

विकास आयुक्त का कार्यालय
(सूक्ष्म, लघु और मध्यम उद्यम)
सूक्ष्म लघु और मध्यम उद्यम मंत्रालय
(भारत सरकार)
निर्माण भवन, सातवीं मंजिल, मौलाना आज़ाद रोड,
नई दिल्ली-110 108



OFFICE OF THE DEVELOPMENT COMMISSIONER
(MICRO, SMALL & MEDIUM ENTERPRISES)
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES
GOVERNMENT OF INDIA
Nirman Bhawan, 7th Floor, Maulana Azad Road,
New Delhi - 110 108

PH: PABX - 23062800 23062822 23063803 FAX - (91-11) 23062375 23061726 23061366 e-mail: dc@msme.gov.in

File No. TREAD/L/Eva.Study/2012

Dated: 28.05.2014

Director,
All MSME-DIs

Subject: Guidelines of TREAD Scheme.

Sir,

Please find enclosed herewith a copy of the guidelines of the TREAD Scheme for your reference and taking further necessary action.


The TREAD Scheme will be implemented through Director of the MSME-DIs from the financial year 2014-15. The online applications/ project proposals in prescribed format (website: msmedi.dcmsme.gov.in/tread.aspx) will be submitted by NGOs to the Director, MSME-DI-s of the concerned States. Applications/ project proposals will be scrutinised by MSME-DIs for their eligibility and will be forwarded to the concerned bank through e-mail for a detailed appraisal.

If the bank finds the project proposal techno-economically viable, it will issue the in-principle sanction letter to NGO with copies to the concerned Director of MSME-DI and Office of DC(MSME).

The project proposal appraised/ approved by bank will be forwarded to the Office of DC(MSME) for submitting to the Steering Committee chaired by AS&DC for approval towards releasing GoI grant. After approval, GoI grant will be sent to the account of the NGO in the same bank branch that has sanctioned the loan through RTGS. The Director, MSME-DI will monitor the progress of the project.

You are requested to please make wide publicity amongst the NGOs of your State to ensure more participation. A copy of guidelines for operating online software/system by NGOs, MSME-DIs & Banks is enclosed for your reference and guidance. In case of any clarification, please contact Shri R.P.Singh, Asstt. Director, 9810689053, 011-23063342, e-mail-rpsingh@dcmsme.gov.in

Encl: As above.

Yours faithfully

(Anshuman Mohanty)
Director (TREAD)

Office of Development Commissioner (MSME)
Government of India
Ministry of Micro, Small, & Medium Enterprises
7th Floor, Nirman Bhawan, New Delhi

Guidelines on Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women for 12th Plan

1. INTRODUCTION

Women have been among the most disadvantaged and oppressed sections of our country with regard to access to and control over resources. Problems faced by them and particularly for those who are illiterate and semi-illiterate both in rural and urban areas continue to be grave. In order to alleviate their problems, Govt. of India had launched a scheme titled "Trade Related Entrepreneurship Assistance and Development (TREAD) "during the 9th plan period. The scheme envisaged economic empowerment exclusively of women through trade related training, information and counseling extension activities related to trades, products, services etc. The Scheme has provided for financial loans through NGOs who were also provided GoI grant for capacity building. This Assistance was to be provided for self-employment ventures by women for pursuing any kind of **non-farm activity**.

2. OBJECTIVE

Experience has revealed that apart from counseling and training, delivery of credit poses the most serious problem for the poor women. Furthermore, there is dearth of information with regard to existing status of women and their common needs for providing necessary support. Therefore, it was considered necessary that if poor women are to be economically empowered, appropriate programmes and schemes are to be designed so as to assist them in all respects. Since such women will not be able to have an easy access to credit, it has also been envisaged that the credit will be made available to applicant woman through NGOs who would be capable of handling funds in an appropriate manner. These NGOs will not only handle the disbursement of such loans needed by women but would also provide them adequate counseling & training for taking up productive activities. The focal point of the scheme is to provide grant assistance to the nodal NGO which has been sanctioned bank loan for passing through the same to eligible women for taking up non-farm activities.

3. SALIENT FEATURES

3.1 Credit

There is a provision for Government of India Grant up to 30% of the loan/ credit maximum up to Rs. 30.00 lakh as appraised by lending institution/ banks. The lending institutions/ banks would finance loan assistance for women through NGO for undertaking non-farm activities , who usually have no easy access to credit from banks due to cumbersome procedures and because of their inability to provide adequate security demanded by banks in the form of collaterals. GOI Grant and the loan portion from the lending agencies to assist such women shall be routed through NGOs engaged in assisting poor women through income generating activities. Only those NGOs, who are having considerable experience (minimum 3 years) in taking and managing funds, taken either as loan or grant, shall be eligible under the Scheme. While the loan amount will be passed on to women beneficiaries, the Grant shall be utilized by the NGOs for activities accepted as grant activities in the appraisal report of the lending agency and capacity building of the NGOs. NGOs will be free to approach lending agencies of their choice, but such lending agencies are to be approved by the respective State/UT Governments and finally by the Office of the DC (MSME). The Government Grant portion would be finally approved by the Steering Committee, after taking into account the appraisal of the Project Costs by lending agency (ies) and, their in principle acceptance to grant the loan component and GoI grant component.

The NGO which has been selected for Government Grant will not be considered for GoI grant again in the subsequent two years from the date of release of GoI grant .

3.2 Training & Counseling

Training organizations viz. Micro, Small and Medium Enterprises – Development Institutes (MSME-DIs), Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD and NGOs conducting training programmes for empowerment of women beneficiaries identified under the scheme would be provided a grant upto maximum limit of Rs. 1.00 lakh per programme provided such institutions also bring their share to the extent of minimum 25% of the Government grant and 10% in case of NER, subject to the condition that applications from NER are recommended by NSIC/ IIE , Guwahati. The batch size for such a training activity will be at least 20 participants.

3.3. Eliciting Information on Related Needs

Institutions such as Entrepreneurship Development Institutes (EDIs), NIMSME, NIESBUD, IIE, MSME-DIs, EDIs sponsored by State Govt. and any other suitable institution of repute will be provided need based Government grant primarily for undertaking activities aiming at empowerment of women such as field surveys, research studies, evaluation studies, designing of training modules, etc. covered under the scheme. The activities are to be undertaken by the institution itself. No grant shall be provided for creation of posts. The grant could be used for meeting the expenses towards books, periodicals, consultants, computers including miscellaneous expenses etc. (related to specific projects). The grant shall be limited up to Rs. 5.00 lakh per project.

4. THE ELIGIBILITY CRITERIA FOR REGISTRATION OF NGOS.

- a) Be a legal entity with a minimum registration of three years.
- b) Having experience in thrift and saving programmes with SHGs / individuals.
- c) Be engaged in entrepreneurship and income generation activities for women.
- d) Have basic infrastructure, qualified support staff and services to undertake micro-enterprise development for women.
- e) Shall be eligible for Government Assistance i.e. shall not be blacklisted by any Ministry or any State Government under any scheme.
- f) Shall not have any Government Assistance released earlier to the NGO pending i.e. Utilization Certificate overdue.

5. GRANT/ ASSISTANCE FOR CAPACITY BUILDING OF NGOS

5.1 Components of GoI grant

- a) Training expenses of operating staff on reducing scale.
- b) The expenses on operating a management and monitoring system viz. Computer Hardware with internet facilities and Software for MIS, Fax Machine, Photocopy Machine, office furniture etc
- c) Charges for legal documentation viz. for payment of stamp duty for loans agreement, hiring of legal experts, valuation of assets, examination of title deeds etc.
- d) Auditor's fee for auditing credit programme records.
- e) For establishment of new SHGs
- f) Skill Development /Common training / consultancy / networking inputs for the members (borrowers) relating to marketing, designing, packaging, quality control, technologies etc.
- g) Travelling expenses to NGO for coordinating/ monitoring the project.
- h) Payment of insurance premium on productive assets acquired by beneficiaries.
- i) Participation in exhibition and other marketing events.
- j) Part of repayment of loan installments.
- k) Others components as approved by bank/ Steering Committee.

5.2 Norms for Release of GoI Grant For Capacity Building of NGOs

GoI grant will be maximum 30% of loan amount maximum up to Rs 30.00 lakh.

Following norm will be followed for sanctioning Government Assistance/ grant for the various components of capacity building as per the proposal submitted by the applicant NGO. However, Steering Committee is empowered to modify the amount to be sanctioned under each sub-head.

SN	Components of GoI grant	Norms (percentage of GoI grant)	Example -Rs.100 lakh loan and Rs.30 lakh GoI grant
1	ESDP Training Programme for beneficiaries	30-40	900000-1200000
2	Honorarium for Project Coordinator	5-8	150000-240000
3	Honorarium for Marketing Manager	4-6	120000-180000
4	Honorarium for Office Assistant	3-5	90000-150000
5	Training to Staff of NGO	2-3	60000-90000
6	Documentation	3-5	90000-150000
7	Computer Hardware with internet facilities and Software for MIS, Fax Machine, Photocopy Machine, office furniture etc	8-10	240000-300000
8	Formation of new SHGs	2-3	60000-90000
9	Travelling expenses to NGO for coordinating/ monitoring the project.	2-3	60000-90000
10	Auditors Fee	2-3	60000-90000
11	Insurance	5-8	150000-240000
12	Participation in Exhibition/ Exposure visit -	3-5	90000-150000
13	Evaluation study	2-3	60000-90000
14	Last installments for Repayment of loan	20	600000
15	Others components as approved by bank/ Steering Committee	2-3	60000-90000
	Total		

6. IMPLEMENTING AGENCIES

All Nationalized Banks are eligible to implement the scheme. DC (MSME) has already signed MoU with following banks to operate the scheme as lending agencies. Any other financial institution (except Nationalized Banks) wish to implement scheme will require to sign MoU with Office of DC(MSME).

SN	Banks	SN	Banks
1	State Bank of India	2	Canara Bank
3	UCO Bank	4	Allahabad Bank
5	Oriental Bank of Commerce	6	Indian Overseas Bank
7	Dena Bank	8	Indian Bank
9	IDBI	10	Bank of Baroda
11	Syndicate Bank		

7. IMPLEMENTATION

- 7.1. Project proposals for assistance under the scheme may be submitted by the eligible NGOs in the prescribed format given at Annex – A to the concerned Director of MSME -Development Institutes at the address given at Annex – B.
- 7.2. The applications/ Project Proposals received will be scrutinized by MSME-DIs for their eligibility and forwarded to the concerned bank/respective lending agencies (Public Sector Banks) for detailed appraisal in respect of viability and feasibility of the proposal.
- 7.3. If Banks find that project proposals techno-economically viable, will issue the in-principle sanction letter to the NGO with a copy to the concerned Director, MSME-DI and Office of DC(MSME), 7th Floor, Nirman Bhawan, New Delhi .
- 7.4. The indicative format of the sanction letter is at Annex – C.
- 7.5. The project proposals appraised/approved by the bank will be submitted before State Level Screening Committee (SLSC) for recommending to the Steering Committee for consideration and approval for releasing GoI grant.
- 7.6. After Government approval, GoI grant will be sent to the account of the NGO in the same bank branch that has sanctioned the loan, with the instructions that bank will release the GoI grant along with the loan or proportionately in accordance with the stipulations laid down in the MoUs/sanction letter of the DC(MSME).
- 7.7. Bank will complete all the formalities required for disbursement of loan before releasing the GoI grant.
- 7.8. In case, bank fails to disburse the loan to the NGO/beneficiary whatever may be the reasons, will have to return the GoI grant to the office of DC(MSME) through Demand Draft in favour of PAO(MSME), New Delhi .

- 7.9. The GoI grant should be used for the purpose for which it has been sanctioned. The amount of GoI grant for 'Last installments for repayment of loan' will be adjusted by bank against the loan .
- 7.10. NGO will submit the Utilisation Certificate in the prescribed format audited by Chartered Accountant and also a progress report in the prescribed format (as per Annexure - D) to the O/o DC (MSME).

8. SCREENING / STEERING COMMITTEE

- 8.1.** A State Level Screening Committee(SLSC) headed by the concerned Director , MSME-DIs will scrutinize the proposals sanctioned by bank for loan and Government Assistance under the scheme. Other members of the Committee will be (i) representative of convener bank of the state, (ii) representative of lending banks,(iii) representative of Department of Women & Child Development of the respective State. The SLSC will motivate and guide the NGOs for participation under the scheme. The SLSC may also send their suggestions to the Steering Committee to implement the scheme more effectively and in a more result oriented manner.
- 8.2** A Steering Committee under the Chairmanship of AS&DC (MSME) will review and sanction Government Assistance to proposals submitted under the scheme. Other members of the Committee are (i) representative of Additional Secretary & Financial Adviser of the Ministry of MSME, (ii) Joint Secretary, Department of Women & Child Development, (iii) Chairman & Managing Director, Lending Agencies (Banks),(iv) representative of NSIC and (v) concerned Director, MSME-DIs. Additional Development Commissioner, Office of the DC(MSME) would be the Member Secretary. Any other members can be co-opted by the Committee, if required. The Steering Committee will provide overall guidance for selection of the beneficiaries, Organisations, NGOs and Lending Agencies for Government Grants under the Scheme.
- 8.3** The Steering Committee shall undertake regular monitoring and review of implementation of projects in consultation with State Governments, lending agencies, NGOs, Training Institutions and all other stake holders in the programmes.

9. BUDGETARY PROVISION FOR THE SCHEME DURING THE 12th PLAN

The Plan outlay for the Scheme in the 12th Plan has been kept at Rs.15.50 crore . The budgetary allocation will be utilized for providing grants to Institutions/banks willing to implement the Scheme.

To

1. Secretary (Industries) – All States/UTs.
2. All Nationalized Banks
3. All Director, MSME-DIs/ Branches
4. All Autonomous Bodies under Ministry of MSME
5. Adviser, Planning Commission, Yojna Bhawan , New Delhi
6. Chairman, SIDBI, Lucknow
7. Director Of Audit Civil & Services Ministries,
AGCR Building, IP Estate, New Delhi-110002.
8. E.A., IF Wing, Udyog Bhawan, New Delhi

Copy for kind information to:-

1. PS to Minister (MSME), Udyog Bhawan, New Delhi.
2. PPS to Secretary (MSME), Udyog Bhawan, New Delhi.
3. PS to AS & DC(MSME), Nirman Bhawan, New Delhi.
4. PS to AS & FA, Udyog Bhawan, New Delhi.
5. PS to Joint Secretary (MSME), Udyog Bhawan, New Delhi.
6. PS to Joint Secretary, Deptt.of Rural Employment & Poverty Alleviation, Krishi Bhawan, New Delhi.
7. PS to Joint Secretary, Ministry of Women & Child Development , Shastri Bhawan , New Delhi
8. All ADCs/ IAs/JDCs/Directors in the Hq.office.
9. CMD, National Small Industries Corporation, “NSIC Bhawan”, Okhla Industrial Estate, New Delhi-110020.
10. Chairman, Coir Board, Kochi- 682016
11. Chairman , KVIC, Mumbai.

STD Code & Telephone numbers :

STD Code	
Tel.(O)	
Tel.(R)	

FAX & E-mail address :

FAX	
E-mail	

iii) Name and Designation of Chief Functionary with contact address, Telephone No., Fax No.and E-mail ID (Affix passport size photo)

iv) Names of other key functionaries, their addresses and contact details.(Affix passport size photo)

v) **Registration No. of Organisation -**
(Enclose copy of Registration Certificate) **Annexure – I**

vi) **Date of Registration**

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vii) **Main objectives as given in bye-laws** **Annexure - II**
(Enclose copy)

viii) **Whether there is provision in bye-laws to avail loan from lending institutions / banks** (Enclose copy) **Annexure - III**

ix) **Copies of audited balance sheet for immediate last 3 years** **Annexure – IV**

x) **Copy of latest Annual Report** **Annexure – V**

2. ORGANISATIONAL SET UP

i. Building/ Office - owned / rented

ii. Built-up area---- (Sq M)

iii. Open Area -- (SqM)

iv. Office Staff (No.)

v. Field Staff (No.)

3. MAJOR PROJECTS IMPLEMENTED BY THE ORGANISATION IN LAST THREE YEARS (Rs in Lakh)

Year	Description of the Project	Organisations from which assistance received	Amount of assistance received		Status of Project	No of Beneficiaries	Remarks
			Loan	Grant/ Subsidy			
					Completed/ Continuing		

4. PROPOSED FUNDING UNDER EACH ACTIVITY OF THE PROJECT

Name of Activity	No. of borrowers/ beneficiaries	Average loan amount per borrower (Rs.)	Total loan required (Rs. in lakh)

5. Proposed proposal details
i. Places of implementation of the project.

Address-

State-

District-

6. AMOUNT OF GOVERNMENT GRANT SOUGHT WITH PURPOSE
(GoI grant will be maximum up to 30% of loan amount maximum Rs.30.00lakh).

Components of GoI grant	Norms	Example-	Units/	Amount of
	(percenta ge of GoI grant)	Rs.100 lakh loan and Rs.30 lakh grant	Nos. (if applicable)	GoI grant sought by NGO(Rs. in lakh)
1. ESDP Training Programme for beneficiaries	30-40	900000-1200000		
2. Honorarium for Project Coordinator	5-8	150000-240000		
3. Honorarium for Marketing Manager	4-6	120000-180000		
4. Honorarium for Office Assistant	3-5	90000-150000		
5. Training to Staff of NGO	2-3	60000-90000		
6. Documentation	3-5	90000-150000		
7. Computer Hardware with internet facilities and Software for MIS, Fax Machine, Photocopy Machine, office furniture etc	8-10	240000-300000		
8. Formation of new SHGs	2-3	60000-90000		
9. Travelling expenses to NGO for coordinating/ monitoring the project..	2-3	60000-90000		
10. Auditors Fee	2-3	60000-90000		
11. Insurance	5-8	150000-240000		
12.Participation in E xhibition/ Exposure visit -	3-5	90000-150000		
13. Evaluation study	2-3	60000-90000		
14. L ast installments for Repayment of loan	20	600000		
15. Others components as approved bank/ Steering committee	2-3	60000-90000		
Total				

7. COMPONENTS/ ITEMS OF NGO's CONTRIBUTION

Sl. No.	Components/ Items	Quantity/ Units	Amount (Rs. in lakh)

8. SALIENT FEATURES OF THE PROPOSAL

S.NO.	Components	Amount in (Rs. lakh)
1	Loan component	
2	Grant component	
3	Own Fund/ contribution of NGO	
	Total	

9. Expected level of benefit after completion of the project including anticipated month10. **PROPOSED REPAYMENT SCHEDULE (Enclose repayment schedule statement)**

11. PROPOSAL TO BE FORWARDED TO

S.No.	Particulars	
1	Name of the Bank	
2	Branch Name	
3	Bank Code	
4	IFSC Code	
5	MICR Code	
6	Address	
7	State	
8	District	
9	City	
10	Phone No.	
11	Email	

I hereby certify that the above information furnished by me is correct. I undertake to use the Government of India grant component and the loan component received from lending agencies for the intended purpose of empowerment of women beneficiaries for their self-employment through non-farm activities as proposed above. I also undertake to sincerely monitor the utilization of assistance under the scheme. I promise to repay the loan component as per the repayment schedule proposed above or the same as fixed by mutual understanding of the undersigned and the lending institution. In case of the failure of the project I promise to refund both the GOI grant and the loan amount received. The NGO has not been blacklisted by any Ministries/ Govt. Department. Further I may also be liable for any action under the law of land for any false declaration.

Signature

Name

Place

Date

Annex-B

Application to be submitted at MSME-DIs of respective State

S. No.	State	Address	Telephone No.
1.	Andhra Pradesh	Director, MSME-DI Narsapur Cross Roads, Bala nagar, Hyderabad -500 037.	Ph :040-23078857 , (tel. Fax) 040-23078131/32/33 dcdi-hyd@dcmsme.gov.in
2.	Assam	Director, MSME-DI Industrial Estate Bamuni Maidan, Guwahati -781 021.	Ph :0361-2550052, 2550073 fax :0361-2550298 dcdi-guwahati@dcmsme.gov.in
3.	Arunachal Pradesh	Dy. Director, MSME-DI Apidfc building 'C' sector, Itanagar -791111.	0360-2291176, brsisiitanagar@yahoo.co.in
4.	Andaman & Nicobar Islands	Dy. Director, MSME-DI VIP Road, Jungle Ghat, Post box no.547, Portblair-744103	Ph : 03192-252308
5.	Bihar	Director, MSME-DI Goshala Road, P.o. Ramna, Muzaffarpur - 842 002.	Ph :0621-2282486 fax:- 2284425 dcdi-mzfpur@dcmsme.gov.in
		Director, MSME-DI Patliputra Industrial Estate, Patna -800 013.	Ph :0612-2262719 , 0612-2262186 , 0612- 2262208 fax :0612-2261677 dcdi-patna@dcmsme.gov.in
6.	Chhattisgarh	Director, MSME-DI Near Urkala Railway station Girgaon, Raipur	Ph :0771-2102700 dcdi-raipur@dcmsme.gov.in
7.	Dadra & Nagarhavelli	Dy. Director, MSME-DI Masat Industrial Estate, Silvassa-396230	0260-2640933,2643103 brdcdi-silv@dcmsme.gov.in
8.	Delhi	Director, MSME-DI Okhla Industrial Estate, New Delhi -110 020.	Ph :011-26847223,26838118/269 fax :011-26838016 dcdi-ndelhi@dcmsme.gov.in

9.	Goa	Director, MSME-DI Opp. Konkan railway station. (Kepem Road), P.O. Box 334,Margao -403 601.	Ph :0832-2705092/93,2725979 fax :0832-2705094 dcdi-goa@dcmsme.gov.in
10.	Gujarat	Director, MSME-DI Harsiddh chamber, 4 th floor, Ashram Road, Ahmedabad -380 014.	Ph :079-27540619 , 079-7544248 079- 7543147 dcdi-ahmbad@dcmsme.gov.in
11.	Haryana	Director, MSME-DI Industrial Development Colony, near ITI, Kunjpura Road, Karnal -	Ph :0184-2230910 fax :0184-2231862 dcdi-karnal@dcmsme.gov.in
12.	Himachal Pradesh	Director, MSME-DI Electronics Complex Chambaghat, Solan -173213.	Ph :01792-230766 fax :01792- 230265 dcdi-solan@dcmsme.gov.in
13.	Jammu & Kashmir	Director, MSME-DI Digiana Industrial Estate Jammu -180 004.	Ph :0191-2431077 fax :0191-2450035 dcdi-jammu@dcmsme.gov.in
14.	Jharkhand	Director, MSME-DI Namkum Industrial Area, 3rd Floor, RIADA, samlong	Ph :0651-2544161/392 fax :0651-2544743 dcdi-ranchi@dcmsme.gov.in
15.	Karnataka	Director, MSME-DI Rajaji nagar, Industrial Estate Bangalore -560 044.	Ph :080-23151540/582/583 fax :080-23144506 dcdi-bang@dcmsme.gov.in
		Director, MSME-DI Industrial Estate, Gokul Road,Hubli -580 030	Ph :0836- 2332334/2330589/2335634 fax :0836-2330389 dcdi-hubli@dcmsme.gov.in
16.	Kerala	Director, MSME-DI Kanjany Road,,A yyanthole, Thrissur -680 003.	Ph :0487-2360216/686 fax :0487-2360216 dcdi-thrissur@dcmsme.gov.in
17.	Lakshadweep	Dy. Director, MSME-DI Nucleus cell, Amini island, Lakshadweep-682552	04897-273345 brdcdi-laks@dcmsme.gov.in
18.	Madhya Pradesh	Director, MSME-DI 10,Industrial Estate, Polo ground, Indore -452 003.	Ph :0731-2420723 /2421048 dcdi-indore@dcmsme.gov.in
19.	Maharashtra	Director, MSME-DI Kurla Andheri Road , Saki Naka , Mumbai -40072	Ph.:022- 28576090/28573091/28579092 fax:022-28570663 dcdi-mumbai@dcmsme.gov.in

		Director, MSME-DI C- Block, CGO Complex, Seminary Hill,,Nagpur -440 006.	0712-2511985/2510352 dcdi-nagpur@dcmsme.gov.in
20.	Manipur	Director, MSME-DI C-17/18, Takyelpat Industrial Estate,,Imphal -795 001.	Ph :0385-2449096 / 2449096(fax) dcdi-imphal@dcmsme.gov.in
21.	Meghalaya	Dy. Director, MSME-DI Lower lachimiere, Shilong-793001	0364 2223349 brdcdi-shil@dcmsme.gov.in
22.	Mizoram	Dy. Director, MSME-DI Upper Republic Road, Aizwal	0389-2323448 brdcdi-aizw@dcmsme.gov.in
23.	Nagaland	Dy. Director, MSME-DI Industrial Estate, Dimapur- 795001, Nagaland	03862-248552 brdcdi-dima@dcmsme.gov.in
24.	Odisha	Director, MSME-DI Vikas Sadan, College Square,Cuttack -753 003.	Ph :0671-2548006 /077 /049 fax :0671-2611958 dcdi-cuttack@dcmsme.gov.in
25.	Punjab/ Chandigarh	Director, MSME-DI Industrial Area -B, Ludhiana -141 003	Ph :0161-2531733 /735 fax :0161-2533225 dcdi-ludhiana@dcmsme.gov.in
26.	Rajasthan	Director, MSME-DI 22, Godown, Industrial Estate, Jaipur -302 006.	Ph :0141-2212098/3099/ 0553 fax :0141-2210553 dcdi-jaipur@dcmsme.gov.in
27.	Sikkim	Director, MSME-DI Tadong housing colony, PO. Tadong,Gangtok -737102	Ph :03592-231262 /880 fax :03592-231262 dcdi-gangtok@dcmsme.gov.in
28.	Tamil Nadu	Director, MSME-DI 65/1,GST Road, Guindy, PB- 3746, Chennai -600 032.	Ph :044-22501011 , 044-22501475 ,044-22501785 fax :044-22341014 dcdi-chennai@dcmsme.gov.in
29.	Tripura	Director, MSME-DI 21,Harish Thakur road, Agartala -799001	Ph :0381-2322640 fax :0381-2326570 dcdi-agartala@dcmsme.gov.in
30.	Uttar Pradesh	Director, MSME-DI 107, industrial estate, Kalpi road, Kanpur -208 012.	Ph :0512-2295070 , 0512-2295071 0512-2295073 fax :0512-2220831 dcdi-kanpur@dcmsme.gov.in

		Director, MSME-DI 34, Industrial Estate, Nunhai, Agra -282 006.	Ph :0562-2280879 fax :0562-2280882 dcdi-agra@dcmsme.gov.in
		Director, MSME-DI E-17/18, Industrial estate, Naini,Allahabad -211 009.	Ph :0532-2697468/6810 fax :0532-2696809 dcdi-allbad@dcmsme.gov.in
31.	Uttrakhand	Director, MSME-DI Kham Bungala campus,kaladungi Road, Haldwani -263139.	Ph :05946-228353 fax :05946-221053 dcdi-haldwani@dcmsme.gov.in
32.	West Bengal	Director, MSME-DI 111 & 112, B.T. Road, Kolkata -700 035.	Ph :033-25770595/598 fax :033-25775531 dcdi-kolkatta@dcmsme.gov.in

Indicative Format of Sanction Letter to be Issued by the Bank on letter head

To

NGO

The Bank sanctions in- principle a term loan of Rs.....and recommends Government of India grant of Rs..... to M/s for taking up activities under the TREAD scheme of DC(MSME) as per the details given below –

Loan Component -

S.No.	Name of activities	No. of beneficiaries	Loan amount per beneficiary	Total loan sanctioned

GoI grant component-

S.No.	GoI grant Item	No./ units	Amount (Rs.)

Contribution of NGO -

S.No.	Components/ Items	No./Units	Amount (Rs.)

Brief of Project

SN	Particulars	Amount
1	Loan Sanctioned	
2	GoI grant recommended	
3	NGO's contribution	
4	Total	

Copy to-

- 1.DC (MSME),7th Floor, Nirman Bhawan, New Delhi
2. Director, MSME-DI

(Signature & Seal of Bank Authority)