSME-DI**

15.	Branch MSME-DI Udyog Vihar, Chorhatta, Rewa 486001. Ph:07662/222448 brdcdi-reva@dcmsme.gov.in	22.	Branch MSME-DI New Colony, Rayagada 765004. Ph:06852-222268 brdcdi-raya@dcmsme.gov.in
16.	Branch MSME-DI 32-33,Midc, Indl. Area, Chikal Thana, Aurangabad 431210. Ph:0240-2485430 Fax:0240-2484204 brdcdi-aura@dcmsme.gov.in	23.	Branch MSME-DI 386, Patel Road, Ram Nagar, Coimbatore 0422 2233956 (tele fax) brdcdi-coim@dcmsme.gov.in
17.	Branch MSME-DI Lower Lachimiere, Shilong 793001. 0364 2223349 brdcdi-shil@dcmsme.gov.in	24.	Branch MSME-DI Plot no. 76, Cge Colony, Trichender Road, Tuticorin 628003. 0461-2375345
18.	Branch MSME-DI Hawakhana, P.O. Tura, West-Garo Hills 794001. 003651-222569. brdcdi-tura@dcmsme.gov.in	25.	Branch MSME-DI Chandpur Industrial Estate, Varanasi 221106. Ph:0542-2370621 brdcdi-vara@dcmsme.gov.in
19.	Branch MSME-DI Upper Republic Road, Aizwal 0389-2323448 brdcdi-aizw@dcmsme.gov.in	26.	Branch MSME-DI Station More, P.O. Suri, Birbhum 731101. Ph:03462-2554402 brdcdi-birb@dcmsme.gov.in
20.	Branch MSME-DI Industrial Estate, Dimapur 795001. 03862-248552 brdcdi-dima@dcmsme.gov.in	27.	Branch MSME-DI 3&4,Industrial Estate, Sevoke Road, Siliguri 734001. Ph:0353/2542487 brdcdi-sili@dcmsme.gov.in
21.	Branch MSME-DI C-9,IndI.Estate, Rourkela 769004. Ph:0661-2507492 brdcdi-rour@dcmsme.gov.in	28.	Branch MSME-DI RA-39 (Ground Floor), Urvashi (Ph. 2), Bengal Ambuja, Tarashankar Sarani, City Centre, Durgapur 713216. Ph:0343-2547129 brdcdi-durg@dcmsme.gov.in

#### **MSME - DI Extension Centre (Balsahyog)**

Asstt. Director- In Charge Extn. Centre (Balsahyog) Opposite Haldiram L-Block,Outer Circle, Connaught Circus O/o the Development Commissioner (MSME), Govt. of India, Ministry of MSME, New Delhi 110001. Tel: 011-23411950. 23414364

#### **MSME - Technology Centres**

- 1. Managing Director, MSME-Technology Centre (Indo German Tool Room), P-31, MIDC, Chikalthana Indl. Area, Aurangabad 431006. (Maharashtra) Ph: 0240-2486832 Fax:0240-2484028 gm@igtr-aur.org
- 4. General Manager, MSME-Technology Centre (Central Tool Room) A-5, Focal Point, Ludhiana 141010. (Punjab) Ph: 0161-2670057 Fax: 0161-2674746 info@ctrludhiana.com
- 2. General Manager
  MSME-Technology Centre
  (Indo German Tool Room)
  Plot-5003, Phase-IV, GIDC
  Vatva, Mehmedabad Road,
  Ahmedabad 382445. (Gujarat)
  Ph: 079-25840966
  Fax: 079-25841962
  gm@igtrahd.com
- 5. Principal Director (I/c), MSME-Technology Centre (Central Institute of Tool Design) A-1 to A-8 APIE, Balanagar, Hyderabad 500037. (Telangana) Ph: 040-23772748 Fax: 040-23772658 pd@citdindia.org
- 3. General Manager (I/c), MSME-Technology Centre (Indo German Tool Room) Plot No.291/B, 302/A, Sector-E, Sanwer Road, Industrial Area, Indore 452015. (MP) Ph: 0731-4210704 Fax: 0731-2720353 patogm@igtr-indore.com
- o. General Manager, MSME-Technology Centre (Central Tool Room & Training Centre), Bonhooghly Indl. Area, Kolkata 700108. (W.B.) Ph: 033- 25776350 Fax: 033-25772494 cttc@cal.vsnl.net.in, debdutta.guha@ msmetoolroomkolkata.com

#### **MSME - Technology Centres**

 Managing Director, MSME-Technology Centre (Central Tool Room & Training Centre), B-36, Chandaka Industrial Area, P.O. Patia, Bhubaneswar 751024. (Orissa)

Ph: 0674-3011701 Fax: 0674-3011750 cttc@cttc.gov.in

8. General Manager, MSME-Technology Centre (Indo Danish Tool Room) M-4 (Part) Phase-VI, Tata Kandra Road, Gamharia, Jamshedpur 832108. (Jharkhand) Ph: 0657-2201261/2 Fax: 0657-2202723

reach@idtrjamshedpur.com
Project Manager,
MSME-Technology Centre

(Tool Room & Training Centre) Amingaon Industrial Area, North Guwahati Road, Amingaon, Guwahati 781031. (Assam) Ph: 0361-2680907

Fax: 0361-2681030 trtcghy@hotmail.com

 Principal Director MSME-Technology Centre (Central Institute of Hand Tools) G.T. Road, Bye Pass, Opp. Shaheed Bhagat Singh Colony Jalandhar 144008. (Punjab) Ph: 0181-2290225-Fax: 0181-2290457

info@ciht.in

- 11. Managing Director
  MSME-Technology Centre
  (Institute for Design of Electrical
  Measuring Instruments)
  Swatantryaveer Tatya Tope
  Marg, Chunabhatti, Sion,
  Mumbai 400022. (Maharashtra)
  Ph: 022 -24050301/2
  Fax:022-24050016
  info@idemi.org
  svrasal@vahoo.com
- 12. Principal Director
  MSME-Technology Centre
  (Electronics Service &
  Training Centre),
  Dhela Rd, Kaniya, Ramnagar,
  Dist. Nainital 244715.
  (Uttarakhand)
  Ph: 05947-252168
  Fax: 05947-251294
  pd estc@yahoo.com
- 13. Principal Director
  MSME-Technology Centre
  (Process and Product
  Development Centre),
  Foundry Nagar,
  Agra 282006. (U.P.)
  Ph: 0562-2344673
  Fax: 0562-23446381
  info@ppdcagra.in
  paselvam@gmail.com
- 14. Principal Director
  MSME-Technology Centre
  (Process cum Product
  Development Centre),
  Sports Goods Complex,Delhi
  Road, Meerut 250002. (U.P.)
  Ph: 0121-2511779
  Fax: 0121-2530444
  info@ppdcmeerut.com
  ppdcmeerut@yahoo.co.in

#### **MSME - Technology Centres**

- 15. Director,
  MSME-Technology Centre
  (Central Footwear Training
  Institute),
  C 41& 42, Site 'C',
  Sikandra Road, Industrial Area,
  Agra 282007. (U.P.)
  Ph: 0562-2642005
  Fax: 0562-2280882
  info@cftiagra.org.in
  sanatansahoo27@gmail.com
- 17. Principal Director
  MSME-Technology Centre
  (Fragrance & Flavour
  Development Centre),
  Industrial Estate, GT Road,
  P.O. Makrand Nagar,
  Kannauj 209726. (U.P.)
  Ph:05694-234791
  Fax: 05694-235242
  ffdcknj@gmail.com,
  shaktiffdc@gmail.com
- 16. Director
  MSME-Technology Centre
  (Central Footwear Training
  Institute ),
  65/1, G.S.T. Road,
  Guindy, Chennai 600032.
  (Tamilnadu)
  Ph: 044-22501529
  Fax: 044-2250876
  chennaicfti@gmail.com,
  cfti@cftichennai.in
- Principal Director MSME-Technology Centre (Centre for the Development of Glass Industry), A-1/1, Industrial Area, Jalesar Road, P.O. Muiddinpur, Firozabad 283203. (U.P.) Ph: 05612-203238 Fax: 05612-233087 cdqifzbd@gmail.com

- EFC,MSME-DI (Branch), F-19-22, D Block, IDA, Autonagar,Visakhapatnam, Andhra Pradesh 530012. Ph. No. 0891-2517942/ 2701061 srinu.appikonda@ dcmsme.gov.in, asrinu1981@ yahoo.in
- EFC, MSME-DI, Goshala Road PO Ramna, Muzaffarpur, Bihar 842002. kpsingh561964@gmail.com
- 2. EFC, MSME-DI, Patliputra Industrial Estate, Patna 800013. Bihar, naveenmsme1970@gmail. com
- 4. EFC, MSME-DI, Raipur Near Urkura Railway Station, Bhanpuri Industrial Area, Birgaon 493221. (Chhattisgarh) qaibhiye95@qmail.com

- EFC, MSME-DI, Shaheed Captain Gaur Marg, Okhla, New Delhi 110020. bpsingh10ke@gmail.com
- EFC, Branch MSME-DI,ITI Campus, Hansi Road, Bhiwani 127021. Haryana harpl2126@gmail.com
- 6. EFC, Extension Centre, New Delhi, C/o Extn. Centrte (Bal Sahyog) Opposite Haldiram L-Block, Outer Circle, Connaught Circus, New Delhi 110001. (Jointly by DI & PPDC) vikas.msmetdc@gmail.com
- 11. EFC, MSME-DI, Chambaghat, Solan 173213. Himachal Pradesh vsmsme@rediffmail.com

- EFC, MSME-DI, Opposite Konkan Railway Station, Quepem Road, Margao, Goa 403601. Deepa.gl@gov.in
- EFC, MSME-DI, Industrial Estate, Digiana, Jammu 180010. (Jointly setup by DI & PPDC) miraltafahmad2010@gmail.com
- 8. EFC, MSME-DI, Govt. of India, 4th Floor, Harsidhh Chambers, Income Tax Circle, Nr. ESIC Office, ashram road, Ahmedabad, Pin 380014. (Gujarat) Tarun.solanki@gov.in
- 13. EFC, Room No-3, MSME-DI Ranchi, Industrial Estate, Kokar, Ranchi 834001. Jharkhand, neetu.msme@gov.in
- EFC, 3rd floor, Annexe Building, Amruta (Jasani) building Premises, Near Girnar Cinema, M.G. Road, Rajkot 360001. (Gujarat) (Jointly setup by DI & PPDC) Brdcdi-rajk@dcmsme.gov.in Prj.msmetdc@gmail.com
- EFC, Room No-8, Branch MSME-DI, Dhanbad, Katras Road, Matkuria, Dhanbad 826001. Jharkhand, skumar.msme@gov.in

- 15. EFC, Branch. MSME-DI, Masat Industrial Estate, Silvasa, UT, Dadra & Nagar Haveli 396230. Phone: 0260-2643103, Fax: 0260-2640933 Solanki.pn@gov.in; brdcdi-silv@dcmsme@gov.in
- 21. EFC, MSME-DI, Rajainagar Industrial Estate, West of Chord Road, Poopsite to Fire Station, Bangalore 560010. Karnataka. sumansraju@nic.in
- 16. EFC, MSME-DI, Industrial Development Colony, Near ITI, Kunipura Road Karnal 132001. (Haryana) tripathi.rachna8@gmail.com
- 22. EFC, Branch MSME-DI, L-11, Idustrial Area, Yeyyadi, Manglore, Karnataka 575008. sruthiqpoduval@gmail.com
- 17. EFC, Branch MSME-DI, Gokul Road, opposite to Gokul Garden. Hubli 580030. srcrasta@dcmsme.gov.in
- 23. EFC, MSME-DI, C Block, CGO Complex, Seminary Hills, Nagpur, (Maharashtra) Pin 440006. msmevijay@gmail.com
- 18. EFC, Branch MSME-DI, M/o MSME, Govt. of India, C1 & C2, Industrial Estate, M.S.K. Mill Road, Kalaburagi (Gulbarga) 585102. Karnataka chatla.snmurthy@gmail.com
- 24. EFC, MSME-DI, Vikas Sadan, College Square, Municipal Colony, Cuttack, Odisha 753003. dargadc@yahoo.co.in
- 19. EFC, MSME-DI, Kanjani Road, Ayyanthole, Thrissur, Pin 680003. sindhumaniam@gmail.com
- 25. EFC, Branch MSME-DI, C/9, Industrial Estate, Rourkela 769012. Odisha suvendu.kumar@gov.in
- Nucleus Cell, Amini Islands, U. T of Lakshadweep 682552. ambroseroyson@dcmsme. brdcdi-laks@dcmsme.gov.in
- 20. EFC, MSME-Development 26. EFC, Branch MSME-DI, R.K. Nagar, Rayagada 765001. (Odisha) nkratnam23@gmail.com

	itei prise i acilitation	CEI	ICLES (FL C) OL MISME-DI
27.	EFC,MSME-DI, 10, Industrial Estate, Polo Ground, Indore 452003. MP, rk.mohnani.msme@gov.in	33.	EFC, MSME-DI, Industrial Area B, Ludhiana 141003. (Punjab) mkvmsme@gmail.com
28.	EFC, Branch MSME-DDI, Udyog Vihar, Chorhata, Rewa 486006. rk.barnwal.msme@gov.in	34.	EFC, MSME-Development Institute, (Govt. of India, M/o MSME), 22 Godam Industrial Estate, (Opp. Godam No.02), Jaipur 302006. Ph-0141-4012482, Tele Fax-0151-2210553 bhatnagar.tarun@gov.in
29.	EFC, MSME-DI, Kurla Andheri Road, Sakinaka, Mumbai 400072. bsathe.iss@gmail.com	35.	EFC, PPDC - Extension Centre, Industrial Area, Basni Road Rotary Choraha, Nagaur 341001. (Rajasthan) goutam.msmetdc@gmail.com
30.	EFC, Branch MSME-DI, Aurangabad, P-83 Chikalthana, MIDC, Naregaon Road, Aurangabad 431006. subasj468@yahoo.com	36.	EFC, (MSME-DI), Chennai- No. 65/1, GST Road, Guindy Industrial Area, Chennai 641009. (Tamil Nadu) jayachandiran@gmail.com
31.	EFC, Branch MSME-DI, Patel Road, Ramnagar, Coimbatore, (Tamil Nadu) India 641009. kayalvizhi.b@gmail.com	37.	EFC, Branch MSME Development Institute,RA39 (Ground Floor), Urvashi (Phse-II), Bengal Ambuja, Tarashanar Sarani, City Centre, Durgapur 713216. (West Bengal) tkbanik2016@gmail.com
32.	EFC, Branch MSME-DI, No-6, Jeyaraj Road, Tuticorin, Tamil Nadu 682002. jerinamsme@gmail.com	38.	EFC, MSME - Development Institute, R. N. Tagore Road, Suri, Birbhum 731101. Phone: 03462 - 255 402. sksen.msme@gmail.com

- EFC,MSME-DI Narsapur Cross Roads, Balanagar, Hyderabad, Telangana 500037. sumathi.msme@gmail.com
- 44. EFC, MSME-DI, E-17/18, Industrial Estate, Naini, Allahabad 211009. Uttar Pradesh (Jointly setup by DI & PPDC) sps.msme@gmail.com raian.msmetdc@gmail.com
- 40. EFC, MSME-DI, Kham Bungala Campus, Kaladungi Road, Haldwani 263139. Uttarakhand dcdi-haldwani@dcmsme.govin, pushkar\_bisht12@yahoo.in
- EFC, Br MSME-DI, Industrial Estate, chandpur, Varanasi 221106. Ph- 0542-2370621 rakesh.chaudhary@dcmsme.gov.in
- 41. EFC, MSME-DI, 107, Industrial Estate, Fazalganj, Kapali Road, Kanpur 208012. amit.msmeknp@gmail.com mail.9451787939@gmail.com
- EFC, MSME-DI.111 &112, BT Road, Kolkata 700108. sitanathm@dcmsme.gov.in
- 42. EFC, Branch, MSME-DI, Industrial Estate, Dollygunj, Port Blair 744103. Andaman & Nikobar Islands amit.msmeknp@gmail.com mail.9451787939@gmail.com
- EFC, Branch MSME
   Development Institute, RA39
   (Ground Floor), Urvashi (Phse-II), Bengal Ambuja, Tarashanar Sarani, City Centre, Durgapur, West Bengal, Pin 713216.
   tkbanik2016@gmail.com
- 43. EFC, MSME-DI A-Wing, 3rd Floor, CGO Complex, Sanjay Place, Agra 282002. mksharma@msmediagra.govin

#### **EFC of Technology Centres**

- EFC, MSME-Tool Room (Indo German Tool Room) Plot-5003, Phase-IV, GIDC Vatva Mehmedabad Road, Ahmedabad 382445. (Gujarat) vsigtr@gmail.com
- EEC, MSME-Tool Room (Indo German Tool Room), Plot No. 291/B-302/A, Sector -'E' Sanwer Road Industrial Area, Indore 452003. (MP) vineetgarg 1973@yahoo.co.in
- EFC, MSME-Tool Room (Indo Danish Tool Room) M-4 (Part) Phase-VI, Tata Kandra Road, Gamharia, Jamshedpur (Jharkhand) pswain@idtr.gov.in
- EFC, MSME-Technology Development Centre (Institute for Design of Electrical Measuring Instruments)
   S.T. Tope Marg Chunabhatti, PO Sion, Mumbai 22. training@idemi.org
- EFC, MSME-Tool Room (Indo German Tool Room), P-31, MIDC, Chikalthana Indl. Area, Aurangabad 431006. awsekar.gs@igtr-aur.org; gm@igtr-aur.org
- EFC, MSME-Technology
   Development Centre
   (Fragrance & Flavour
   Development Centre), GT
   Road, Industrial Estate ,
   P.O. Makrand Nagar,
   Kannauj (U.P.)
   bairwababulal@yahoo.com
- 4. EFC, MSME-Tool Room (Central Tool Room & Training Centre) B-36, Chandka Industrial Area, P.O. Patia, Bhubaneswar 751024. (Odisha) skkar@cttc.gov.in
- 3. EFC, MSME-Technology
  Development Centre
  (Process cum Product
  Development Centre) Sports
  Goods Complex, Delhi Road
  Meerut 250002. (U.P.)
  vksingh@ppdcmeerut.com

#### **EFC of Technology Centres**

- EFC, MSME-Tool Room (Central Tool Room) A-5, Focal Point, Ludhiana 141010. (Punjab) training@ctrludhiana.com
- EFC, MSME-Technology Development Centre (Process cum Product Development Centre) Foundry Nagar, Agra 282006. (U.P.) ashwin.msme.tdc@gmail. com
- EFC, MSME-Tool Room (Central Institute of Hand Tools)
   G.T. Road, Bye Pass, Jalandhar 144008. (Punjab) adtrainingciht@gmail.com
- EFC, MSME-Technology Development Centre (Central Footwear Training Institute) C - 41& 42, Site 'C' Sikandra, Industrial Area, Agra 282007. (U.P.) sudhanshusharma855@gmail. com
- 11. EFC, MSME-Technology Development Centre (Central Footwear Training Institute) 65/1 G.S.T. Road, Guindy, Chennai 600032. kolanjivel@cftichennai.in
- EFC, MSME-Technology Development Centre (Centre for the Development of Glass Industry), A-1/1, Industrial Area, Jalesar Road, P.O. Muiddinpur, Firozabad 283203. (U.P.) jpyadav.cdgi2018@gmail.com
- 12. EDC, MSME-Tool Room (Central Institute of Tool Design) A-1 to A-8 APIE, Balanagar Hyderabad 500037. (Telangana) dy.directortrg@citdindia.org
- EFC, MSME-Tool Room (Central Tool Room & Training Centre) Bonhooghly Indl. Kolkata 700108. (W.B.) hk.choudhury@ msmetoolroomkolkata.com

#### **EFC of Technology Centres**

- EFC, MSME-Technology Development Centre (Electronics Service & Training Centre), Kaniya, Ramnagar, Dist. Nainital 244715. Uttarakhand pd\_estc@estcindia.com
- 18. EFC, MSME-Tool Room (Tool Room & Training Centre), Amingaon Industrial Area, North Guwahati Road, Amingaon, Guwahati 781031. trtcghy@hotmail.com

#### **EFC of PPDC, Agra**

- EFC, PPDC Extension Centre, Jaipur, 17-18 A, Bais Godam Industrial Estate Jaipur 302006. deepakmnit175@gmail.com
- EFC, PPDC Extension Centre, Jodhpur, Plot No. A1-A3, Udhyog Bhawan , New Power House Road, Industrial Estate, Jodhpur 342003. deepakmnit175@gmail.com
- 20. EFC, PPDC -Extension Centre, Thiruvalla, C/o MSME Training Institute, Manjadi P.O., Changacherry, Thiruvalla, Kerala 689105. balaguru.msme@gmail.com
- 23. EFC, PPDC, Foundry Nagar, Agra 282006. UP, rajkumar.msmetdc@gmail.com
- EFC, PPDC Extension Centre, Ettumanur, C/o MSME Testing Station, Industrial Estate, Ettumanur, Kerala 686631.
- 24. EDC, MSME DI, Allahabad, E-17/18, Industrial Estate, Naini, Allahabad 211009. U.P, rajan.msmetdc@gmail.com

#### **EFC of PPDC, Agra**

- EFC, NITTE School of Management, govindapura, Gollahalli, Yelahanka, Bengaluru, Karnataka 560064. vijay.msmetdc@gmail.com
- EFC, Uttar Pradesh State Room No. 15 &18, Expo Mart Kaiserbagh Officers Colony, Quisarbagh, Lucknow 226001.
- EFC, PPDC Extension Centre, Madurai, C/o MSME Skill Training Centre, SIDCO Industrial Estate, Melur Road, K. Pudur, Madurai 625007. jayachandiran@gmail.com
- EFC, Sanskriti University, 28, K. M. Stone Mathura, Chennai - Delhi Hwy, Chhata Rural, Uttar Pradesh 281401. rajkumar.msmetdc@gmail.com
- 27. EFC, PPDC Extension Centre, Kolhapur, C/o MSME Testing Station, P - 31, MIDC, Shiroli, Industrial Area, Kolhapur prateekmsme@gmail.com
- 32. EFC, PPDC Extension Centre, 340/342 Coindia Complex, Avarampalayam Road, K. R. Puram, Coimbatore 641006. (Tamil Nadu) vijay.msmetdc@gmail.com
- 28. EFC, PPDC Extension Centre, Kota, Plot No. A1-A2, D.C.M. Road, Industrial Estate, Kota 324007. deepakmnit175@gmail.com
- EFC, MSME DI, 65/1,G.S.T. Road, Guindy, P.B. 3746, Chennai 600032. (Tamilnadu) jayachandiran@gmail.com
- 29. EFC, PPDC Extension Centre, Udaipur, Plot No. A1-A2, Industrial Estate, Pratap Nagar, Udaipur 313003. deepakmnit175@gmail.com