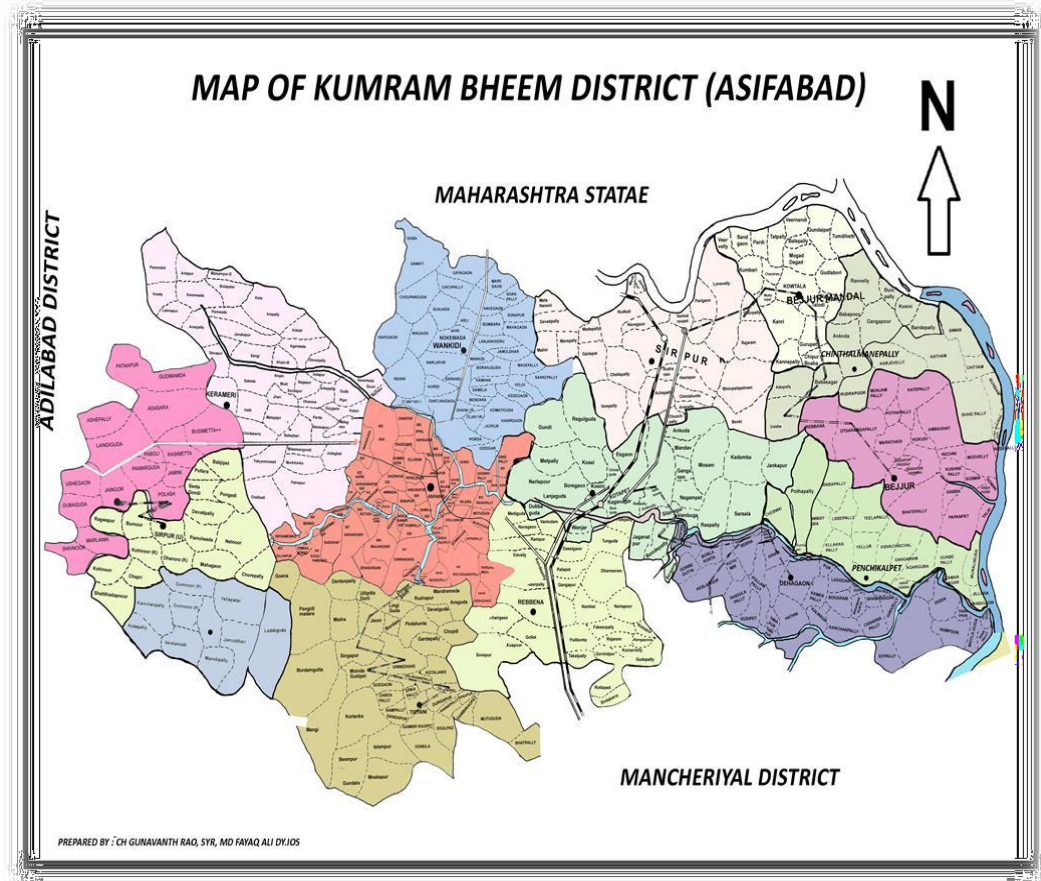


DISTRICT INDUSTRIAL PROFILE,

KUMURAM BHEEM ASIFABAD



MSME Development & Facilitation Office

GOVERNMENT OF INDIA

MINISTRY OF MSME

NARSAPUR CROSS ROADS, BALANAGAR. HYDERABAD – 500 037

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Brief Description

Kumuram Bheem Asifabad is border district of Telangana state & adjacent to Maharashtra state. It is endowed with two rivers, huge landmass & vast forest resources. It has one state highway viz. Nagpur road adding to local road network. Affordable land prices, varied mineral resources & numerous water bodies make Kumuram Bheem district an attractive destination to establish forest-based & mineral based units. Fertile black soil is suitable for cotton, pulses, & oil seeds cultivation. There is ample scope to set-up pulses-processing units in the district. Kumuram Bheem district can be Pulses-hub of South India.

Despite numerous advantages, this district is perceived as “backward- tribal region”. District administration & State government would like to change this notion. This district profile is a humble effort to showcase potentiality & attract investments in the district.

DISTRICT AT A GLANCE

Land details	
Physical Area	4878 sq. km
Forest Cover	2420 sq. km (close to 50% of area)

Industries Statistics	
Total Active Units	71
Investment	68 Crores
Employment	730

Agriculture Statistics	
Net Cropped Area	127432 hectares (or 1274.32 sq.km)
Total Land Holdings	97363

Horticulture Statistics	
Area under cultivation	4351 hectares

Population Census	2011
Total Population	515812
Population Growth	8.77%
Density (Persons/ km ²)	106
Literacy rate	56.72 %
Sex Ratio (Per 1000)	998
Percentage of Total Working Population out of Total Population	49%

DISTRICT PROFILE

Geographical Area

Latitude	Between 19 ⁰ 13' and 19 ⁰ 61'
Longitude	Between 78 ⁰ 8' and 79 ⁰ 96'
Area	4,878 sq. km
Forest	2,420 sq.km
Average Elevation	174 m (590.6 ft)
Headquarters	Asifabad

District Administration

Sl.No	Name of the Officer	Designation	Address
1	Sri Venkatesh Dhotre, I.A.S	District Collector	IDOC, Kumaram Bheem Asifabad, Contact No. – 08733-179401 Email:collector-kb@telangana.gov.in
2	Sri Deepak Tewari, IAS	Addl Collector(Local Bodies)	IDOC, Kumaram Bheem Asifabad, Contact No. - 8328180280
3	Sri V Lokesh Rao, DRO	District Revenue Officer	Sub-Collector, Jankapur, Asifabad Contact No: 9490140108
4	Sri Patil Kantilal Subhash, IPS	Superintendent of Police	District Police Office, Market Yard, Asifabad-504293 Contact No: 8712670500 Email Id:sp-asifabad@tspolice.gov.in

Administration Structure

No. of Revenue Divisions	2 (Asifabad, Kagaznagar)
No. of Mandals	15
No. of Villages	434
No. of Towns	1
No. of Municipalities	1

Climate

Annual Rainfall (avg)	151.7 cm
Temperature (avg)	29 °C
In Summer	30 °C – 45 °C
In Winter	15 °C – 32 °C

Type of land

As a result of varied geological formations, wide variety of minerals is available in the district. Important minerals include limestone, coal & clay. Also, district comprises of wide variety of soil. Predominantly, black ‘cotton’ soil & red soil cover the top layer of the Crust.

Rivers

Two major rivers, viz. Pranahita and Penganga flow through the district. Several tributaries such as Pedda vagu, Erra vagu etc. along with major rivers serve water to major proportion of the district

Forest Cover & Resources

Forest occupies an area of 2420 sq.kms(nearly 50% of district’s area). Area under forest cover spread over both the revenue divisions with forest wealth such as teak, eucalyptus, tamarind, bamboo, medicinal plants etc.

There is a scope to setup starch units from tamarind seeds, traditional bamboo based units (bamboo baskets/matting/furniture), and commercial bamboo based units (flooring/paper & pulp/laminated furniture) and extraction units from medicinal plants

The entire district is covered by the southern tropical dry deciduous forests.

Economy

District's economy is primarily based on agriculture. Important minerals in the district include white clay, limestone, and coal. Major industrial activities include cotton ginning, rice milling & ceramics-based manufacturing. Fishing is also predominant economic activity with 800 active fishermen and 14 fisherman societies

Banking network

District has 32 nationalized banks & 6 cooperative banks. There is no private bank. In light of Direct Benefit Transfer schemes, infra construction/expansion works & large scale cultivation of cash crops, the people in this district are “underserved” in banking terms. So, there is scope for private banks to build their network in Asifabad & Kagaznagar division.

Hospital network

There are 129 allopathic hospitals & 11 AYUSH hospitals with 148 beds & 46 doctors. However, there is no area or district hospital. Kagaznagar municipality & newly formed Asifabad town provide opportunity for private players to set-up specialty hospitals & diagnostic centers

Human Resources

About 3000 skilled youth trained in industry & various training institutes are available for work every year.

Type of Institution	Grand Total
Schools	1240
Degree Colleges	12
ITIs	01 (private)

Agriculture

Cotton, paddy, red gram, jowar, soya bean & horticulture crops are predominantly grown in this region. Cotton is grown over 50% of cultivated area. Kumuram Bheem district has potential to be pulses hub of South India.

There is scope for value additions to Red gram & Bengal gram – **Fried Chana Dal;**

Cotton & Red gram stubbles & crop residue can be used for **paper-making**, vermin-composting, feed pellets & bio-fuel pellets.

Maize – scope for corn flakes, corn starch, corn flour, ethanol bio-fuel, corn products i.e., Dextrose Monohydrate (used in ice-creams, baked foods, energy drinks), Liquid glucose (used in confectionery, baked

foods, ice-creams, jams), Sorbitol (used in cough syrup, tooth paste, baked food items) & corn oil

Crop	Area(in Hects.)
Cotton	28271
Rice	8301
Red gram	6413
Jowar	3417
Bengal gram	1517
Maize	1250

Animal Husbandry

Scope to establish milk chilling centres, & dairy units (to manufacture dairy products like butter, paneer, ghee, kova etc)

Scope for breeding buffalos, sheep & goats on large scale due to ideal climate, vast pastures & availability of veterinary facilities

Livestock	Count in Lakhs
Cattle	2.64
Buffaloes	0.49
Sheep	1.61
Goat	2.60
Others	.01
Poultry	4.56

Poultry farms can be setup in the district as it has ideal average temperature of 29 °C

Fisheries

Numerous water bodies viz. Kumarambheem project, Palvai Purshotam Rao project & minor irrigation projects, assist fishing activity.

Scope to establish units for value addition – fish wafers, pickle making, fish soup powder, cod liver capsules

Fisheries Statistics

Fish rearing tanks /reservoirs	488
Fisherman Coop societies	14
Annual Production (Tons)	4165

Mines & Minerals

Important minerals include limestone, coal, & clay.

Mandal	Extent (in Hects)	Minerals
Rebbena, Dehagoan	292	Limestone
Thiryani, Rebbena	1000	Coal
Rebbena, Asifabad	315	White Clay
Jainoor, Kagaznagar	20	Road Metal & Building Stone

Scope to establish – cement, ceramic units & limestone based units, pickle jar making, and decorative tiles;

Tourism

Jodeghat and Saptha Gundala are waterfall attractions. Jangubai temple at Shankarloddi in Kerameri mandal and Shiva Temple at Wankidi that was build during Kakatiya period are famous temples in this district. State government plans to convert Jodeghat, birth place of Kumuram Bheem, in to tourism spot with Park & Kumuram Bheem Ghat.

INDUSTRIES

General Industrial statistics

Sl. No.	Type of industry	Number	Investment (Rs. in Crores)	Employment	
				Skilled	Un-Skilled
1	Cotton Ginning	13	39.90	78	430
2	Rice Mills (Para boiled & Raw)	14	10.22	18	90
3	Ceramic units	3	4.95	6	60
4	Bio-fuel pellets	1	4.70	20	20
5	Seed Oil extraction	6	3.31	12	30
6	Stone crushers	2	0.93	4	20
7	Brick units	12	2.26	12	60
8	Others	20	1.29	20	20
Total		71	67.56	170	560

Industrial Connections

There are 484 industrial connections in the district. The new industrial services are being released after registration through TS-iPASS portal as per the terms and conditions laid down.

MSME Units:

Manufacturing Sector				Servicing sector			
Micro	Small	Medium	Total	Micro	Small	Medium	Total
2252	20	2	2274	9151	27	0	9178

Land Bank

Presently, district doesn't possess a single industrial estate. However, 43% of district area is under Government ownership. Of which, 2,68,621 acres comes under un-cultivable waste land.

There is a proposal by district administration to setup Industrial Park on 200 acres. TGIIC has been directed to study the viability of such park.

INFRASTRUCTURE

Electricity

Substations	Count
33/11 KV	32
132/33 KV	2

Road Network

Road Type	Length (in kms.)
State Highways	80
Major district roads	652
Rural roads	297

Railway Network

Railway stations	3
Track Length (Kms)	35

Irrigation

Presently, District comprises of medium irrigation projects such as Jagannathpur project, Kumarambheem project, PP Rao etc., with ayacut of 39,500 Acres. Expansion work on these medium irrigation project is in progress, which would increase ayacut area to 1,02,150 Acres.

Further, B. R. Ambedkar Pranahitha Major irrigation project works are in progress in the district with a ayacut of 56,500 Acres.

One District One Product of Komuram Bheem Asifabad District:

Rice, Cotton and Pulses are the major crops in the district.

The “Millets” and Cotton are One District One Product of Komuram Bheem Asifabad District.

Particulars	Details
I General Information	
(1) State	Telangana
(2) District	Komaram Bheem Asifabad
(3) Product/Service	Cotton Bales
(4) HS Code of the product	5201
(5) Whether GI Tagged	No
(6) Industry	Agro based Industry (Cotton Ginning & Pressing industry)
(7) Is the product perishable	No
(8) Concerned line ministry, State departments & Boards	Procurement by Cotton Corporation of India, Ministry of Textiles
(9) Concerned Industry Association	Cotton Ginning Association, Asifabad
II Current Status of the Product/Service	
(1) Product Capacity (in Units)	4 lakh Bales 590 Gins (24 gins – 12 hrs – 100 bales) – 140 days season
(2) Production Capacity (in number of processing units)	18 units
(3) Composition of Production units in Small/ Medium/ Large enterprises	18 Small Enterprises
(4) Any Marginalized section of society engaged in the production	Women & ST – Community members are involved
(5) Demand in India in last 6 months (in units)	351 lakh bales
(6) Supply in India in last 6 months(in units)	397 lakh bales
(7) Demand in the international market in the last 6 months (in units)	1979.38 lakh bales
(8) Supply in International market in last 6 months	2004.96 lakh bales
(9) Top 5 importing countries	China, Bangladesh, Vietnam, Turkey, Pakistan

III Current Status of Value Added Products	
(1) Name of Value-added product	Vast varieties like ear buds, Medical bandage, surgical cotton etc.,
(2) Scope of value addition	Scope to setup ancillary units based on Cotton & diversify cotton usage from Textiles
(3) Is Value added product perishable	No
IV Problems in Supply chain, interventions required and responsible authority	
(1) Tech related	Cotton Testing lab Cotton length/mic/staple/colour/trash are tested in Adilabad or Aurangabad. But, there is a need to setup Cotton Testing lab with latest sophisticated machinery and equipment to promote ginning activity
(2) Standards and Certification related	Technology Mission of Cotton Certification is done at Mumbai. So, there is a need to setup sub-center within North Telangana
(3) Logistics related	High Transportation Cost Spinning mills are located in Coimbatore and West Maharashtra, which are far from Adilabad. As a result, the transportation cost and time is very high. Once Warnagal Textile Park is fully functional then transportation cost to Cotton ginning industries will drop drastically.

Identified Export Potential Products:

There is an opportunity in setting up of enterprises related to Dokra Castings. This has a GI tag. There is a request for establishment of dry port facility which will give impetus to the export of rice. At present some of the rice millers exporting the rice through third party.

ODOP of the district millets produced in the district is sold on the local markets only. Creation of awareness to the farmers is also one of the opportunity for exporting the produce in a big way.

There are many artisan families involved in making varieties of bamboo products.

There is an opportunity for exporting quality cashew

The Sirpur Paper Mills Ltd., producing paper & paper products.

Already Litho and offset Paper, Account Book Paper, Multiply Paper & Paper Board are being exported.

Infrastructure overview

District has 1 SH (TS-20), which connects Mancherial and Rajura (Maharashtra), passes through Asifabad. There is Secunderabad to New Delhi railway route is available from Rebanna mandal to Sirpur(T) covering 3 Mandals. B. R. Ambedkar major irrigation project, across Pranahita, work is in progress & Medium projects such as Kumaram Bheem, Palvai Purshottam Rao project across tributaries of major rivers are present.

DIC Details

Office Address

General Manager, DIC – Kumuram Bheem Asifabad
Collectorate building, near forest division office, Jankapur,
Asifabad – 504299
Landline No – 08733-277211

Details of officers

Shri Ashok Madire,
General Manager,
Contact No: 9989017671
Email Id: gmdic-kb-inds@telanagana.gov.in

Shri A Keerthi Kanth
Industrial promotion Officer
Contact No: 9396397182

Best practices in Telangana

i. Telangana State Industrial Project Approval and Self-Certification System (TG- iPASS):

- The key-strategy of the industrial policy is “Minimum Inspection - Maximum Facilitation”
- First state in the country to enact TG-iPASS act to provide speedy clearances
- End-to-end online system – No physical touch point
- Common Application form for all departments reducing the number of enclosures (reduced from 110-10)

- Bestowing the **right to the investor** for a time-bound clearance
- 15-day clearances for mega projects and 30-day clearance for other projects: **shortest in the country**
- Deemed to be approved on 16th day or 31st day
- Only state that allows **automatic approvals** based on self-certification
- No need to wait for a prior permission even for a day to get your operations running
- State holds itself **accountable for delays**
- Penalty will be levied on the government official causing the delay
- No inspections for pre-establishment approvals

ii. Labour Reforms

- Elimination of the requirement of renewal of registrations/licenses by allowing of auto-renewal system wherever possible across the departments.
- Introduction of Central Inspection System (CIS), which allows computer-based allocation of Industries/Factories/Establishments based on risk category.
- Exemption from inspections was introduced wherever the risk factor is low.
- Introduction of Third-party Certification system by empanelling agencies.
- Introduced online single integrated returns filing system for labour laws applicable in the State/UT

iii. Pollution Control Board

- Exemption to green industries for any inspections has been put in place. Further, renewal period has been increased from 1 year to 5 years through auto renewal mode.
- Third party certification to medium risk industries and self-certification to low risk industries has been introduced.
- Agencies/Institutes are empanelled for third party certification for orange category of industries instead of departmental inspection.

iv. Commercial disputes

- Setting up of two dedicated commercial courts for resolving commercial disputes.
- Introduction of Paperless court module in the commercial courts with features such as e-filing, e-summons, e-payments, e-Cause list and digitally signed certificates of court orders.
- Statistical data regarding the number of suits, applications and appeals along with the pendency details is updated and published every month.

v. Land Administration

- Complete digitization of land records
- Created India's Largest Industrial Land Bank
- Developed a GIS based mapping system to provide details about the land earmarked for industrial with details of all infrastructure facilities available.
- Introduced plug and play option for promoting sectoral investments of land earmarked for industrial purpose is being proposed.
- Enacted Telangana Rights in Land and Pattadar pass Books Act, 2020 and Telangana Municipal Laws (Amendment) Act 2020 to streamline land records and registrations in the State. To implement these Acts, "Dharani", an online system for all matters related to lands, agricultural, residential and commercial properties in urban and rural areas is introduced

vi. Reducing the Regulatory compliance burden in the state

- To further simplify business approvals and processes, nearly 1278 compliance burden provisions were simplified or eliminated. In addition, around 1000 compliance reduction measures have been identified which are being evaluated for implementation in the State.

vii. Innovative institutions

- **T-Hub:** World's largest incubator ecosystem; actively working with 2000+ national and international startups raising funding of \$1.94 Bn
- **T-Works:** Aims to provide services such as IP facilitation, Product design, rapid prototyping and

component sourcing. This centre has emerged as one of the largest Prototyping facilities in the country.

- **WE Hub:** We-Hub is India's only state led incubator to encourage Women Entrepreneurs. It has already incubated 5,967 startups.
- **Research & Innovation Circle of Hyderabad (RICH):** Links research institutions, academia and industry along with VCs, angel investors and incubator, and actively facilitates process of taking their research to market.
- **Telangana State Innovation Cell (TSIC):** An initiative by State Government for aspiring innovators, start-ups, and changemakers to promote innovation at grass roots level.
- **Emerging Technologies Wing:** Created to develop ecosystem required for industry and govt. depts to leverage emerging tech, in 8 key areas such as Blockchain, AI, IoT, Cloud, 3D Printing, VR/AR, Robotics and Big Data
- **Telangana Academy for Skill and Knowledge (TASK)** - Skilling youth and making them more employable and hence, curbing the unemployment rate in the State.
- **Telangana Young India Skill University:** Leveraging the vast network of technical and academic institutions, the State has established "Telangana Young India Skill University" under Public-Private Partnership (PPP) model. The major aim of the university is to reduce unemployment and closing the skills gaps for the youth in the State.

viii. **Technology Enabled Services**

a) T-Nethanna

- The State has introduced "T-Nethanna" App, which offers crucial support for understanding and tackling challenges faced by power loom unit owners and workers.
- Workers after registering through the application, can lodge complaints with geo- tagged photos, learn the eligibility for relevant schemes, and receive immediate SMS notifications about any changes or additions to the schemes, including the Thrift Fund Scheme and Nethanna Bhima.

b) Naanyatha app:

The Hyderabad Metropolitan Water Supply and Sewerage Board (HMWSSB) has a dedicated app which displays updated real-time information regarding the Water Supply Status, Timing of Supply, Quality of Supply. There is an option of registering grievances against any of these three parameters as well.

c) CDMA:

- The Commissioner & Director of Municipal Administration (CDMA) in partnership with, National Remote Sensing Centre (NRSC) has developed a mobile application to geo-tag all the urban properties with the help of 'Bhuvan', which provides images and map visualization. The objective is to integrate property information spatially by geo-tagging each property and un-earth under-assessed and un-assessed properties.
- Developed Citizen Buddy Mobile App for mobile delivery of services and citizen services grievance addressal system with resolution mechanism
- Developed CDMA WhatsApp chatbot for easy/fast service delivery.

d) MyGHMC app:

MyGHMC is an integrated app with services delivered by GHMC to the citizens of Hyderabad which include payment of property tax, trade license fee, view status of Building Permission applications. The app helps in

- Encouraging online mobile payments
- Increasing the effective use of the GHMC services while bringing in transparency
- Easy tracking & decision making through dashboard reports
- Encouraging timely redressal of the grievances

SCHEMES AND INTERVENTIONS

Schemes of Ministry of MSME, Govt of India

(https://champions.gov.in/MSME_Ministry_entrepreneurs/PMEGP_bank_loan_finance/old_existing_Schemes.htm)

Scheme	Objective	Beneficiaries
Prime Minister's Employment Generation Programme (PMEGP)	Encourage new entrepreneurs to set up micro-enterprises through credit-linked subsidy support	Any individual above 18 years of age, SHGs, Charitable trusts, Registered Societies etc.
Loan for up-gradation of the existing PMEGP/MUDRA units	Technology up-gradation and expansion of existing units through credit support	Existing well performing PMEGP/MUDRA units
Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)	Credit support to MSMEs	Existing Entrepreneurs & Aspiring Entrepreneurs
Interest Subvention Scheme for MSMEs-2018	Credit support	Existing Entrepreneurs & Aspiring Entrepreneurs
Credit Linked Capital Subsidy Component (CLCS & TU Scheme)	Technology support/ Credit Support	Existing Entrepreneurs & Aspiring Entrepreneurs
MSME Technology Centers (TCs) (Existing TCs + New TCs + Extension Centers spread all over country)	Technology support, Skill development, Product D	Existing Entrepreneurs / Aspiring Entrepreneurs
Procurement and Marketing Support (PMS) scheme	Marketing Support	Existing Entrepreneurs
International Cooperation (IC) Scheme	Marketing Support	Existing Entrepreneurs
Public Procurement Policy for MSEs Order, 2012	Providing Marketing support to the MSEs	MSEs(registered with DIC or KVIC or KVIB or Coir Board or NSIC or Directorate of Handicrafts and Handlooms or any other body specified by Ministry of MSME or having Udyam Registration
Micro & Small Enterprises Cluster Development Programme (MSE – CDP)	Technology support/Skill development	Group of Existing Entrepreneurs (in form of a SPV)
Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	Organize traditional industry artisans into clusters by providing Technology Support, Marketing Support, Skill Development	Existing artisans from traditional industries

A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)	Promote Skill Development and Entrepreneurship	Livelihood Business Incubation (LBI) and Technology Business Incubation (TBI)
Promotion of MSMEs in NER and Sikkim- a sub component of Central Sector Scheme “Technology and Enterprise,Resource Center”.	Technology support/Skill development	Existing Entrepreneurs / Aspiring Entrepreneurs
ZED Certification Scheme	Technology support	Existing Entrepreneurs
Lean Manufacturing Competitiveness for MSMEs	Technology support	Existing Entrepreneurs
Design Clinic for Design Expertise to MSMEs	Technology support	Existing Entrepreneurs
Digital MSME	Technology support	Existing Entrepreneurs
Entrepreneurial and Managerial Development of SMEs through Incubators	New Enterprise Creation	Existing Entrepreneurs/Aspiring Entrepreneurs
Awareness on Intellectual Property Rights (IPR)	Technology support	Existing Entrepreneurs
ESDP Scheme	New Enterprise Creation and Skill development	Aspiring and Existing Entrepreneurs
Assistance to Training Institutions (ATI) Scheme	Skill development	Only for training institutions of Ministry of MSME and State level EDIs.
Science & Technology	Technology Support	Existing and Aspiring Entrepreneurs.
Coir Industry Technology Upgradation Scheme	Credit support/New Enterprise creation	Existing and Aspiring Entrepreneurs.
Skill Upgradation and Mahila Coir Yojana	Skill Development/New enterprise creation	Existing and Aspiring entrepreneurs.
Export Market Promotion	Export Marketing support.	Existing and Aspiring entrepreneurs.
Domestic Market Promotion	Domestic Marketing Support.	Existing and Aspiring Entrepreneurs.
Trade & Industry Related Functional Support Services	Data and Information related support.	Existing and Aspiring Entrepreneurs.

Welfare Measures	Welfare of workers in the industry	Coir workers
MMDA	Infrastructure Support, Marketing Support and Ski	All Khadi Institutions and their artisans
ISEC	Working capital support to Khadi Institutions	All Khadi Institutions registered with the KVIC or KVIBs
Work-Shed Scheme for Khadi Artisans	To provide a better working environment	Khadi/polyvastra producing Institutions and Khadi Artisans
Strengthening of Infrastructure of Existing Weak Khadi Institutions and Assistance for Marketing Infrastructure	To revive weak Khadi Institutions	Existing C and weak Khadi and Polyvastra Producing Institutions
Rojgar Yukt Gaon	For development of Khadi and creation of sustainability	New Entrepreneur or Corporate entity with partnership with Kis
Honey Mission Programme / Beekeeping	Technology support, Skill Development and New Enterprises	Farmer, Unemployed Youth, Interested entrepreneurs
Mission Solar Charkha	Infrastructure Support	Promoter Agencies i.e. SPV, Section 8 Company, Producer Company
Mahatma Gandhi Institute for Rural Industrialization (MGIRI)	Technology Support, Skill Development	Existing and Aspiring Entrepreneurs
National SC-ST Hub	Marketing Support	Existing and Aspiring SC/ST Entrepreneurs
‘Pottery Activity’ under “Gramodyog Vikas Yojana (GVY)” SCHEME	Enhance the production, technical knowhow of pottery artisans. providing skill development training and modern & automated equipment, Market linkage,	Existing artisans and Aspiring Entrepreneurs
‘Beekeeping Activity’ under “Gramodyog Vikas Yojana (GVY)” Scheme	Technology support, Skill Development and New Enterprises	Farmer, Unemployed Youth, Interested entrepreneurs
Agarbatti Making Project’ under “Gramodyog Vikas Yojana (GVY)” Scheme	Technology support, Skill Development and New Enterprises	Farmer, Unemployed Youth, Interested entrepreneurs
Equity Infusion for MSMEs through Fund of Funds	SMEs face severe shortage of equity. The Fund of Funds will provide equity funding for MSMEs	Existing enterprises