

Committee for MSME & Start-up The Institute of Chartered Accountants of India (Set up by an Act of Parliament) New Delhi

© THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

All rights reserved. No part of this publication may be translated, reprinted or reproduced or utilized in any form either in whole or in part or by any electronic, mechanical or other means, including photocopying and recording, or in any information storage and retrieval system, without prior permission in writing from the publisher.

First Edition	:	February, 2022				
E-mail	:	msme@icai.in				
Website	:	www.icai.org				
Published by	:	The Committee on MSME & Startup, The Institute of Chartered Accountants of India, ICAI Bhawan, A-29, Sector-62, Noida (UP)				
Printed by	:	Committee on MSME & Startup, ICAI				

DISCLAIMER: The views expressed in this book are those of author(s). The Institute of Chartered Accountants of India may not necessarily subscribe to the views expressed by the author(s). Members/Readers should utilize the said book in the light of their professional judgment and the ground realities prevailing in the concerned Act/Regulation/Notification etc. The Committee and the ICAI disclaims any responsibility or liability that may arise, directly or indirectly, as a consequence of the use and application of the contents in the said book.

Contents

1.	MSME in West Bengal1			
2.		artment of Micro, Small & Medium Enterprises and Textiles ME & T)-Government of West Bengal	2	
	2.1	Key Initiatives of MSME & T Department	2	
	2.2	New Initiative Undertaken/to be Undertaken	6	
3.	State	e Specific Incentive Scheme- Fiscal & Non Fiscal Benefits to MSM	Es.8	
	3.1	Karma Sathi Prakalpa	9	
	3.2	Banglashree Scheme	13	
	3.3	The West Bengal Incentive Scheme, 2021 for Tourism Unit	25	
	3.4	West Bengal Incentive Scheme 2020 for Approved Industrial Par for Micro, Small & Medium Enterprises (SAIP Scheme, 2020)		
4.		stry Specific Incentive Scheme- Fiscal & Non-Fiscal Benefits SMEs	45	
	4.1	Schemes & Programs for Promotion of Textile Industries	45	
	4.2	Schemes & Programs for Handloom Products:	46	
	4.3	Schemes & Programs for Promotion of Khadi Industries	46	
	4.4	Schemes & Programme For Weavers & Artisans	47	
5.	SCH	IEME FOR FINANCIAL SUPPORT TO MSMES	48	
	5.1	WB MSME Venture Capital Fund	48	
6.	Sche	eme for Technichal Support to MSMEs	50	
	6.1	MSME Facilitation Centre (MFC) "Points of Single Contact" For Information and Procedures	50	
	6.2	Technology Facilitation Centre	51	
	6.3	Shilpa Sathi	52	
	6.4	Silpa Disha	53	
	6.5	SWAS	54	

7.		artment of Micro, Small & Medium Enterprises and Textiles ME & T)-Government of West Bengal	54
	7.1	Organisation Structure	54
	7.2	Dic/Sub Dic Address	55
	7.3	List of MSME Facilitation Centres (MFCs)	58
	7.4	Key Officials at Department of Micro, Small & Medium Enterprises And Textiles (Shilpa Sadan, Camac Street, 7th Floor, Kolkata - 7000016)	62
	7.5	Key Officials at Directorate of Micro, Small and Medium Enterprises (New Secretariat Building, 1 No. K. S. Roy Road, Kolkata - 1)	63

1. MSME in West Bengal

Located in Eastern India, the fourth most populous state in the country is widely considered the Melting pot of Cultures. Bound by the grandeur of the Himalayan ranges in the north and sweetened by the sea in the south, Bengal has everything a state needs to flourish.

West Bengal has emerged as one of the Top performers in the MSME Sector, with 88L+ MSME units and employing 135L+ people.

In a developing country like India, MSMEs are the backbone of the economy which contributes substantially in the socio-economic growth of the nation.

Micro, Small and Medium Enterprises and Textiles sectors are one of the dynamics, dominant and vibrant segments of the economy of West Bengal.

The State's MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital investment, but also help in industrialization of rural and backward areas, with special emphasis on inclusive growth and focusing on socially and economically weaker sections of the people.

Strategic initiatives of the State Government taken up in the last few years for promotion and growth of MSMEs have resulted in spectacular growth of MSMEs in the State in terms of investment, employment and export. Number of MSMEs and people employed in the sector in the State, in formal and informal segments are one of the highest in the country.

EMPLOYMENT GENERATION: - In the year 2019-2020 annual report published by the MSME Ministry, *West Bengal surfaced as one of the top performers in the MSME sector*, employing 135.52 lakh people in 88.67 lakh units.

State-wide distribution of MSMEs in the country and number of people employed clearly shows that West Bengal has actually grabbed the second spot, just behind Uttar Pradesh. However, both states share the same percentage of MSMEs in the country.

TEXTILES:- Textiles is one of the traditional industries in West Bengal. The State has a rich history in various textile activities and is one of the pioneers in this sector in India. The State occupies a prime position in readymade garments especially knitwear garments and hosiery products.

HANDLOOM, HANDICRAFT, KHADI AND VILLAGE INDUSTRIES: -Handloom, handicraft, Khadi and village industries are one of the largest cottage industrial enterprises in the State providing highest employment opportunity next only to agriculture.

2. Department of Micro, Small & Medium Enterprises and Textiles (MSME & T)-Government of West Bengal

Department of MSME & Textiles of the State Government acts as nodal office in framing policies and implementing various programmes/activities and plays a pivotal role for growth and development of MSME and Textiles sectors. The Department facilitates promotion and sustainability of MSME, Textiles, Handicraft, Handloom, Khadi and Village Industries in the State.

Development of industrial infrastructure for MSMEs including those in Textile sector through cluster approach has been an important agenda of the Department. Apart from development of industrial estates/parks by West Bengal Small Industries Development Corporation (WBSIDC), the Department is also encouraging private entities to set up sector specific and multi-product parks/ mega clusters with active government support.

2.1 KEY INITIATIVES OF MSME&T DEPARTMENT

- CLUSTER DEVELOPMENT: The focus on cluster development has shown remarkable growth in clusters in last seven and half years. From a base of 48 cluster, the State now has 520 clusters (MSME-281, Handloom-176 and Khadi- 63) adding 472 new clusters in 7.5 years. In these clusters more than 6,21,800 persons including weavers and artisans are engaged.
- MSME FACILITATION CENTRE (MFC): MFC is a single window service provider in regard to obtaining statutory clearances. Since inception of MFC MFCs in different districts have facilitated more than 20,000 applications for obtaining statutory clearances.
- FINANCE CLINIC (FC): It is an interface between Banks-Government-Entrepreneurs to address the finance related issues of existing and prospective entrepreneurs. Finance Clinic is organized in each District Industries Centre every month on a fixed day with Banks. Starting from

2013-14, total 642 FC held where more than 14,200 entrepreneurs participated and Rs. 1826 cr proposal successfully handled for getting financial assistance from Banks.

- SYNERGY AND DIGITAL SYNERGY: Synergy MSME is a unique event for providing services to MSME entrepreneurs to address their grievances at their doorstep under one umbrella. Encouraged by the success of State level Synergy, regional Synergy events started in 2014. From 2013 to till November 2018, two State level events (Synergy MSME and State MSME Conclave) and 17 regional Synergy events were organized including Agro Synergy in Siliguri. In these events, more than 51,000 entrepreneurs attended in interactive sessions/panel discussions and clinic-cum-helpdesks. In addition to the existing system of organizing 'Synergy' for grievance redressal of MSMEs, Department has started 'Digital Synergy' in every month in a 'Video Conferencing' mode with all District Magistrates, line department officials and District Chambers/Associations to hear the issues of MSME directly from them. This, in one hand, strengthened the grievance redressal mechanism and on the other has reduced the number of grievances to a great extent.
- SCHEME OF APPROVED INDUSTRIAL PARK (SAIP): Launched in September 2014, this scheme offers opportunity to private sector to set up Greenfield Industrial Parks under facilitation services and support from the State Government. Since launching to till November 2018, approval to 11 parks have been accorded (final approval-3, Inprinciple-10) covering over 800 acres land.
- **TEXPRO BENGAL:** Since launching of the project, total seven Textiles Parks (Govt. and Govt. supported private parks) are being developed involving 320 acres land.
- SUPPLY OF LOOMS AND ACCESSORIES TO LOOMLESS WEAVERS UNDER TANTI SATHI AND OTHER SCHEMES: Taken up in July, 2015 for providing new/ modified pit looms to weavers of the State who have either no looms or have old / dilapidated pit looms for higher productivity, quality production with value added items as well as earning of more wages for their sustained employment. Since inception in 2015 to till November 2018, total 1,12,300 looms and accessories have been provided to handloom weavers.

- SUPPORT FOR SETTING UP OF INDIAN INSTITUTE OF HANDLOOM TECHNOLOGY (IIHT) AT SANTIPUR, NADIA: State Government has rendered active support for setting up Indian Institute of Handloom Technology at ITI Campus, Fulia, Nadia by providing land and other basic infrastructure. The centre conducts three-year Diploma course in Handloom and Textiles Technology to ensure providing key personnel for overall Technology up-gradation of Handloom sector of West Bengal.
- STATE DESIGN CENTRE: Set up in 2013 at Tantuja Bhawan, Salt Lake it imparts training on modern design development to traditional handloom designers by the professional designers.
- INFRASTRUCTURE DEVELOPMENT FOR HANDLOOM WEAVERS: For improved infrastructure of handloom weavers of the State, construction of individual work shed for better working place as well as improved productivity, link road for easy access to weavers in the handloom clusters and setting up of common facility centres were undertaken. From April 2011 to November 2018, total 6000 work sheds for individual weavers and 42.25 Kms link road were constructed. Besides, 44 Common Facility Centres have been set up. For providing integrated facilities to about 1.5 lakh handloom weavers, four Tanter Haat have been developed. Nabadwip Tanter Haat is functional; Tanter Haat at Dhatrigram & Purbasthali already set up, to be functional soon. First phase of Udaynarayan Haat in Howrah completed.
- RURAL CRAFT HUB (RCH): Launched in 2013-14 in collaboration with UNESCO, the Project now covers 25,000 artisans incorporating more art forms and the folk traditions of the State. Skill development, capacity building, and market promotion and linkages have addressed challenges such as the dearth of master crafts persons, low-value products, poor wages, lack of market knowledge and marketable products. Out of 10 crafts under RCH, six crafts – Dokra, Patachitra, Madur kathi, Wooden Mask, Terracotta, Chau Mask – have got GI status. These craft hubs are also functioning as cultural tourism destinations.
- BISWA BANGLA: The Brand "Biswa Bangla" is all about presenting to the world the best that Bengal has to offer. Handicrafts, textiles, folk

arts, music, films, culture, cuisines, sweets, hospitality – everything that Bengal is so warmly known for all over the world come under the ambit of "Biswa Bangla". Biswa Bangla shares well-researched design inputs and product specification with the weavers to enhance marketability of their products through product diversification and value addition. Biswa Bangla is thus a production initiative which has helped many heritage craft in textiles to bring back their past glory and thereby improved the quality of life of the craft families. Nine state-ofthe-art show room of Biswa Bangla are functioning in and outside the state (5 in Kolkata, and 1 each in New Delhi, Hyderabad, Darjeeling and Bagdogra Airport).

- REVIVAL OF MUSLIN: An initiative to revive the finest cotton fabric 'Muslin' through a special project called 'Project Muslin'. The project aims at promoting muslin products covering 3000 weavers in Murshidabad, Birbhum, Nadia, Burdwan, Bankura, Paschim Medinipur, Hooghly, Malda, North 24 Parganas and Howrah districts with a project cost of Rs. 62 crores. Four Muslin Tirtha set up at Birbhum, Murshidabad, Malda & Nadia districts and are running successfully.
- CENTRE OF EXCELLENCE ON SAAL LEAF AND SABAI: The centre has the facilities of common production of sal leaf plate, bowl and other diversified products of saal leaf and sabai plus training centre and sale-cum- exhibition centre; R&D facility etc. with an estimated cost of about Rs. 5 cr. Once functional, the centre will likely to benefit about 1800 SHGs involving 18,000 rural women.
- ONLINE BUILDING PLAN SANCTION: W.B.S.I.D.C. Ltd. has introduced online Sanction of Building Plan on 12.10.2018 of the Industrial Building as per the power delegated by the concerned Department in the following sectors:
 - Industrial Estates under WBSIDC (except the areas of KMC & HMC)
 - ii. Industrial Parks of Joint Venture Companies under WBSIDC
 - iii. Industrial Park set up under SAIP
 - iv. Calcutta Leather Complex, Bantala.

2.2 NEW INITIATIVE UNDERTAKEN/TO BE UNDERTAKEN

Department of MSME & Textiles has continuously been initiating different strategies for accelerated growth of MSMEs of the State.

- Mega Cluster Development: Focusing on certain traditional sectors of the State having great hidden strengths and potential to grow, Mega Cluster Development strategy aims to attract investment, boost export and to generate substantial additional employment.
- Mega Leather Cluster: Calcutta Leather Complex (CLC) at Bantala is the largest integrated leather complex in India comprising of tanneries and leather goods manufacturing units. Spread over an area of 1150 acres of land, CLC offers a series of facilities such as internal roads, effluent treatment plants, green cover, effluent transportation, drainage, canals, water bodies etc. Mega Leather Cluster project aims to rejuvenate the CLC in a planned approach for sustainable development and efficient working of the complex.
- Mega Powerloom Cluster: A Mega Powerloom Cluster is being developed for 100 group work sheds each consisting of 24 shuttles less power looms (2400 shuttle less looms), ~600 conventional looms and 8 CFCs, 3000 powerlooms besides pre-processing and post processing units etc. Around 50 acres land is earmarked at North 24 Parganas for this purpose focusing on skill up-gradation training on weaving / dyeing, design and product development, technology upgradation and setting up of Common Facility Centre besides developing the core infrastructure.
- Mega Carpet Clusters: For focused growth of existing carpet producing pockets in Sattri, Malda; Malgaon, Uttar Dinajpur and Moyna & Panskura in Purba Medinipur, three mega carpet clusters are being developed in these districts with a slew of interventions for infrastructure development, increase in production and boost export of handmade carpet.
- Metiabruz Garment Cluster: Metiabruz garment cluster at Kolkata is considered as the largest garment cluster in India, the State Government has initiated to develop this cluster as mega garment cluster. It has tied up with Apparel Export promotion Council (AEPC) for skill up-gradation to boost export and market linkage.

A Knowledge Centre –cum- CFC is being developed in collaboration AEPC with modern design and technology.

- Focused development of industrial infrastructure: Besides upcoming industrial estates of WBSIDC, Department has taken initiative for setting up industrial park/estate at districts. So far, land for eight parks have been identified and work of theses parks are under different stages of implementation.
- Thrust on Export: About 60 officers of the Department were trained in IIFT, Kolkata on export with a view to disseminate preliminary information to potential entrepreneurs. In addition to that, MFC in each district now acting as 'Export Facilitation Centre' for providing facilitation services to existing and potential exporters in MSME sector besides handholding support for statutory clearances. Department is also working on setting up Export Facilitation Centre (EFC) in association with Export Promotion Council (EPCs) on certain sectors having high potential to contribute to export like Leather, Engineering, Gems & Jewelley, Textile (Apparel) and Hanidicraft. EFC on Handicrafts has already developed at Manjusha Bhawan. One Apparel Buying Hub is also set up at Paridhan Garment Park to explore global market on apparel and garments where two top buying houses have already opened their houses.
- Focus on Lean Manufacturing and SME Listing: With an aim to next level growth of MSMEs, Department has planned to bring 100 clusters under the fold of Lean Manufacturing for enhanced productivity and improved efficiency. Similarly, emphasis has been given to bring 100 potential Small & Medium Enterprises (SMEs) under SME Stock Exchange Listing through Initial Public Offering (IPO) in association with two leading Stock Exchanges. i.e NSE and BSE.
- Development of Silk Park and Silk Printing Park: Government support in this park includes basic infrastructure, Common Facility Centre (CFC) and Common Effluent Treatment Plant (CETP). Once developed, the Park will benefit 110-120 silk printing units of the area.
- Biswa Kshudra Bazar (BKB): BKB has three following components
 - i. Entrepreneurs Hub on 5 acres shall have 20ft X 20ft stalls for distribution to local entrepreneurs for setting up micro enterprises.

- ii. Business Hub with infrastructure on about 8 acres having facilities for commercial activities.
- iii. Shilpa Gram, Mela Ground and other amenities on 37 acres for handicrafts and handloom.
- Fire fighting measures in Industrial Estates (IE) and Commercial estates (CE): WBSIDC has taken initiative for arranging fire fighting measures in existing IEs & CEs. Work for the same is in progress in Kasba IE (Phase I, II & III).
- Mobile app for grievance redressal: Department has taken an initiative to develop a mobile based app for addressing grievances of MSMEs of the State.
- Improved infrastructure for Textile sector: Besides, four Tanter Haat, Department has planned to set up a similar infrastructure at Contai in Purba Medinipur. Setting up of a modern Dyeing unit, a Regional Procurement Centre for handloom products and Training cum Production Centre at Nabadwip, Shantipur and Digha respectively have also been planned.

3. State Specific Incentive Scheme- Fiscal & Non Fiscal Benefits to MSMEs

West Bengal Governement provides various incentives on different items for setting up of enterprises in the manufacturing sector. The Incentive Scheme also provides special focus on empowerment of women, SC, ST and minority community entrepreneurs. 10% to 20% additional subsidy is available to these entrepreneurs on admissible capital subsidy. Additional incentives are also given in the area of waiver of electricity duty.

Providing incentives to MSME is a priority of the West Bengal Government. These incentives are both fiscal and non-fiscal in nature facilitating the growth and promotion of MSMEs.

MSMEs Bengal in West are entitle for:

- State Capital Investment Subsidy
- Interest subsidy on Term Loan
- Power Subsidy

- Subsidy for Energy Efficiency
- Subsidy on Stamp Duty and Registration Fee
- Subsidy on SGST
- o Subsidy for Water Conservation/Environment Compliance
- Subsidy for Standard Quality Compliance
- Subsidy for Work Force Welfare Assistance
- Subsidy for Patent Registration

3.1 Karma Sathi Prakalpa

Snapshot of Karma Sathi Prakalpa Scheme & Web Site Template

Name of the Scheme	Karma Sathi Prakalpa		
Notifications No & Date	No. 1825/MSMET-18011(11)/4/2020 Dated 9 th September, 2020		
Commencement and duration of the scheme	The scheme will commence from 09 th Sep. 2020 and shall remain in force for a period of three years thereafter.		
Beneficiaries	Unemployed youth		
Objective	Self Employment		
Incentive under the scheme	Soft loan and subsidy will be provided for taking up any new income-generating project in the manufacturing, service, and trading/business sector up to Rs. 2 lakhs.		
Loan to be Provided By	Karma Sathi loan will be provided by the State- owned Cooperative Bank on soft terms.		
Quantum of Government Subsidy	i. Project Subsidy: 15% of the project cost subject to a maximum of Rs. 25,000.		
	ii. Interest subsidy: Will be paid to the entrepreneur on annual interest paid by him/her to the Co-operative Bank		
Own Contribution (Margin Money)	a) Project cost up to Rs.50,000: 5% of the project cost for all categories of applicant.		

	b) (i) Project cost above Rs.50,000: 5% of the project cost for SC/ ST/ Woman/ Differently abled/ Minority communities and		
	(ii) 10% of the project cost for others.		
Concerned Department	Department of MSME&T, Government of West Bengal		
Official Website	https://karmasathi.wb.gov.in/		

3.1.1. Introduction & Objective of the Scheme: Employment generation is one of the thrust areas of the present Government and because of that West Bengal government has launched and announced West Bengal Karma Sathi Prakalpa Scheme 2020 to provide financial assistance and help enthusiastic intending or prospective entrepreneurs to start their own business as a self-employed youth who will become an employer in upcoming days and generate more employment.

Under the scheme, soft loan and subsidy will be provided for taking up any new income-generating project in the manufacturing, service, and trading/business sector up to Rs. 2 lakhs.

The Karma Sathi loan will be provided by the State-owned Cooperative Bank on soft terms.

3.1.2. Eligibility:-Any intending or prospective entrepreneur in the age group 18 - 50 years with minimum qualification of Class VIII passed

3.1.3. Commencement and duration of the scheme:-The scheme will commence from date of Gazette Notification i.e from 09th Sep. 2020 and shall remain in force for a period of three years thereafter.

3.1.4. Type of assistance:- Under the scheme, soft loan and subsidy will be provided for taking up any new income generating project in manufacturing, service and trading/business sector up to Rs. 2 lakhs.

3.1.5. Quantum of Government Subsidy

There are two components of government subsidy under this scheme.

Project Subsidy	15% of the project cost subject to a maximum of
	Rs. 25,000.

Interest subsidy	Will be paid to the entrepreneur on annual interest paid by him/her to the Co-operative Bank:				
	 50% for timely repayment of interest for maximum period of 3 years. 				
	 40% for all other cases for a maximum period or 3 years 				

3.1.6. Own Contribution (Margin Money)

Project cost up to Rs.50,000	5% of the project cost for all categories of applicant
Project cost above Rs.50,000	 Project cost above Rs.50,000: 5% of the project cost for SC/ ST/ Woman/ Differently abled/ Minority communities and
	ii. 10% of the project cost for others.

- **3.1.7. Eligible scheme:-** Any new income generating activity taken up for self-employment in manufacturing, services and trading will be eligible for assistance under the scheme
- **3.1.8. Method of Application:-**The intended entrepreneur shall apply in the prescribed Application Form for assistance either on-line through the Karma Sathi Portal or through physical application.

3.1.9. Required documents to be attached with the application form

The application form duly filled-in will have to be submitted along with the following documents duly signed by the candidate:

- i. Proof of Identity (with photo)
- ii. Proof of residence
- iii. Proof of educational qualification
- iv. Proof of age
- v. Copy of SC/ST/OBC/Minority/Differently abled certificate, if applicable
- vi. Project report

3.1.10. Physical Application Form under the scheme shall be submitted to The Block Development Officer in case the intended entrepreneur resides in the rural areas, Office of the Sub- Divisional Officer in case of the intended entrepreneur resides in Municipal/Notified areas outside the areas of Kolkata Municipal Corporation and the Kolkata Municipal Corporation in case the intending entrepreneur resides in KMC area.

Application Form may also be submitted directly at MSME Facilitation Centre (MFC) of District Industries Centre (DIC) in the district.

3.1.11. Karma Sathi Assistance Desk (KSAD)

To assist the intending entrepreneurs with regard to submission of application form under the scheme, there shall be a 'Karma Sathi Assistance Desk' in each office where the applications will be received. Two officers shall be earmarked for running the KSAD by the BDO/SDO or the Commissioner KMC, as the case may be.

3.1.12. Scrutiny of applications

Office of the BDO/SDO or the Commissioner of KMC shall scrutinize the completeness of the application with respect to the eligibility conditions and documents required under the scheme and ensure that the application is accompanied by requisite documents.

3.1.13. Processing of Applications

- i. The office of the BDO/SDO and the Commissioner of KMC shall forward all received applications to the MFC of the district within 3 working days after receipt of applications for further processing.
- ii. All the eligible application forms submitted physically shall be digitized and uploaded in the Karma Sathi Portal by the MFC officials.
- iii. After digitization of the physically received forms, MFC shall send all such digitized application Forms to the respective Cooperative Banks of the district through the Karma Sathi portal. An SMS will be sent to the applicant notifying the relevant information.
- iv. The Cooperative Bank shall process the applications for sanction as per existing banking norms and sanction loan to eligible applicants with intimation to MFC of the district through the Karma Sathi portal and also update the portal. An SMS will be sent to the applicant of sanctioned cases notifying the relevant information. Cooperative

Banks shall complete the process of sanction/rejection within a fortnight. Reason(s) for rejection of application(s) shall be mentioned by Cooperative Banks and uploaded on the Karma Sathi portal.

- Applicants of the sanctioned project shall open a Bank Account in the Cooperative Bank sanctioning the loan and deposit applicable [Margin Money (Own Contribution) as stipulated at para 7 of this notification].
- vi. Cooperative Banks shall disburse 95% or 90% amount of bank loan (as the case may be) in two instalments as Cash Credit to the applicant's bank account. In first installment, 50% of the loan amount shall be disbursed and will be linked to Cash Credit Account of the sanctioned applicant. Second installment shall be disbursed in the same manner by the bank after obtaining Relevant Certificate with regard to utilization of the amount disbursed in the first installment.

3.2 BANGLASHREE SCHEME

Name of Scheme	BANGLASHREE				
Notifications No & Date	No. 1543/MSMET-18011(11)/1/2020 Date 22/07/2020				
Objective of the Scheme	To extend fiscal incentives to encourage entrepreneurs to set up Manufacturing Units in West Bengal				
Period of the Scheme	From 01st April 2020 to 31st March 2025				
Applicability of the Scheme	MSME engaged in Manufacturing Activity				
State Capital Investment Subsidy	15% to 72% of Investment on Plant & Machineries				
Interest Subsidy	25% to 70% of Interest Paid on Term Loan				
Power subsidy	Re 1/Kwh to Rs 1.5/Kwh of Electricity Consumed				
Waiver of Electricity Duty	50% to 100% of Electricity Duty				
Subsidy for SGST	30% to 50% of Net WB GST Paid				
Subsidy on Stamp Duty	25% to 100% of Expenditure incurred for Stamp				

TEMPLATE FOR WEBSITE & SNAPSHOT OF THE BANGALSHREE SCHEME

and Registration Fees	Duty and Registration Fees			
Contribution to ESI &PF	Upto 100 % for 5 yrs to 9 yrs of ESI and PF Payments			
Subsidy for Patent Registration	Reimbursement of 50% of expenditure subject to maximum of Rs 5 Lakhs			
Subsidy for Energy Efficiency	50% cost of energy audit and 25% of the cost of installation for energy conservation subject to maximum of Rs 2.00 Lakhs			
Subsidy for Water Conversation/Environme nt Compliance	Reimbursement of 50% of the expenditure incurred towards cost of captive effluent Water Treatment Plant subject to maximum of Rs 2.00 Lakhs			
Subsidy for Standard Quality Compliance	50% of expenditure incurred subject to a maximum of Rs 5 lakhs			
Official Website	https://wbmsme.gov.in/banglashreereg			
Concerned Department	Department of Micro, Small & Medium Enterprises and Textiles (MSME & T), Government of West Bengal			

3.2.1 Name of the Scheme

Banglashree Scheme for Micro, Small and Medium Enterprises (MSME) sponsored by the Government of West Bengal.

3.2.2 The objects of the Scheme

The object of the Scheme is to

- Extend fiscal incentives to encourage entrepreneurs to set up Micro, Small and Medium Enterprises with a view to focusing on balanced development of MSMEs across the State,
- Creating a sustainable eco-system in the MSME sector which can maximize the utilization of resource,
- Generate new employment and
- Widen the area of operation to make the State emerge as the MSME leader in the country.

3.2.3 Commencement and Duration

From 01st April 2020 to 31st March 2025

3.2.4 Applicability of the Scheme

The Banglashree for MSMEs shall be applicable to all micro, small and medium enterprises in the manufacturing sector which have started production on or after 1st day of April 2019.

3.2.5 Classification of developed areas and backward areas

For the purpose of determination of type and quantum of incentives available the West Bengal has been classified into the following zones:-

Zone – A	Kolkata Municipal Corporation Area, All municipal areas of North 24-Parganas, All municipal areas of South 24- Parganas, All municipal Corporation and municipal areas of Howrah.
Zone – B	Districts of Hooghly, North 24 Parganas (excluding municipal areas and Sundarban areas), South 24 Parganas (excluding municipal areas and Sundarban areas), Howrah (excluding corporation and municipal areas),
	Siliguri Municipal Corporation, Municipal Corporations / Municipal Areas of Paschim Medinipur, Purba Medinipur, Purba Bardhaman,, Paschim Bardhaman and Nadia
Zone – C	Districts of Purba Bardhaman, Paschim Bardhaman (excluding municipal corporation/ municipal areas),Purb a Medinipur (excluding municipal corporation/ municipal areas), Nadia (excluding municipal corporation/
	municipal areas), Malda, Jalpaiguri, Murshidabad and Darjeeling (excluding Siliguri Municipal Corporation), Kalimpong, Alipurduar.
Zone – D	Districts of Birbhum, Purulia, Bankura, Paschim Medinipur (excluding municipal corporation/ municipal areas), Uttar Dinajpur, Dakshin Dinajpur, Sundarban Areas of South and North 24 Parganas and Jhargram
Zone – E	Cooch Behar

3.2.6 State Capital Investment Subsidy

Category	Zone - A	Zone - B	Zone - C	Zone - D	Zone – E
Micro	15%*	15%*	25%	40%	60%
Small	10%*	10%*	15%	30%	40%
			(Max 50 L)	(Max 50 L)	(Max 75 L)
Medium	NIL	NIL	NIL	NIL	NIL

An eligible enterprise located in different zones will be entitled to State Capital Investment Subsidy for its approved project as follows:-

*Available only if enterprise is wholly owned by woman/SC/ST/Minority

An additional subsidy of 20% on capital investment subsidy to the enterprises wholly owned (100%) by women, SC/ST, and minority for Micro & Small Enterprise located in Zone C, D & E is available.

3.2.7 Interest Subsidy on Term Loan

An eligible MSME will be entitled to Interest Subsidy on annual interest liability on the Term Loan borrowed from a Commercial Bank/ Cooperative Bank/ Scheduled Banks approved by RBI/ RRBs/ Financial Institution (Central and State) for implementation of the approved project as follows:

Category	Zone – A	Zone – B	Zone - C	Zone – D	Zone – E
Micro	55%	55%	70%	70%	70%
Small	55%	55%	70%	70%	70%
Medium	NIL	25%	25%	25%	25%

- The interest subsidy will be payable annually for maximum 5 years.
- The Maximum Interest Subsidy available to Medium Enterprise is Rs 175 Lakh per year for zone B,C,D,& E.
- There should be no default in payment of interest at any time during the year

3.2.8 Waiver of Electricity Duty

An eligible MSME will be entitled to waiver of electricity duty on the electricity consumed for the manufacturing activity as follows:

Category	Zone - A	Zone – B	Zone - C	Zone – D	Zone – E
MICRO For 5 years	50%	50%	75%	75%	75%
SMALL For 5 years	50%	50%	75%	75%	75%
MEDIUM	NIL	100% For 5 years Max Rs 25 L/yr	100% For 5 years Max Rs 25 L/yr	100% for first 5 years & 75% of Electricity Duty from 6 th year to 10 th Yr Max Rs 50 L/yr	100% for first 5 years & 75% of Electricity Duty from 6 th year to 10 th Yr Max Rs 50 L/yr

Compendium of MSME Policy and Incentive Schemes of West Bengal

 An eligible micro or small enterprise wholly owned by women, SC/ST and minority entrepreneurs will be entitled to 100% waiver of electricity duty for 5 years irrespective of location subject to a maximum of Rs.10 Lakh per year.

3.2.9 Power Subsidy

An eligible MSME will be entitled to power subsidy on the electricity consumed for 5 years the manufacturing activity as follows :

Category	Zone – A	Zone - B	Zone - C	Zone - D	Zone – E
MICRO	Rs.1.00	Rs.1.00	Rs.1.50	Rs.1.50	Rs.1.50
(Max 10 L/Yr)	per Kwh				
SMALL	Rs.1.00	Rs.1.00	Rs.1.50	Rs.1.50	Rs.1.50
(Max 20 L/Yr)	per Kwh				
MEDIUM	Rs.1.00	Rs.1.00	Rs.1.50	Rs.1.50	Rs.1.50
(Max 30 L/Yr)	per Kwh				

3.2.10 Subsidy for Energy Efficiency

- i. An eligible micro or small enterprise will be entitled to a reimbursement of 50% of the cost of energy audit undertaken by a certified agency.
- ii. An eligible micro or small enterprise will be entitled to a reimbursement of 25% of the cost of installations for energy conservation as per energy audit subject to a maximum Rs.2 Lakh.

3.2.11 Subsidy on Stamp Duty and Registration Fee

An eligible MSME will be entitled to a reimbursement of stamp duty and registration fee paid by it for the purpose of registration of documents within the State at the following rates:-

Category	Zone - A	Zone - B	Zone - C	Zone - D	Zone – E
Micro & Small	25%	50%	75%	100%	100%
Medium	NIL	75%	75%	75%	75%

The subsidy will be admissible for the purpose of Purchase of land and/ or buildings for setting up of the approved project or Land/building/shed taken on Lease (minimum ten years) at any government /government approved Industrial Park/ Estate for setting up of the approved project.

3.2.12 Subsidy for State Goods and Services Tax (SGST)

An eligible MSME for its approved project will be entitled to refund Net SGST paid to the Government of West Bengal as follows:

Category		Zone - A	Zone - B	Zone - C	Zone – D	Zone – E
MICRO, SMALL MEDIUM	&	NIL	30%	30%	50%	50%

Maximum Period: 8 years

Maximum Limit: 75% of all the Fixed Capital Investment

3.2.13 Subsidy for Water Conservation/ Environment Compliance

An eligible micro or small enterprise for its approved project will be entitled to a reimbursement of 50% of expenditure incurred by it towards cost of captive Effluent Water Treatment Plant for waste water recycling and/or other pollution control devices subject to a maximum of Rs. 2 lakh.

3.2.14 Subsidy for Standard Quality Compliance

An eligible micro or small enterprise shall be reimbursed 50% of the expenditure incurred subject to a maximum of Rs.5 Lakh for obtaining ISI / BIS certification / ISO 9000/ ISO 14000 / ISO 14001/ ISO 18000/ISO 22000/HACCP certification from approved Institutions / Research Laboratories. Any new certificate not covered above may be honored on case to case basis according to necessity and essentiality.

3.2.15 Workforce Welfare Assistance

An eligible MSME will be entitled to a reimbursement of the contribution made towards Employees State Insurance (ESI) & Employees Provident Fund (EPF) provided at least 50% of the employees/workers of the enterprise from amongst the persons registered with Employment Bank of the State.

Category/ Zone	Zone – A	Zone - B		Zone - C		Zone - D		Zone – E	
20116									
MICRO/	NIL	100%	in	100%	in	100%	in	100%	in
SMALL/		the	1 st						
MEDIUM		year	&	year	&	year	&	year	&
		75%	in	75%	in	75%	in	75%	in
		the		the		the		the	
		remain	ing	remain	ing	remain	ing	remain	ing
		years		years		years		years	
Time Limit	NA	5 years	6	7 years	5	9 years	5	9 years	5

3.2.16 Subsidy for Patent Registration

50% Of Expenditure Incurred. Maximum Rs 5 lakhs

An eligible MSME for its approved project will be entitled to a reimbursement of 50% of expenditure incurred by it for obtaining Patent Registration subject to a maximum limit of Rs.5 Lakh.

3.2.17 Incentive for approved expansion project of an existing enterprise

An existing eligible micro, small or medium scale enterprise for its approved expansion project will be entitled for incentives subject to fulfillment of the conditions prescribed in the notifications.

Expansion of Existing Enterprise Means

- i. Expansion of same item of production within its existing approved capacity, or
- ii. Expansion for enlarged approved capacity, or
- iii. Manufacturing of new item with an approved capacity

Condition:-

- 1. Increase in Fixed Capital Investment by not less than 25% of the net value of fixed capital investment as on 31.03.2019.
- 2. At least 15% additional Employment has to be generated due to expansion
- 3. Eligible for subsidy under clause State Capital Investment Subsidy, Interest Subsidy, Subsidy for Energy Efficiency, Subsidy for Water Conversation/Environment Compliance, Subsidy for Standard Quality Compliance, Contribution to ESI & PF, Subsidy for Patent Registration

3.2.18 Project Vetting

Approved Project" means the industrial project of an enterprise/ an expansion project in the manufacturing sector which should be approved before implementation of the project by any Directorate under the Deptt. Of Micro, Small & Medium Enterprises and Textiles, Govt. of West Bengal or concerned DIC or micro, Small, Medium Enterprises Development Institute (MSMEDI), Govt. of India or Food Processing Industries & Horticulture Deptt., Govt. of West Bengal or Commercial Banks/ Financial Institution (Central and State)/Cooperative Banks/ scheduled banks approved by RBI/ RRBs financing the project.

3.2.19 DEFINITION OF VARIOUS TERMS USED IN THE SCHEME

In the Banglashree for MSMEs, unless the context otherwise requires,

Approved	Means the industrial project of an enterprise/ an
Project	expansion project in the manufacturing sector which
	should be approved before implementation of the project
	by any Directorate under the Deptt. of Micro, Small &
	Medium Enterprises and Textiles, Govt. of West Bengal or
	concerned DIC or Micro, Small & Medium Enterprises

	Development Institute (MSMEDI), Govt. of India or Food Processing Industries & Horticulture Deptt., Govt. of West Bengal or Commercial Banks/ Financial Institution (Central and State)/ Cooperative Banks/ scheduled banks approved by RBI/ RRBs financing the project.
Eligible Enterprise	Means a micro, small or medium enterprise which has obtained Udyog Aadhaar Registration and subsequently been found eligible as per terms and conditions of Banglashree for MSMEs.
Existing Industrial Enterprise	Means a micro, small or medium enterprise which has started production before 1 st April, 2019 and obtained Udyog Aadhaar Registration.
New Industrial Enterprise	Means a micro, small or medium enterprise in the manufacturing sector which has started commercial production on or after the 1 st April, 2019 and obtained Udyog Aadhaar Registration.
Fixed Capital Investment	Means investment made in plant and machinery in an approved project of the eligible enterprise on or after 1st April, 2018 subject to other conditions as laid down in Clause No7 of Banglashree for MSMEs.
	Explanation – I
	The "fixed capital investment" shall be calculated as follows:-
	Plant and Machinery:
	It shall be calculated as follows:-
	The cost of plant and machinery as found installed at the approved location, excluding the cost of any second hand plant and machinery purchased and installed for the purpose of implementation of the project.
	The cost of the following items shall be excluded while calculating the investment made in Plant & Machinery:
	a. Equipment cost, such as cost of tools, jigs, dies, moulds and spare parts for maintenance and the cost of

C	onsumable stores.
b	. Installation cost of Plant and Machinery.
	. Cost of Research and development equipment and collution control equipment.
tł	Power generation set and extra transformer installed by ne enterprise as per the regulations of the State Electricity Board.
S	e. Bank charges and service charges paid to the National Small Industries Corporations or the State Small industries Corporation.
e n b	Procurement or installation of cables, wiring, bus bars, electrical control panels (not mounted on individual machines), oil circuit breakers or miniature circuit preakers which are necessarily to be used for providing electrical power to the Plant and Machinery or for safety measures.
g	. Gas producer plant.
	. Transportation charges for indigenous machinery from he place of their manufacture to the site of the enterprise.
	Charges paid for technical know-how for erection of Plant and Machinery.
fi	Such storage tanks which store raw materials and nished products only and are not linked with the nanufacturing process
k	. Firefighting equipments.

OPERATIONAL PROCEDURES OF BANGLASHREE FOR MICRO, SMALL AND MEDIUM ENTERPRISES

A micro, small or medium enterprise which shall submit its first incentive application in prescribed form within one year from the date of start of commercial production to the General Manager, District Industries Centre/Officer-In-Charge, Sub-DIC concerned.

- 1. The enterprise shall file Udyog Aadhar Registration, (Now Udyam Regsitration)
- 2. The project will be covered by a detailed feasibility report.
- 3. A new project/Expansion project should be approved before its implementation by any Directorate under the Department of Micro, Small & Medium Enterprises and Textiles, Government of West Bengal or concerned DIC or Micro Small and Medium Enterprises Development Institute (MSME-DI), Government of India or Food Processing Industries and Horticulture Department, Govt. of West Bengal or Commercial Banks / Financial Institution (Central and State) / Co-Operative Banks/Scheduled Banks approved by RBI/ RRBs financing the project.
- 4. A micro, small or medium enterprise claiming to be eligible for incentive under **Banglashree** for MSMEs shall duly apply online through online portal in prescribed form to the General Manager, District Industries Centre concerned/ O/C, Sub –DIC, Siliguri in Form-A except for Waiver of Electricity Duty for which it shall apply to the Director, Directorate of Electricity Duty in Form-C.
- 5. On receipt of application for incentive from an enterprise the General Manager, District Industries Centre shall make, as expeditiously as possible, scrutiny of/ enquiry into particulars furnished by the enterprise and cause physical inspection of the enterprise to ascertain the actual date of commencement of commercial production and Fixed Capital Investment made in Plant and Machinery by it and on being satisfied that the same is in order in terms of the provisions of the Scheme, the General Manager, District Industries Centre concerned
 - i. Shall issue a Certificate in Form-B for date of commencement of commercial production and fixed capital investment in favour of the enterprise and
 - ii. Shall also recommend the case to the Director, Directorate of Electricity Duty in Form-F when the enterprise expresses its intention to apply for Waiver of Electricity Duty to the Director, Directorate of Electricity Duty.
 - iii. The General Manager, District Industries Centre concerned shall also approve admissible amount of incentive as early as possible

and inform the applicant on quantum of admissible amount of incentive. If any application is found to be not eligible for incentives under the **Banglashree** for MSMEs, the General Manager, District Industries Centre will issue a letter of rejection to the applicant enterprise.

- 6. (a) An eligible enterprise shall apply to the Commissioner of Commercial Taxes, West Bengal in Form-E at the close of each year requesting him to certify the total amount of SGST paid (excluding input credit) by it in respect of goods manufactured and sold during the year in respect of which the application has been made.
 - (b) On receipt of the application, the Commissioner of Commercial Taxes, West Bengal, would verify the payments of SGST paid (excluding input credit) and other particulars as contained in the application and issue a certificate to the General Manager, District Industries Centre/Officer-in-Charge, Sub District Industries Centre concerned certifying the amount of SGST paid (excluding input credit) by the enterprise during the year under consideration along with production details.

If any amount of subsidy/ incentive is paid in excess of the entitlement of the enterprise detected afterwards, the enterprise will be liable to refund the same failing which the amount shall be recoverable under the PDR Act.

- (c) After satisfaction as to submission of 'self-declaration' the General Manager, District Industries Centre shall formally issue sanction order in favour of the enterprise with endorsement to the Drawing and Disbursing Officer of the District Industries Centre.
- 7. The Drawing and Disbursing Officer in the District Industries Centre shall in turn draw the amount of incentive sanctioned by the General Manager, District Industries Centre, obtain an advance stamped receipt for the amount to be disbursed and disburse the same to the enterprise concerned through its Bank/ Financial Institution under intimation to the enterprise.
- 8. The General Manager, District Industries Centre will maintain a separate register for the purpose of diarizing and recording all

applications received under **Banglashree** for MSMEs.

9. The General Manager, District Industries Centre will also maintain a disbursement register for the purpose of keeping enterprise wise records of all disbursement made under **Banglashree** for MSMEs.

3.3 The West Bengal Incentive Scheme, 2021 for Tourism Unit

TEMPLATE FOR WEBSITE & SNAPSHOT OF SCHEME

Name of the Scheme	The West Bengal Incentive Scheme, 2021 for Tourism Units
Notification No. & Date	Notification No. 314-TM-12/21/2020 , Dated, Kolkata, 19 th February, 2021
Commencement and Duration	22 nd February, 2021 upto 31 st December, 2025.
State Capital Investment Subsidy	7.5% to 25% of the fixed capital investment
Interest Subsidy	50% to75% of the annual interest liability on the term loan
Waiver of Electricity Duty	For 5 years
Incentive on Generation of Employment	60% of the expenditure incurred by it for paying its contribution towards Employees State Insurance (ESI) and Employees Provident Fund (EPF)
Incentives for Adventure Tour Operators	50 % to 100% of the net WB GST Paid
Reimbursement of Stamp Duty and Registration Fee	50% to 70% of stamp duty and registration fee
Official Website	https://wbtourism.gov.in/
Concerned Department	West Bengal Tourism Development Corporation Ltd.
Contact Information	Director of Tourism (W/B) New Secretariat Building, 'A' Block, 3 rd Floor, 1, K. S. Roy Road, Kolkata:700001 (West Bengal)

3.3.1 Name of the Scheme:-

The West Bengal Incentive Scheme, 2021 for Tourism Units.

3.3.2 Commencement and Duration

It shall come into effect on and from the 22nd February, 2021 in the whole of West Bengal and shall remain valid upto 31st December, 2025.

3.3.3 Definition

In the 2021 Scheme, unless the context otherwise requires means,

WBTDC	West Bengal Tourism Development Corporation Ltd.
Tourism Unit	A project or a unit under commercial operation related to tourism activities as defined in Annexure I and as may be further notified by the Tourism Department
Eligible Unit	Both a new tourism unit or expansion of an existing unit having a registration certificate issued by the Director of Tourism to this effect and an eligibility certificate issued by the WBTDC, or any competent authority as the case may be, provided construction of such project or commercial operation of such unit started on or after the effective date of this incentive scheme.
New Unit	A tourism unit with investment in fixed capital assets or commissioned for the first time by an entrepreneur in West Bengal on or after the effective date of this incentive scheme and is duly registered with the Directorate of Tourism.
Existing Unit	Means a tourism unit having investment in fixed capital assets which exists in West Bengal and which starts commercial operation in its expanded portion on or after the effective date of this incentive scheme.
Expansion of Existing Unit	Means expansion of the capacity of an existing unit which involves increase in fixed capital investment by 50% more or Rs.30 lakhs, whichever is higher and the work of Expansion Unit should commence after 18 months from the date of Commercial operation of the original project.
Expansion	The portion expanded with additional capacity commercial

Portion	operation of which is started on or after the effective date of this incentive scheme.
Fixed Capital Investment	The investment made in building and plant and machinery and also on equipment installed for pollution control measures in the tourism unit.
Mega Unit	An eligible unit of special characteristics set up with a fixed capital investment exceeding Rs.100 crores in areas under Group-'A' and 'B', exceeding Rs.50 crores in areas under Group-'C' & 'D' and Rs.25 crores or above in 'Special Area' defined in clause xiii.
Approved Project	A project within the definition of a Tourism Unit for which registration certificate & eligibility certificate have been issued under the scheme in conformity with compliance of all terms and conditions relating to a tourism unit for which registration certificate and eligibility certificate have been issued under this Scheme.

3.3.4 Applicability of the 2021 Scheme

The 2021 Scheme shall be generally applicable to all eligible tourism projects/ units and also to expansion projects of existing units set up on or after the effective date of this incentive scheme and also those eligible Hotel Units who started their commercial operation on or after 7th January 2015 to 31' December 2020 but could not apply under previous scheme 2015 due to absence of a Bar in the Hotel.

3.3.5 Classification of areas

For the purpose of determination of the type and the quantum of incentives under the Scheme, the location of the project related to a Tourism Unit shall be considered as per the following classification:

Group-A	Kolkata Municipal Corporation (KMC), Bidhannagar Municipality (BM) and New Town Kolkata Development Authority.	
Group-B	North24-Parganas (excluding Kolkata Municipal Corporation, Bidhannagar Municipality, New Town Kolkata Development Authority and Blocks under Sunderbans area), South 24 Parganas (excluding Kolkata Municipal	

	Corporation and Blocks under Sunderbans areas), Howrah, Hooghly,Paschim Bardhaman
Group-C	Purba Bardhaman, Nadia, Purba Medinipur, Murshidabad, Birbhum, Malda districts
Group-D	Darjeeling, Kalimpong, Jalpaiguri, Coochbehar, Alipurduar, Uttar Dinajpur, Dakshin Dinajpur districts.
Special Area	Jungle Mahal (Districts of Purulia, Bankura, Paschim Medinipur, Jhargram & Blocks under Sunderbans area in both North 24 Parganas & South 24 Parganas districts.

3.3.6 State Capital Investment Subsidy

An approved project of an eligible unit for its approved project will be entitled to a State Capital Investment Subsidy as under.

Group A	7.5% of the fixed capital investment subject to a limit of Rs.100 lakhs.
Group-B	10% fixed capital investment subject to a limit of Rs.100 lakhs.
Group C	15% fixed capital investment subject to a limit of Rs.120 lakhs
Group D	20% fixed capital investment subject to a limit of Rs.150 lakhs
Special Area	25% of the fixed capital investment subject to a limit of Rs. 175

However, in no case the amount of this subsidy to an eligible unit in respect of the building component will exceed 50% of the total State Capital Investment Subsidy given to the unit

3.3.7 Interest Subsidy

An approved project of an eligible unit will be entitled to an interest subsidy of the annual interest liability on the term loan borrowed from a Commercial Bank/ Financial Institution for the implementation of the project as per table below:-

Group A & B	50% of the annual interest liability on the term loan subject to a limit of Rs.25 lakhs per year, for 5 years
Group C & D	60% of the annual interest liability on the term loan subject to a limit of Rs.25 lakhs per year, for 7 years
Special Area	75% of the annual interest liability on the term loan subject to a limit of Rs.30 lakhs per year, for 7 years

3.3.8 Waiver of Electricity Duty

An eligible unit will be entitled to waiver of electricity duty on the electricity consumed in its approved project for a period of 5 years from the date of commercial operation.

3.3.9 Additional Incentive on Generation of Employment

An eligible unit will be entitled to an additional incentive for employment generation of the expenditure incurred by it for paying its contribution towards Employees State Insurance (ESI) and Employees Provident Fund (EPF) Scheme on reimbursement basis.

Group A, B, C & D	60% of the expenditure incurred by it for paying its contribution towards Employees State Insurance (ESI) and Employees Provident Fund (EPF) Scheme for a period of 5 years
Special Areas	60% of the expenditure incurred by it for paying its contribution towards Employees State Insurance (ESI) and Employees Provident Fund (EPF) Scheme for a period of 10 years

3.3.10 Additional Incentives for Adventure Tour Operators

An eligible unit, which has been qualified for bringing in more than 50 International Tourists or 100 Domestic Inbound Tourists in a financial year supported by payment of SGST, shall be entitled to an additional incentive for Purchase of tents/ dingy/ adventure & sports equipments/ related accessories by way of reimbursement as the case may be.

Group-A	50% SGST
Group-B	60% SGST

Group-C	80% SGST
Group-D	90% SGST
Special Area	100% SGST

3.3.11 Reimbursement of Stamp Duty and Registration Fee

An eligible unit shall be entitled to a reimbursement of stamp duty and registration fee paid by it for the purpose of registration of documents within the State relating to new purchase /acquisition of land and buildings/ property for setting up the approved project as under:-

Group-A & B	50%
Group-C & D	60%
Special Area	70%

3.3.12 Mega Projects

- Notwithstanding anything contained anywhere in the Scheme, or unless otherwise, the State Government may consider granting a special package of incentives under this Scheme to a Mega Project having due regard to the characteristics of the project in respect of the following:
 - (i) Size of investment.
 - (ii) Special nature of the unit including its eco-friendliness.
 - (iii) Employment potentiality.
 - (iv) Impact on overall economic activity in the area.
 - (v) Promoting tourist arrivals in the State as well as tourism within the State.

2) State Capital Investment Subsidy for Mega Project:

An eligible unit will be entitled to a State Capital Investment Subsidy depending upon Project profile and fixed capital investment subject to a under mentioned limit.

Group A	@7.5% of State Capital Investment subject to a	
	limit of Rs.1.50 Crore	

Group B	@ 10% of State Capital Investment subject to a limit of Rs.1.50 Crore
Group C	@ 15% of State Capital Investment subject to a limit of Rs.1.75 Crore
Group D	@ 20 % of State Capital Investment subject to a limit of Rs.1.75 Crore
Special Area	@ 25 % of State Capital Investment subject to a limit of Rs.2.00 Crore

However, in no case will the amount of this subsidy to an eligible unit in respect of the building component exceed 50% of the total State Capital Investment Subsidy given to the unit.

3) Additional Incentive on Generation of Employment:

An eligible unit will be entitled to an additional incentive for employment generation of the expenditure incurred by it for paying its contribution towards Employees State Insurance (ESI) and Employees Provident Fund (EPF) Scheme on reimbursement basis as under

Group A, B, C & D	60% of the expenditure incurred by it for paying its contribution towards Employee State Insurance (ESI) and Employee Provident Fund (EPF) Scheme for a perior of 5 years	
'Special Areas'	60% of the expenditure incurred by it for paying its contribution towards Employees State Insurance (ESI) and Employees Provident Fund (EPF) Scheme for a period of 10 years	

4) Reimbursement on Stamp Duty and Registration Fee:

An eligible unit shall be entitled to a reimbursement of stamp duty and registration fee paid by it for the purpose of registration of documents within the State relating to new purchase /acquisition of land and buildings/ property for setting up the approved project as under:-

Compendium of MSME Policy and Incentive Schemes of West Bengal

Group-A & B	50%
Group-C & D	60%
Special Area	70%

5) Waiver of Electricity Duty: An eligible unit will be entitled to waiver of electricity duty on the electricity consumed in its approved project for a period of 5 years & 7 years as per table below:-

Group A or B or C or D	5 years
Special Areas	7 Years

6) Capacity Utilization :

An approved mega project of an eligible unit shall be entitled to additional Floor Area Ratio (FAR) over & above the maximum permissible FAR as may be fixed by the competent authority

Group-'A' and 'B' areas	Additional FAR of 0.25 over & above the maximum permissible FAR as may be fixed by the competent authority
Group 'C' and 'D' areas	An additional FAR of I (One) over & above the maximum permissible FAR as may be fixed by the competent authority
Special Area.	An additional FAR of 2 (Two) over & above the maximum permissible FAR as may be fixed by the competent authority

7) Tourism Promotion Assistance in lieu of interest subsidy:

An eligible Tourism Unit will be entitled to a Tourism Promotion Assistance at the rate of 75% of SGST for 5 years irrespective of the location of the project, which will be in lieu of interest subsidy.

3.3.13 Mode of Disbursement

All reliefs granted under this Incentive Scheme to any Tourism Unit, both under normal and Mega Projects, will be on reimbursement basis except Waiver of Electricity Duty.

3.3.14 Application for Grant of Subsidy

- All applications for grant of incentives with necessary documentation shall have to be submitted to the Managing Director, West Bengal Tourism Development Corporation Ltd. The total value of incentives shall not exceed 100% of the fixed capital investment in any case.
- ii. No claim under the incentive scheme shall be entertained, if the Tourism Unit has defaulted in payment of any applicable taxes.

3.3.15 Types of Tourism Units to be eligible for availing Incentives under this Scheme

- i. Hotels:
- ii. Motels:
- iii. Heritage Hotel:.
- iv. Yatriniwas:.
- v. Yatrika:
- vi. Tourist Resorts:
- vii. Camps and Facilities Encouraging Adventure Tourism:.
- viii. Aerial Ropeway:
- ix. Railway Travel Projects on the pattern of "Palace-on-Wheels
- x. Amusement Park
- xi. Art & Crafts Village:
- xii. Tea Tourism:.
- xiii. Tourist Boats/Launches/Cruise Boats/House Boats:.
- xiv. Convention Centre:
- xv. Way side facilities/amenities:

3.3.16 Operational Procedure of West Bengal Incentive Scheme, 2021 for Tourism Units

 A Tourism unit claiming to be eligible for incentives available under West Bengal Incentive Scheme 2021 for Tourism units shall submit an application to the Director of Tourism, West Bengal at New Secretariat Building, 'A' Block, 3rd Floor, 1, K. S. Roy Road, Kolkata:70000I for

registration of the unit in the Form No.-I. Any application submitted for registration of any Tourism Unit under the said Scheme shall be treated to be valid if submitted within the period of operation of the Scheme.

- a) On receipt of application for registration of any Tourism Unit, the Director of Tourism shall make, as expeditiously as possible, scrutiny of/enquiry into the particulars furnished by the applicant unit and on being satisfied that the application in terms of the provision of the said scheme, is in order, shall register the applicant unit with a No. and issue a certificate for such registration to the applicant unit with a copy to West Bengal Tourism Development Corporation Ltd., together with a copy of the application, for issue of Eligibility Certificate by the WBTDC Ltd. If, however, any application is found to be not eligible for Registration under the 2021 Scheme, the Director of Tourism will issue a letter of rejection, to the applicant unit with information to the WBTDC Ltd.
- b) The Director of Tourism shall maintain a separate register for each district mentioning the "Group" to which the district belongs and also enter therein all relevant details in respect of the project, necessary to carry out the purposes of the said Scheme. The tourism units to be declared as Mega Projects shall also be specifically mentioned in the said register.
- ii. After receipt of the application from the Director of Tourism, West Bengal, together with the copy of the Registration Certificate issued by him, the WBTDC Ltd. will scrutinize the particulars necessary for issue of the Eligibility Certificate by them and also make such further inquiry as may be deemed necessary in respect thereto. If on such scrutiny/ enquiry the Corporation is satisfied that such unit is eligible for one or more than one incentive available under the terms of the Scheme, an Eligibility Certificate shall be forthwith issued by the said Corporation to such applicant unit. A copy of the Eligibility Certificate shall also be endorsed to the Director of Tourism for information and record in that office.
- iii. The Directorate of Tourism and the WBTDC Ltd. may cause a joint inspection if they consider so necessary anywhere in any case under

the 2021 Scheme. The Directorate of Tourism and the WBTDC Ltd. will keep each other informed of the decision taken by either of them in respect of any case under the Scheme.

- iv. A Tourism Unit, after receipt of the 'Eligibility Certificate' from the West Bengal Tourism Development Corporation Ltd. may apply online for the incentives to which it may be entitled, under West Bengal Incentive Scheme 2021 for Tourism Units.
- 3.4 West Bengal Incentive Scheme 2020 for Approved Industrial Park for Micro, Small & Medium Enterprises (SAIP Scheme, 2020)

Title of the Scheme Notification No. & Date	West Bengal Incentive Scheme 2020 for Approved Industrial Park for MSMEs 1890/MSMET-18099/7/2020 & 16/09/2020			
Concerned Department	Department of Micro, Small & Medium Enterprises and Textiles, Government of West Bengal.			
Objective of the Scheme	To provide state support in the form of fiscal and non-fiscal incentives in order to encourage private sector to set up industrial parks on their own land with quality infrastructure so as to catalyze and promote growth of MSME units in the state, boost employment generation, and lead to technology advancement and improved environmental compliance.			
Duration of the Scheme	16-09-2020 to 15-09-2025			
The minimum land area required for development of an AIP	20 Acres			
Minimum number of MSME Units.	20 msme units			

TEMPLATE FOR WEBSITE & SNAPSHOT OF THE SCHEME

Incentive for Basic and Essential Common Infrastructure Facilities	Rs 2.00 Crs to 10.00 Crs
Incentive for Common Effluent Treatment Plant	Rs. 5 lakh per acre.
Reimbursement of Stamp Duty	Full reimbursement of stamp duty paid
Setting up a Power Sub Station	Will be set up by State Government agency free of cost
Construction of Approach Road	Will be set up by State Government agency free of cost -Two-lane Road up to a maximum length of 1.5 km from the nearest major road
Official Website	Wbmse.gov.in

3.4.1 Title of the Scheme:-West Bengal Incentive Scheme 2020 for Approved Industrial Park (AIP) for Micro, Small and Medium Enterprises (MSMEs) (hereinafter referred to as SAIP Scheme, 2020).

3.4.2 Objective of the Scheme:-To provide state support in the form of fiscal and non-fiscal incentives in order to encourage private sector to set up industrial parks on their own land with quality infrastructure so as to catalyze and promote growth of MSME units in the state, boost employment generation, and lead to technology advancement and improved environmental compliance.

3.4.3 Duration:-The Scheme will come into force from 16-09-2020 in the whole of West Bengal and shall remain in force up to 5 years

3.4.4 Applicability of the Scheme:-The SAIP, 2020 shall be applicable to all Approved Industrial Parks commencing after the approval of SLEC, subject to the fulfillment of terms and conditions specified under the Scheme.

3.4.5 Fiscal incentives and concessions for Approved Industrial Park

i. Incentive for Basic and Essential Common Infrastructure Facilities

One time back-ended incentive for development of Basic and Essential

Area	Quantum of Subsidy
20 acres to 39 acres	Rs.2.00 crores
40 acres to 59 acres	Rs.4.00 crores
60 acres to 79 acres	Rs.6.00 crores
80 acres to 99 acres	Rs.8.00 crores
100 acres & above	Rs.10.00 crores

Common Infrastructure Facilities, based on land area in the following manner:

ii. Incentive for Common Effluent Treatment Plant (CETP)

An Approved Industrial Park shall be entitled to incentive as reimbursement for installation of CETP, wherever applicable, based on land area of AIP @ Rs. 5 lakh per acre.

iii. Reimbursement of Stamp Duty

An Approved Industrial Park shall be entitled to reimbursement of stamp duty paid by the SPV for registration of land documents within the State relating to purchase of land for development up of the AIP.

3.4.6 Non-fiscal Incentives for Approved Industrial Parks

- i. Setting up a Power Sub Station:-Power substation catering to the AIP shall be set up by the concerned State Government agency free of cost.
- ii. Construction of Approach Road:- Approach Road (Two-lane Road up to a maximum length of 1.5 km from the nearest major road) catering to the AIP, for which the requirement is justified and approved based on factors including distance of the proposed park from existing major road, shall be set up by the concerned State Government agency free of cost.

3.4.7 Criteria and features of the Approved Industrial Park (AIP)

- a) The Approved Industrial Park shall be established by private sector at own land, which will be required to form a Special Purpose Vehicle (SPV) registered under Companies Act.
- b) The responsibility of designing, development, financing, construction,

management, operation and maintenance of the AIP shall be with the SPV.

- c) The SPV shall procure or shall be in legal possession of the land for the AIP.
- d) Procurement of land shall be in harmony with the existing provisions of the policies of the State Government.
- e) SPV shall be responsible to develop the master plan/ layout plan of the AIP adhering to the Urban Planning/Town & Country Planning rules and shall have to obtain the master plan/layout plan approval from WBSIDCL with respect to adherence of rules (FAR, Land use, Area Statement, Open Space, Fire Safety, Waste water Management, Water Conservation, Drainage, Sewerage, Solid Waste Disposal, Utility shifting, Power, water, telecommunication, road connectivity and network, etc.) including conformation of specification of infrastructure facilities/ utilities and quality standard.
- f) The SPV shall also be responsible for compliance of other statutory norms (Consent to Establish for the Park based on the activities of the proposed Units envisaged, Mutation, Conversion, Exemption of 14Y of WBLR/ UC Acts, if applicable, etc.) as relevant from concerned State Government Departments/ Govt. of India/ Authorities. All the compliances approvals/ licenses shall have to be obtained before construction of the Park.
- g) The minimum land area required for development of an AIP will be 20 acres.
- h) Each AIP shall plan and provide land plot/ shed /buildings/ installations for a minimum 20 number of MSME Units.
- i) For AIPs above 60 acres of land, beyond the minimum allocation of 20 number of MSME, the AIP shall be allowed setting up of ancillary logistic facilities like warehouse/cold storage, go-down etc. These amenities should be made available on rental/lease basis. Other amenities like Bank, ATM, Primary Health Centre, and Crèche shall also be allowed within the park. No Commercial activity other than amenities specified above is allowed within the area of Industrial Park.
- j) The SPV shall construct/ install the mandatory Basic and Essential Common Infrastructural Facilities in the AIP, which would include

facilities of land development, land filling, boundary walls, internal roads and street lighting, storm water drainage, sewerage system, STP & WTP (if applicable), water distribution network, electrical main distribution network, telecommunication network, common fire-fighting infrastructure, solid waste disposal, landscaping, guardhouse, gate, and misc. civil structures and such other facilities as are for common use for industrial activities which have been identified and approved by SLEC.

- k) The SPV shall create and maintain an open space of a minimum 10% of total area or as required by the building rules and the guidelines of Ministry of Environment and Forest, Government of India (whichever is higher).
- Schemes for utility shifting/ excessive land filling/ water drainage in the AIP shall not be considered for incentives by the department.
- m) Minimum 60% of the total allotable land/built space in the AIP shall be allotted for industrial activities. The remaining land/built space shall be utilized for Basic and Essential Common Infrastructure Facilities and greenery, while maximum 5% land/built space can be earmarked for hostel/ housing/guest house facilities meant for the occupants of the AIP and outsiders.
- n) The SPV shall have to report to WBSIDCL about start of construction of the AIP within 3 months of receiving all statutory clearances for the pre-construction phase. The SPV also must initiate the process of applying for statutory clearances within 30 days of in-principle approval of the AIP under the Scheme.
- SPVs which do not commence construction within 3 months of receiving all statutory clearances pertaining to the pre-construction phase, shall be subjected to cancellation of application and shall not be applicable for any incentive.
- p) The construction/ installation of the Basic and Essential Common Infrastructure Facilities and allotment of minimum 80% of the total land/built space for lease to MSMEs and fulfillment of other compliances under this Scheme shall have to be completed within 2 years from the date of approval of the AIP. In case of delay, beyond the control of the SPV approval for extension for a maximum period of 6 months shall have to be obtained from SLEC before expiry of the

specified 2 years. In case the SPV defaults, the approval given to an AIP shall stand withdrawn on completion of specified 2 years or after the extended time.

- q) The SPV shall manage and maintain the AIP for a minimum period of five years from the date of completion of construction/ installation of the Basic and Essential Common Infrastructure Facilities and/or allotment of minimum 80% of the land for lease to MSMEs. Any change in shareholding pattern in the SPV till the completion of 5 years maintenance period of the AIP will require approval from SLEC. In case of default, the SPV is liable to refund the disbursed/ reimbursed incentive amount to the State Government.
- r) The SPV shall allot the plot/ shed / buildings/ installations of the AIP on lease to MSMEs through open advertisement in newspapers declaring rates of plot of land/ shed / buildings/ installations. In case applications for more than the available plot of land/ shed / buildings/ installations are received then allotment shall be made through lottery.
- s) The SLEC may impose conditions for better utilization of the Approved Industrial Park, which shall be final and binding on the SPV/ AIP.
- t) The SPV shall submit periodic progress report to WBSIDCL in prescribed format and intimate the allotment details of land plot/ shed / buildings/ installations in the AIP at regular interval. WBSIDCL shall be the nodal organization authorized for operation of the Scheme.

3.4.8 Submission of application and approval for setting up of Approved Industrial Park

i. WBSIDCL shall invite applications from Private Sector for setting up of industrial parks from time to time indicating pre-determined selection criteria as per this Scheme as well as prescribing other conditions.

ii. In-Principle Approval:

The in-principle approval to the project shall be accorded by WBSIDCL based on the feasibility report submitted by the SPV covering details regarding the:

- a. Need for the proposed park.
- b. Broad components and activities.

- c. Nature of the products/services proposed in the park.
- d. Location and land details including land identification and availability of land with the SPV
- iii. WBSIDCL will scrutinize, verify and accord eligible applications in principle approval based on parameters such as location of the project, promoter's background, financial strength, sector/s which are to be attracted in the Industrial Park, project viability and their readiness for implementation.
- iv. The in-principle approval shall be valid for a period of 12 months from the date of approval. The SPV shall comply with the terms and conditions laid out by the WBSIDCL within the time frame for final approval. The WBSIDCL at its discretion may extend the time frame based on the merits of the proposal on a case to case basis.
- v. In Principle approval (or rejection) shall be accorded within a time frame of 180 days from receipt of proposal.
- vi. WBSIDCL shall consider each application on a case-to-case basis subject to fulfillment of predetermined selection criteria as per this Scheme and may prescribe other terms and conditions and accord approval.

vii. Final Approval:

The project shall be accorded final approval by the SLEC after complying with the following pre-requisites:

- a) Land to be in possession of the SPV.
- b) Submission of Detailed Project Report (DPR) comprising of:
 - Need for the proposed park.
 - Assessment of demand for industrial land.
 - Major product/service proposed in the park with their product/service mix and the markets to cater.
 - Proposed utility and common infrastructure to be created with a Detailed Master Plan.
 - Projected Cost Estimates with Means of Finance.
 - Business Plan with financial analysis.

- Implementation schedule.
- Operations & Facility Management Framework post completion.
- Any other key information.
- viii. The SLEC may accord Final Approval to the park proposals on as is basis, or with suggestions / modifications.

3.4.9 Assistance from State Government

- WBSIDCL shall invite and receive proposals from Private Sector for setting up industrial parks under the Scheme and scrutinize, verify and recommend the eligible proposals to the SLEC for approval and subsequently process incentive claim and disburse the sanctioned amount of incentives to the SPV of the AIP.
- 2. WBSIDCL shall inspect and monitor the progress of development of the AIP periodically. The SPV shall take into consideration any recommendation from WBSIDCL related to the development of the AIP, which it feels as necessary for fulfilling compliances of development of the AIP under this Scheme. The SPV shall also have to inform and obtain necessary consent from WBSIDCL before installing the CETP with respect to selection of accredited vendor, chosen technology and cost estimate.
- 3. WBSIDCL shall provide facilitation service in obtaining all statutory clearances/ licenses within the law. However, WBSIDCL shall not have any direct role in the processing of applications for statutory clearances/ licenses, which shall be processed and decided by the respective Departments/ agencies. The exemption under 14Y of WBLR Act and Urban Ceiling Act for holding land in excess of the prescribed ceiling shall be considered by the concerned Departments under the existing rules and policies of the State Government.
- 4. The MSME&T Department shall consider setting up a Project Management Unit (PMU) at WBSIDCL for the scrutiny and vetting of the project proposals and for onward recommendation. The scope of work for the PMU shall include:

For in - principle approval:

• Scrutiny of the project proposals submitted at the in-principle stage

(Need for the project, proposed components, nature of Industries, location).

- Jointly assessing the land and utility requirements for the project along with District Administration.
- Providing any other need-based support as desired by the WBSIDCL.
- Assisting the SPVs, if required, for obtaining the statutory approvals for the park.

For final approval:

- Scrutiny of the project proposals, DPR submitted at the final approval stage.
- Reviewing financial closure of the project by the SPV.
- Monitoring of the projects with regards to physical and financial progress, disbursement of grant funds, utilization of funds, etc.
- Providing any other need-based support as desired by the SLEC.
- Assisting the SLEC/project SPVs, if required, in arranging for external infrastructure services to the park.

V. Submission of Claim for Incentive and Disbursement

- a) The SPV shall submit application of claim for incentives in Form II to WBSIDCL along with requisite papers/ documents/ completion report in prescribed format after the fulfillment of all compliances under this Scheme and any other stipulated conditions imposed by SLEC.
- b) On receipt of the application, WBSIDCL shall make scrutiny/ enquiry of the particulars furnished and undertake physical verification of the Basic and Essential Common Infrastructure Facilities constructed in the AIP, carried out by itself or through accredited Third-Party Inspection agency and on being satisfied shall recommend the admissible amount of incentive to the State Level Empowered Committee for sanction.
- c) The Department shall release the incentive amount to WBSIDCL on receipt of recommendation of SLEC. WBSIDCL shall disburse the fund to the SPV within 7 working days of the receipt of the fund from the Department.

d) WBSIDCL shall be entitled to charge 2% of the incentive received by the SPV from the Department under this Scheme which it shall charge from the SPV as its administrative expenses

3.4.10 Important Definition:-

In the Scheme, unless the context otherwise requires:

Department	Department of Micro, Small & Medium Enterprises and Textiles, Government of West Bengal.
Approved Industrial Park	Industrial Park for MSMEs approved by "State Level Empowered Committee" (SLEC) under the Scheme and subsequently notified by the State Government in the Department of Micro, Small & Medium Enterprises and Textiles, Government of West Bengal.
WBSIDCL	West Bengal Small Industries Development Corporation Ltd., which is authorized by the Department to act as the nodal organization for operation of the Scheme
SPV	Special Purpose Vehicle, which will procure or is in legal possession of the land for the AIP and will be responsible for designing, development, financing, construction, management, operation and maintenance of the AIP. SPV must be a registered entity under the Companies Act.
Basic and Essential Common Infrastructure Facilities	Includes the facilities of land development, land filling, boundary walls, internal roads and street lighting, storm water drainage, sewerage system, STP & WTP (if applicable), water distribution network, electrical main distribution network, telecommunication network, common fire-fighting infrastructure, solid waste disposal, landscaping, guardhouse, gate, and misc. civil structures in the AIP and such other facilities as are required for common use for industrial activities which have been identified and approved by the SLEC

Unit/Enterprise:	Unit/Enterprise means any unit/enterprise in the micro, small and medium sector including industrial cooperatives and industrial self- help groups, which has filed Entrepreneurs Memorandum (EM) and has been allotted an EM Number.
Approved Project	Approved Industrial Park" (AIP).
Commencement of Approved Industrial Park	Commencement of Approved Industrial Park means the date of operation of the AIP, which denotes the date when all the approved Basic and Essential Common Infrastructural Facilities have been constructed/ installed and minimum 30% of the total area for lease has been allotted to MSMEs.
Private Sector:	Any Industry Association/ Industrial and Corporate House or Institution registered under Societies Act or Partnership Act or the Companies Act and/or consortium thereof.

4. INDUSTRY SPECIFIC INCENTIVE SCHEME-FISCAL & NON-FISCAL BENEFITS TO MSMEs

4.1 SCHEMES & PROGRAMS FOR PROMOTION OF TEXTILE INDUSTRIES

- **4.1.1 MARKETING LINKAGES TO TEXTILE SECTOR:-** Tantuja provides marketing support through its 84 showrooms and online marketing. Manjusha extends support for marketing through its 13 sales exporiums, online marketing. PBRSSM provides marketing support through its 7 showrooms. BBMC currently operates 8 state-of-the-art showrooms in the country (five in Kolkata, and one each in New Delhi, Darjeeling and Bagdogra Airport) providing strategic marketing of traditional and heritage products of the State.
- **4.1.2 EXPORT LINKAGE:-** State Government has set up 10,000 sq ft of Apparel Buying Hub in its Paridhan Garment Park at Kolkata available to the top buying houses of the country. This will facilitate export linkages of the apparel and garment manufacturers of the State.

4.2 SCHEMES & PROGRAMS FOR HANDLOOM PRODUCTS:

- **4.2.1 EVENTS & EXHIBITIONS:-** Events and Handloom Expos are organised to promote the marketing channels for handloom products in domestic as well as export market and bring about linkage between the two in a holistic and integrated manner.
- **4.2.2 STATE, DISTRICT, NATIONAL & INTERNATIONAL FAIRS AND NATIONAL HANDICRAFT COMPETITION:** MSME Directorate arranges participation in the National Handicraft Competition. Also, the State Government has been organizing and participating in a number of fairs and exhibitions every year in order to provide marketing support to the handicraft's artisans. DICs / SUB DICs participate in the different district level fairs for providing marketing support to the artisans.

4.3 SCHEMES & PROGRAMS FOR PROMOTION OF KHADI INDUSTRIES

- 4.3.1 ZONAL, STATE, NATIONAL, DISTRICT & FOREIGN EXHIBITIONS:-WBKVIB has been participating in the different Zonal Level, State Level, National level, District Level & Foreign Level Exhibitions for promotion of sale of Khadi & V.I Products of its assisted units of Khadi Societies and PMEGP/ REGP Units time to time.
- **4.3.2 PROJECT MUSLIN:-** To facilitate the marketing of this niche product, the State Government has started an exclusive Club Muslin store in Kolkata and has set up Muslin Tirthas (rural muslin stores) in districts.
- 4.3.3 PROJECT BALUCHARI:- The State Government has stepped in to conserve the heritage product through Project Baluchari by supporting weavers and allied workers with skill and design development, product diversification and supply with modern looms. Besides marketing linkages provided through other government and private channels, an exclusive Baluchari store has been set up in Kolkata.

Project Sal Loof Plate	A liveliheed development programme on Sel
Project Sal Leaf Plate	A livelihood development programme on Sal Leaf Plate & Bowl making is being implemented by WBKVIB at the Districts of Purulia, Bankura, Paschim Medinipur & Birbhum.
Project Madurkathi	A livelihood development programme at the Districts of Purba & Paschim Medinipur is being implemented by WBKVIB
Financial Assistance To Handloom Weavers: Mudra Scheme For Weavers	Financial assistance for working capital requirement of the existing Handloom Weavers involved in weaving activity are provided under MUDRA scheme in coordination with the office of DC (Handlooms), Ministry of Textile, GOI.
Comprehensive Handloom Development Scheme (Chds):Under National Handloom Development Programme (Nhdp)	Under this scheme, more than one cluster is permissible in a Block depending upon the need with respect to number of handlooms. Cluster development also been taken up under State sector in Blocks not covered under CHDS depending upon the existence of critical number of handlooms.
Skill Development Support: West Bengal Handloom Circuit	Department of MSME & T along with Department of TE & T launched West Bengal Handloom Circuit Scheme in 2014 to train weavers and allied workers. Besides this, Indian Institute of Handloom Technology (IIHT), Fulia started 'Certificate course on Handloom Entrepreneur' with 4 months duration in 2016- 17.

4.4 SCHEMES & PROGRAMME FOR WEAVERS & ARTISANS

5. SCHEME FOR FINANCIAL SUPPORT TO MSMES

5.1 WB MSME VENTURE CAPITAL FUND

The Government of West Bengal is committed to promote MSMEs in the State and creating a sustainable financial ecosystem for the MSME sector.

MSMEs require timely and adequate capital infusion during the early and growth stages. Considering the rapid growth of MSMEs in the State, the MSME & Textiles Department, Government of West Bengal is launching a Rs 200-crore West Bengal MSME Venture Capital Fund. While the state government commits to provide Rs 100 crore to this fund, another Rs 100 crore is to be mobilized from other investors. SIDBI has in-principal agreed to join the fund with a 15% share in the corpus.

The Fund will provide equity capital to start-ups, emerging or early stage MSMEs with innovative business models or new products/ services and technologies that have the potential to bring superior value propositions in a globalized and competitive market. About 20% of the Fund shall be earmarked to provide incubation support to start-ups through tie-ups with established incubators in the State such as the IIM Calcutta Innovation Park (IIP) among others.

Mentoring and hand holding support will be an integral co-arrangement associated with the Fund. The MSME and Textiles Department is creating a Mentor and Professional Support Group consisting of Bankers/Professional Institutions/ Consultants/Industry Associations, etc. This Group will provide mentoring and professional support to guide selected entrepreneurs to the next level of business. The arrangement will boost the confidence of banks to enhance bank lending to the MSME sector in the State. The Fund to be registered with SEBI as Category - I AIF Venture Capital Fund is proposed to be managed by SIDBI Trustee Company Limited, a wholly owned subsidiary of SIDBI. SIDBI Venture Capital Limited (SVCL), a wholly owned subsidiary of SIDBI is proposed to be the Fund Manager.

Access to the Fund and associated services can be made through www.msmebengalinvest in

Web portal that connects entrepreneurs, investors and professional experts for West Bengal's MSMEs – www.msmebengalinvest.in

The Micro, Small and Medium and Textiles (MSME&T) Department, Government of West Bengal envisions the State to be an opportunity for everyone, regardless of location and position, striving towards an eco-system that attracts people and investment to the State. In this vision the Department seek to partner with the business community, investors and intellectual capital to invest in a range of areas that will help the State manage future growth and change in the years ahead.

The Department launches the web portal with the objective of creating a platform for connecting Entrepreneurs, Investors and Professional Experts to promote and attract investment in Bengal MSMEs. The digital platform connects the Fund seeker willing to set up enterprises, Investors wishing to invest in the projects and Professionals with expertise for providing mentoring support to entrepreneurs.

On this platform, all prospective entrepreneurs seeking funds can post business proposals, while investors across the globe can post their investment interests including for those proposals. The entrepreneurs can also seek mentoring and handholding support from a pool of eminent professional experts through the portal.

The platform is also the digital gateway for all potential entrepreneurs to apply for equity capital from West Bengal MSME Equity Fund. The Banks can also identify the right business proposals for MSME lending. Online credit assessment software scores the proposals based on financial parameters and promoters' background.

THIS PLATFORM IS OPERATIONAL THROUGH FOUR MODULES-

Module 1 - Funding & Investment

Module 2 - Credit Assessment

Module 3 - MSME Equity Fund digital gateway

Module 4 - Mentoring & Professional support

For details visit www.msmebengalinvest.in

6. SCHEME FOR TECHNICHAL SUPPORT TO MSMEs

6.1 MSME FACILITATION CENTRE (MFC) "POINTS OF SINGLE CONTACT" FOR INFORMATION AND PROCEDURES

Entrepreneurs were required to visit various offices to enquire, consult, and finally to submit applications. Even after all this, more visits were required to be made to follow up and finally collect certificates or licenses. This remained one of the biggest challenges and a disincentive for entrepreneurs who wanted to start a new venture, diversify or expand.

Every district now has an MSME Facilitation Centre (MFC) located in their respective District Industries Centres (DIC) and in Kolkata. The MFCs are dedicated service providers on statutory compliances for an MSME entrepreneur.

The MFC is tagged to the online Single Application Gateway (SAG) through <u>http://myenterprisewb.in</u> and acts as a single point to receive all applications made by an entrepreneur to various government entities for compliances and to avail government incentives.

The hands-on facilitation services provided by an MFC to MSME entrepreneurs include:

- All information on statutory compliances needed to set up an enterprise or to avail government incentives.
- Application forms.
- A checklist of the documents to be attached with the application.
- Hand-holding support to fill out the forms.
- Thorough checking of the forms ensure they are correct in all respects
- Submitting the application to the government office by the MFC.
- Answering any queries that a government office may have
- Collecting the certificate/license on behalf of the applicant either in person or through SAG.
- Delivering it to the applicant.

The most important development has been that definite deadlines have been fixed for the delivery of certificates and licences.

Another important development has been the appointment of relationship officers for businesses. With an average of 10,000 businesses starting every year and all of them with special needs, the emphasis has been on giving them a head start in a very competitive environment. The initiative to introduce a relationship officer for every new enterprise has seen some surprisingly good results and has evoked very good response from those involved in the MSME sector. There are 400 specially trained relationship officers working in the field in the state.

These services are available on line through SAG at http://myenterprisewb.in

6.2 TECHNOLOGY FACILITATION CENTRE

The Government of West Bengal in partnership with the Council of Scientific and Industrial Research, Government of India has set up an MSME Technology Facilitation Centre (TFC) in Kolkata. Functioning since 2013, the TFC acts as an interface between technology developers and users. For this, the Centre seeks to leverage the expertise of knowledge institutions (private, public and R&D centres) to support a sustainable ecosystem for the SME sector.

COMPONENTS OF THE TFC ECOSYSTEM

The TFC acts as a networking hub for technology providers and technology seekers. Currently this includes the state MSME, district industry centres, chambers of commerce, 38 CSIR laboratories across India, academic institutes of West Bengal (e.g., universities, IITs, IIEST, etc.). Lately, the TFC has been pro-actively exploring engagements of knowledge partners at international level so as to reap the benefits of globalization optimally for Bengal's small-scale sector. The TFC is actively considering engagements with Germany through the Indo German Chamber of Commerce and with knowledge and industrial institutions in Singapore.

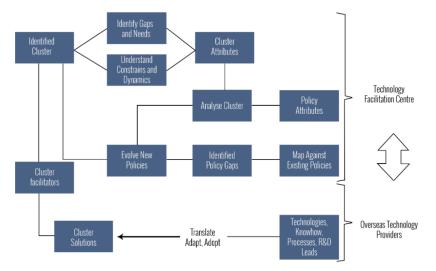
Approaches to collaboration

- Information sharing on MSME sector
- Joint need assessment surveys

- Skill development through exchange programmes
- Seeding clusters of mutual interest
- Cluster twinning
- Incubating start-ups through both physical and virtual modes
- Facilitating participatory technology development by networking knowledge institutions.

Engaging overseas knowledge partners

In an effort to fuel local pathways for global development, the TFC envisages engaging overseas knowledge partners so as to synergize global development engines with Bengal's growth strategies. Such partners include (but not restricted to) universities, R&D institutions, innovation centres and knowledge-driven industries that would serve as technology providers.



Contact details : Chief Coordinator, Technology Facilitation Centre, CSIR-Central Glass and Ceramic Research Institute, 196 Raja S.C Mullick Road, Kolkata 700 032, India, www.msmetfc.in, e-mail:info_tfc@cgcri.res.in

6.3 SHILPA SATHI

Investors need to submit an array of application forms to different government departments to get relevant licenses and registrations according to existing procedures. It often resulted in un-necessary delays due to lack of inter-departmental co-ordination.

With a view to assist the investors in setting up industries in West Bengal, the Government of West Bengal has launched Shilpa Sathi where an investor can submit a Common Application Form in the Single Window Cell at WBIDC.

Initially, in Phase-I, the facility of Shilpa Sathi is available to investors, who want to set up medium and large industries in Kolkata, Howrah, Hooghly, South24-Parganas and North 24-Parganas districts. ShilpaSathi will assist investors to apply in the Common Application Form (CAF), to obtain licenses and registration from relevant important State Government departments from a single place, which are listed below.

For the above purpose, a Single Window Cell (SWC) has started functioning at the Ground Floor, "Protiti", West Bengal Industrial Development Corporation Ltd (WBIDC), 23. Abanindranath Thakur Sarani (Camac Street), Kolkata -700017.

Officers of the above departments will sit in the Single Window Cell at designated days of the week. They will receive the Common Application Form and related documents and will issue relevant Licenses / Registration after observing necessary legal and procedural formalities according to relevant Acts and Rules.

In Phase-II, the investor will be able to submit the Common Application Form on-line in the Shilpa Sathi and get all licenses and registrations on- line. An online tracking system of status of the online application will also be available in the G2B portal developed for the purpose with IT infrastructure in the State Data Centre.

In Phase-III, the State Shilpa Sathi will migrate to the eBiz, the Single Window Facility being developed by Department of Industrial Promotion and Policy, Ministry of Commerce and Industry, Government of India, which aims to cover all Central and State government departments which issue licenses and registrations required for setting up an industry in India.

6.4 SILPA DISHA

An Android and IOS based mobile App for redressal of grievances related to MSME

6.5 SWAS

SWAS-SERVICE WITH A SMILE- App based help desk and query handling system

7. Department of Micro, Small & Medium Enterprises and Textiles (MSME & T)-Government of West Bengal

7.1 ORGANISATION STRUCTURE

DIRECTORATE-The Directorate of Micro, Small and Medium Enterprises under the Department of Micro & Small-Scale Enterprises and Textile, Govt. of West Bengal, is an important agency for the growth and promotion of Micro & Small Enterprise in West Bengal.

The Head Quarters of the Directorate of Micro, Small and Medium Enterprises is located at 4th, 8th, 9th & 12th floor of New Secretariat Buildings, 1, K.S. Roy Road, Kolkata-700 001.

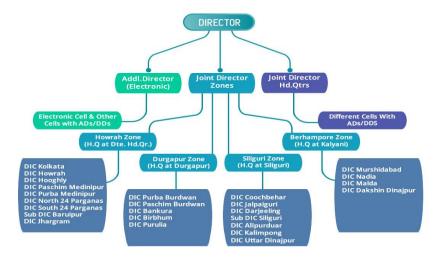
The Handicraft Section is located at 4th floor, 2, Church Lane & 4th floor, Hemanta Basu Bhawan, 12, B.B.D.Bag, Kolkata-700 001.

To identify the superintendence and control in respect of activities of the different DICs, Sub-DICs, four zonal offices under the direct supervision of Joint Director have been started. Four zones are Howrah, Durgapur, Berhampore and Siliguri.

There are 22 District Industries Centres and Sub-DICs. There are four zones headed by Joint Directors at Howrah, Durgapur, Siliguri and Berhampore.

The Directorate and DICs are equipped with specialized officers like engineers, technologist, economist, statistician, food processing experts supported by managerial and other officials.

In each District Industries Centre, there are groups of Managers in the rank of Asst. Director and also a number of Industrial Development officers to assist the General Manager who is the organizational Head of the District.



ORGANISATION STRUCTURE

7.2 DIC/SUB DIC ADDRESS

SI.	Name of dic/sub dic	Address	Contact number	E-mail id of gm, dic
1	Kolkata	11A & B, Esplanade East, Kolkata- 700069.	2248- 6343/2248- 3541/3546	gmkol.msse- wb@nic.in
2	Howrah	24, Belilious Road, P.O.& Dt. Howrah, 711101	2666-8864/ 7859/ 7858	gmhw.msse- wb@nic.in
3	Hooghly	Anupam Bhaban (1st Floor), Nandan Kanan, Tola Phatak, Chinsurah, Pin- 711101.	2680- 2667/2680- 2055	<u>gmhg.msse-</u> wb@nic.in
4	North 24 Parganas	Hatipukur Road, Barasat Pin – 700124	(033) 25527027 /28/22	<u>gmnpg.msse-</u> wb@nic.in
5	South 24 Parganas	67 Bantick Street, 3rd Floor, Kolkata – 700069	94333- 88238	<u>amspa.msse-</u> <u>wb@nic.in</u>

6	Purba Burdwan	Purta Bhavan, 5th Floor, Sadar Ghat, P.O. Shreepally, Dist. Purba Burdwan	0342- 2644021/ 5122	<u>gmburd.msse-</u> <u>wb@nic.in</u>
7	Paschim Bardhaman	ADDA 1st Administrative Building, City Centre, Durgapur- 713216	0343- 2545933/ 6870	<u>ddanci.msse-</u> wb@nic.in
8	Malda	K.J.Sanyal Road, P.O. & Dist. Malda	035122529 35/ 252880	<u>gmmal.msse-</u> <u>wb@nic.in</u>
9	Purulia	Collectorate Compound, Near Bus Stand, P.O. & Dist. Purulia, Pin- 723101	03252- 223257/222 352	gmpur.msse- wb@nic.in
10	Birbhum	Commercial Estate (1st Floor), Suri, Pin- 731101	03462- 255428/ 255306	<u>gmbir.msse-</u> <u>wb@nic.in</u>
11	Uttar Dinajpur	Commercial Estate, Raiganj, Uttar Dinajpur.	03523- 252141/252 043	<u>dicrnjud@yah</u> <u>oo.co.in</u>
12	Dakshin Dinajpur	D.R.D.A. Building, P.O-Balurghat	03522- 255975/255 976	<u>gmddpur.mss</u> <u>e-wb@nic.in</u>
13	Nadia	Dakbungalow Road, (Ananteswar Road), Krishnanagar	03472- 252496/ 252920	<u>gmnadia.msse</u> <u>-wb@nic.in</u>
14	Darjeeling	OldSecretariatBuilding,P.O.&Dist.Darjeeling,PIN-734401	0354- 2254210/ 2921	<u>gmdicdarj@g</u> mail.com
15	Jalpaiguri	Club Road, P.O. & Dist. Jalpaiguri, PIN- 735101	03561- 228087/ 230843	<u>gmjal.msse-</u> <u>wb@nic.in</u>

16	Bankura	Machantala, Shilpa Bhawan, P.O. & Dist. Bankura, PIN- 722101	03242- 254965/251 357	<u>gmbank.msse-</u> <u>wb@nic.in</u>
17	Purba Medinipur	Dharinda (Near D. M. Office), P.O: Tamluk, Dist: Purba Medinipur, Pin:721636	03228- 263442/ 269500	<u>ampum.msse-</u> <u>wb@nic.in</u>
18	Paschim Medinipur	Sarat Pally, P.O. Medinipur, Dist. Paschim Medinipur, PIN- 721 101	03222- 275179/ 276385	<u>ampam.msse-</u> wb@nic.in
19	Coochbehar	Kadamtala, Coochbehar, PIN- 736101	03582- 222428/ 222667	<u>gmcoch.msse-</u> <u>wb@nic.in</u>
20	Murshidaba d	20/1, C.R.Das Road, P.O. Berhampore, Dist. Murshidabad	03482- 252206/253 071	<u>gmmurs.msse</u> <u>-wb@nic.in</u>
21	SUB-DIC Siliguri	Industrial Estate, 2nd Mile Sevoke Road, P.O. Siliguri, Dist Darjeeling, PIN-734001	0353- 2542408/ 8239	ocsil.msse- wb@nic.in
22	Alipurduar	Dooars Kanya, 3rd Floor, Room No 309 & 312, PIN-736122	035642583 45	dicalipurduar @gmail.com
23	Jhargram	Treasury Building, 2nd Floor, P.O.+Dist. Jhargram, PIN – 721507	905136556 1	dicihargram@ gmail.com
24	Kalimpong	10th Mile Fatak, Near and opposite Central Bank of	980061607 9	dickalimpong2 018@gmail.co m

Compendium of MSME Policy and Incentive Schemes of West Bengal

India, P.O. + Dist.	
Kalimpong	

7.3 LIST OF MSME FACILITATION CENTRES (MFCs)

Sn	Name of dic/sub dic	Name of mfc	Address	Contact number	E-mail id of gm, dic
1	Kolkata	Kolkata	Silpa Sadan, Ground Floor, 4, Camac Street, Kolkata- 700016	033- 40613062	<u>gmkol.msse-</u> <u>wb@nic.in</u>
2	Howrah	Howrah	C.E.O, Dasnagar, Howrah	033- 26530206	<u>gmhw.msse-</u> wb@nic.in
3	North 24 Pgs	North 24 Pgs	D.I.C. Building, Ground Floor, Hatipukur Road, Barasat, Kolkata – 700124	(033) 29517677	<u>gmnpg.msse-</u> <u>wb@nic.in</u>
4	South 24 Pgs	South 24 Pgs	67 Bantick Street, 3rd Floor, Kolkata – 700069	94333- 88238	<u>gmspg.msse-</u> <u>wb@nic.in</u>
5	Siliguri	Siliguri	Industrial Estate, 2nd Mile Sevoke Road, P.O. Siliguri, Dist Darjeeling, PIN-734001	0353- 2542408/ 8239,	ocsil.msse- wb@nic.in
6	Jalpaigur i	Jalpaig uri	Club Road, P.O. & Dist. Jalpaiguri, PIN-	03561- 228087/ 230843,M-	gmjal.msse- wb@nic.in

			735101	98302- 73795	
7	Malda	Malda	Malda, K.J. Sanyal Road, P.O. & Dist. Malda, PIN- 732-101.	03512- 251252	<u>ammal.msse-</u> <u>wb@nic.in</u>
8	Hooghly	Hooghl y	Municipal Terminal Building, 1st floor, P.O. Chinsurah, Dist. Hooghly, PIN- 712 101.	033- 26802667	<u>gmhg.msse-</u> <u>wb@nic.in</u>
9	Murshida bad	Murshid abad	District Industries Centre, Murshidabad, 20/1, C.R. Das Road, P.O. : Berhampore, Dist. Murshidabad	03482- 252206	<u>gmmurs.mss</u> <u>e-wb@nic.in</u>
10	Nadia	Nadia	District Industries Centre, Bunglow Road, (Anatheswar Road), P.O. Krishnagar, Dist. Nadia	03472- 252496	gmnadia.mss e-wb@nic.in
11	Purulia	Purulia	District Industries Centre, Purulia, Collectorate	03252- 223257	gmpur.msse- wb@nic.in

Compendium of MSME Policy and Incentive Schemes of West Bengal

			Compound, Near Bus Stand, P.O. & Dist. Purulia, PIN -723 101		
12	Bankura	Bankur a	District Industries Centre, Bankura, Machantala, Shilpa Bhawan, P.O. & Dist. Bankura, PIN- 722 101	03242- 254965	<u>gmbank.mss</u> <u>e-wb@nic.in</u>
13	Birbhum	Birbhu m	District Industries Centre, Birbhum, Commercial Estate, 1st floor, P.O. Suri, Dist. Birbhum, PIN 731 101	03462- 255428	<u>gmbir.msse-</u> <u>wb@nic.in</u>
14	Purba Medinipu r	Purba Medinip ur	District Industries Centre, Purba Medinipur, Dharinda Nearn DM Office, PO- Tamluk, Dist- Purba Medinipur, PIN- 721636	03228- 263442	gmpum.msse -wb@nic.in
15	Pascim Medinipu	Pascim Medinip	District Industries	03222- 275179	<u>gmpam.msse</u> -wb@nic.in

	r	ur	Centre, Paschim Medinipur, Dak Bunglow Road, Saratpally, P.O.: Midnapore, Dist. Paschim Medinipur, PIN- 721 101		
16	Purba Burdwan	Burdwa n	District Industries Centre, Burdwan, Purta Bhawan, 5th floor, Sadarghat, P.O. & Dist. Burdwan, PIN 713 101	0342- 2545122	gmburd.msse -wb@nic.in
17	Paschim Burdwan	Durgap ur	ADDA 1st Administrative Building, City Centre, Durgapur- 713216	0343- 2545933	ddanci.msse- wb@nic.in
		Asansol	Court Compound, Asansol	0341- 2254522	
18	Uttar Dinajupu r	Uttar Dinajup ur	District Industries Centre, Uttar Dinajpur, Commercial Estate, Raiganj	03523- 252141	<u>gmudpur.mss</u> <u>e-wb@nic.in</u>

19	Dakshin Dinajpur	Dakshin Dinajpu r	District Industries Centre, Dakshin Dinajpur, D.R.D.A. Building, P.O. Balurgrhat, Dist. Dakshin Dinajpur	03522- 255975	<u>gmddpur.mss</u> <u>e-wb@nic.in</u>
20	Darjeelin 9	Darjeeli ng	District Industries Centre, Darjeeling, Old Secretariat Buildings, P.O:& Dist. Darjeeling, PIN – 734101	0354- 2254210	<u>gmdjlg.msse-</u> <u>wb@nic.in</u>
21	Coochbe har	Coochb ehar	District Industries Centre, Cooch Behar, Kadamtala, PO & Dist - Cooch Behar, PIN-736 101.	03582- 222428	gmcoch.msse -wb@nic.in

Compendium of MSME Policy and Incentive Schemes of West Bengal

7.4 KEY OFFICIALS AT DEPARTMENT OF MICRO, SMALL & MEDIUM ENTERPRISES AND TEXTILES (SHILPA SADAN, CAMAC STREET, 7TH FLOOR, KOLKATA - 7000016)

SL.NO	NAME	DESIGNATION	PHONE
1	Sri Rajesh Pandey, IAS	Principal Secretary	2280-1601
2	Sri Meghnad Dey	Special Secretary	2262-7157

3	Sri Amit Dutta	Joint Secretary	0
4	Sri Swaroop Udayakumar	Joint Secretary	033- 22145005
5	Sri Manas Bhattacharyya	Deputy Director SMU CELL	22145999
6	Sri Subrata Mukherjee	Financial Advisor	0
7	P Mohan Gandhi, IAS	Ex-Officio Secretary	22216390

7.5 KEY OFFICIALS AT DIRECTORATE OF MICRO, SMALL AND MEDIUM ENTERPRISES(NEW SECRETARIAT BUILDING, 1NO. K. S. ROY ROAD, KOLKATA - 1)

S N	NAME	DESIGNATION	PHONE/FAX	EMAIL ID.
1	Sri U. SWAROOP, IAS	Director	2248-9666	dir.msse-wb@nic.in
2	Sri Sandip Kumar Dutta, WBCS(Exe.)	Additional Director of MSME(Census)	2248-6629 /2248-8610 /2262-5151 (Extn. No. 212)	
3	Sri P. Chowdhury	Joint Director of MSME(BG)	2248-6629 /2248-8610 /2262-5151 (Extn. No. 204)	jdmsse.directorate @gmail.com
4	Sri Raj Kumar Middya	Joint Director of MSME(P&S)	2248-6629 /2248-8610 /2262-5151 (Extn. No. 214)	rmiddya@yahoo.co m
5	Sri Sudipta Saha	Joint Director of	2248-6629 /2248-8610	jdemp.msse- wb@nic.in

		MSME(Empl)	/2262-5151 (Extn. No. 218)	
6	Dr. Mou Sen	Joint Director of MSME(HQ)	2248-2822	jointdirectorhq@gm ail.com
7		Joint Director of MSME(HZ)		
8	Sri Dilip Dhali	Joint Director of MSME(BZ)		jdbzkly@gmail.com
9	Sri. Saikat Dutta	Joint Director of MSME(DZ)		jddz_msme@rediff mail.com
10	Sri Dipankar Chakraborty	Joint Director of MSME(SZ)		jdslg1972@gmail.c om
11	Sri K. Patra	Dy. Director of MSME(Cert)		kausik1963@gmail. com
12	Sri Manas Kumar Bhattacharya	Dy. Director of MSME(CDP)		mkbhattacharya65 @gmail.com
13	Pranab Kumar Naskar	Dy. Director of MSME(I&S)	9732706231	pranabn7@gmail.c om
14	Sri Suprabhat Ghosh	Dy. Director of MSME(Elec)		
15	Ashok Ghosh	Dy. Director of MSME	Extn. No. 215	NA
16	Koushik Bose	Dy. Director of MSME	033- 22439187	wbseps@gmail.co m
17	Nirmalendu Saha	Law Officer	033- 22488610 / 22625151 Extn. No. 213	msmewblaw@gmai I.com
18	Nikhat Parwez	Assistant Register of Co- Operative Society	22488610/22 625151/2248 6629 (Extn. No. 210)	industrialcoopcellm sme@gmail.com

19	Sanjoy Sadhukhan	WBA & AS	2248-6629 /2248-8610 /2262-5151 (Extn. No. 203)	jdaudit.msse- wb@nic.in
20	Jb. Shenwaz Islam	WBA & AS	033- 22486629 Ext-202	jdac1.msse- wb@nic.in