

सूक्ष्म, लघु और मध्यम उद्यम
मंत्रालय



Ministry of Micro, Small and
Medium Enterprises

**COMPENDIUM OF STEPS TAKEN BY GOVERNMENT
OF INDIA TO SUPPORT MSME SECTOR IN FIGHT
AGAINST COVID-19 PANDEMIC**

01st April 2020

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1. Portals created by various Ministries and Departments for dissemination of COVID-19 related information for the MSME sector

- i. A dedicated page for COVID-19 related information has been created on DCMSME website: http://dcmsme.gov.in/Awareness_corona.htm
- ii. A special webpage by Press Information Bureau on COVID-19 is created on: <https://pib.gov.in/newsite/chronavirus.aspx?docid=667>
- iii. The Invest India Business Immunity Platform (BIP) for business issues redressal by Ministry of Commerce and Industry is created on: https://www.investindia.gov.in/bip?utm_source=popup

2. Information related to RBI Moratorium on term loans provided in Annexure-1.

3. Notification by Ministry of Finance on Taxation and other Laws

3.1 Finance Ministry issues Taxation and other Laws (Relaxation of Certain Provisions) Ordinance, 2020 today

In order to give effect to the announcements made by the Union Finance Minister *vide* Press Release dated 24.03.2020, regarding several relief measures relating to statutory and regulatory compliance matters across sectors in view of COVID-19 outbreak, the govt has brought in an Ordinance on 31.03.2020 which provides for extension of various time limits under the Taxation and Benami Acts. It also provides for extension of time limits contained in the Rules or Notification which are prescribed/ issued under these Acts.

It may be noted that the outbreak of Novel Corona Virus (COVID-19) across many countries of the world has caused immense loss to the lives of people, and accordingly, it has been termed as pandemic by the World Health Organisation and various Governments including Government of India. Social distancing has been unequivocally accepted to be the best way to contain its spread, leading to announcement of complete lockdown in the country. Keeping in view the challenges faced by taxpayers in meeting the compliance requirements under such conditions, the Union Finance Minister had announced several relief measures relating to statutory and regulatory compliance matters across sectors in view of COVID-19 outbreak on 24.03.2020 vide a press release.

Some of the important features and time limits which get extended by this Ordinance are as under:-

3.2 Direct Taxes & Benami

- i. Extension of last date of filing of original as well as revised income-tax returns for the FY 2018-19 (AY 2019-20) to 30th June, 2020.
- ii. Extension of Aadhaar-PAN linking date to 30th June, 2020.
- iii. The date for making various investment/payment for claiming deduction under Chapter-VIA-B of IT Act which includes Section 80C (LIC, PPF, NSC etc.), 80D (Mediclaime), 80G (Donations), etc. has been extended to 30th June, 2020. Hence the investment/payment can be made up to 30.06.2020 for claiming the deduction under these sections for FY 2019-20.
- iv. The date for making investment/construction/purchase for claiming roll over benefit/deduction in respect of capital gains under sections 54 to 54GB of the IT Act has also been extended to 30th June 2020. Therefore, the investment/ construction/ purchase made up to 30.06.2020 shall be eligible for claiming deduction from capital gains arising during FY 2019-20.
- v. The date for commencement of operation for the SEZ units for claiming deduction under deduction 10AA of the IT Act has also extended to 30.06.2020 for the units which received necessary approval by 31.03.2020.
- vi. The date for passing of order or issuance of notice by the authorities under various direct taxes& Benami Law has also been extended to 30.06.2020.
- vii. It has provided that reduced rate of interest of 9% shall be charged for non-payment of Income-tax (e.g. advance tax, TDS, TCS) Equalization Levy, Securities Transaction Tax (STT), Commodities Transaction Tax (CTT) which are due for payment from 20.03.2020 to 29.06.2020 if they are paid by 30.06.2020. Further, no penalty/ prosecution shall be initiated for these non-payments.

- viii. Under Vivad se Vishwas Scheme, the date has also been extended up to 30.06.2020. Hence, declaration and payment under the Scheme can be made up to 30.06.2020 without additional payment.

3.3 Indirect Taxes

- i. Last date of furnishing of the Central Excise returns due in March, April and May 2020 has been extended to 30th June,2020.
- ii. Wherever the last date for filing of appeal, refund applications etc., under the Central Excise Act, 1944 and rules made thereunder is from 20th March 2020 to 29th June 2020, the same has been extended to 30th June 2020.
- iii. Wherever the last date for filing of appeal, refund applications etc., under the Customs Act, 1962 and rules made thereunder is from 20th March 2020 to 29th June 2020, the same has been extended to 30th June 2020.
- iv. Wherever the last date for filing of appeal etc., relating to Service Tax is from 20th March 2020 to 29th June 2020, the same has been extended to 30th June 2020
- v. The date for making payment to avail of the benefit under Sabka Vishwas Legal Dispute Resolution Scheme 2019 has been extended to 30th June 2020 thus giving more time to taxpayers to get their disputes resolved.

In addition to the extension of time limits under the Taxation and Benami Acts as above, an enabling section has got inserted in the CGST Act, 2017 empowering the Government to extend due dates for various compliances inter-alia including statement of outward supplies, filing refund claims, filing appeals, etc. specified, prescribed or notified under the Act, on recommendations of the GST Council.

3.4 PM CARES FUND

A special fund “Prime Minister’s Citizen Assistance and Relief in Emergency Situations Fund (PM CARES FUND)” has been set up for providing relief to the persons affected from the outbreak of Corona virus. The Ordinance also amended the provisions of the Income-tax Act to provide the same tax treatment to PM CARES Fund as available to Prime Minister National Relief Fund. Therefore, the donation made to the PM CARES Fund shall be eligible for 100% deduction under section 80G of the IT Act. Further, the limit on deduction of 10% of gross income shall also not be applicable for donation made to PM CARES Fund.

As the date for claiming deduction u/s 80G under IT Act has been extended up to 30.06.2020, the donation made up to 30.06.2020 shall also be eligible for deduction from income of FY 2019-20. Hence, any person including corporate paying concessional tax on income of FY 2020-21 under new regime can make donation to PM CARES Fund up to 30.06.2020 and can claim deduction u/s 80G against income of FY 2019-20 and shall also not lose his eligibility to pay tax in concessional taxation regime for income of FY 2020-21.

4. Notification by Ministry of Corporate Affairs on “Companies Fresh Start Scheme, 2020”

4.1 Ministry of Corporate Affairs introduces the “Companies Fresh Start Scheme, 2020” and revised the “LLP Settlement Scheme, 2020” to provide relief to law abiding companies and Limited Liability Partnerships (LLPs) in the wake of COVID 19

In pursuance of the Government of India’s efforts to provide relief to law abiding companies and Limited Liability Partnerships (LLPs) in the wake of COVID 19, the Ministry of Corporate Affairs (MCA), has introduced the “Companies Fresh Start Scheme, 2020” and revised the “LLP Settlement Scheme, 2020” which is already in vogue to provide a first of its kind opportunity to both companies and LLPs to make good any filing related defaults, irrespective of duration of default, and make a fresh start as a fully compliant entity.

The Fresh Start scheme and modified LLP Settlement Scheme incentivise compliance and reduce compliance burden during the unprecedented public health situation caused by COVID-19. The USP of both the schemes is a one-time waiver of additional filing fees for delayed filings by the companies or LLPs with the Registrar of Companies during the currency of the Schemes, i.e. during the period starting from 1st April, 2020 and ending on 30th September, 2020.

The Schemes, apart from giving longer timelines for corporates to comply with various filing requirements under the Companies Act 2013 and LLP Act, 2008, significantly reduce the related financial burden on them, especially for those with long standing defaults, thereby giving them an opportunity to make a “fresh start”. Both the Schemes also contain provision for giving immunity from penal proceedings, including against imposition of penalties for late submissions and also provide additional time for filing appeals before the concerned Regional Directors against imposition of penalties, if already imposed.

However, the immunity is only against delayed filings in MCA21 and not against any substantive violation of law.

Details of the both the Schemes may be perused from the Circulars dated 30.03.2020, issued by the Ministry of Corporate Affairs.

5. Notification by Ministry of Food Processing Industries on Task Force

5.1 Food Processing ministry forms Task Force in the wake of Covid-19 to resolve problems of industry: Harsimrat Kaur Badal

Union Food Processing Industries Minister Smt. Harsimrat Kaur Badal assured industry representatives that a dedicated Task Force had been established to resolve all problems being faced by the food processing and ancillary industries during the current Covid-19 lockdown.

In a video conference with major industry associations such as CII, FICCI, ASSOCHAM, PHDCCI, AIFPA, ICC, FINER and DICCI today, the Union minister said the Task Force included all senior officials of the food processing ministry and members of Invest India. She said the team had already received 222 issues out of which 98 had been resolved and the rest were under process of resolution.

During the video conference, industry representatives told Smt. Harsimrat Badal that though directions had been sent to all State governments about the need for allowing the manufacturing and movement of essential items, they were being interpreted in different ways by the State governments. They stressed the need for uniform format for all States regarding manufacture and movement of food products. The representatives shared the problems related to factory shutdown, permission to operate warehouses, personnel movement and logistic disruption. The industry representatives said that required labour was not available for smooth manufacturing and that there was a shortage of transport also. They further urged that 'kirana stores' be allowed to open across the country to ensure the forward linkage was established.

FPI Minister said talks would be initiated with the transport unions to ensure smooth supply of food material and access to raw materials by the food processing industry.

She assured industry representatives that she would review all suggestions and grievances submitted by them to the task force.

6. Notification by Ministry of Corporate Affairs on CIRP Regulations

6.1 IBBI amends CIRP Regulations to provide relief in corporate insolvency resolution process due to COVID-19 outbreak

To address this difficulty faced by the lockdown due to COVID-19, the Insolvency and Bankruptcy Board of India (IBBI) amended the CIRP Regulations to provide that the period of lockdown imposed by the Central Government in the wake of COVID-19 outbreak shall not be counted for the purposes of the time-line for any activity that could not be completed due to the lockdown, in relation to a corporate insolvency resolution process. This would, however, be subject to the overall time-limit provided in the Code.

The IBBI amended the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016 (CIRP Regulations) on 29th March 2020.

The Government of India has declared a lockdown of twenty-one days with effect from 25th March, 2020 as a measure to combat and contain the spread of COVID-19. It is difficult for the insolvency professionals to continue to conduct the process, for members of committee of creditors to attend the meetings, and for prospective resolution applicants to prepare and submit resolution plans, during the period of lockdown. Therefore, it may be difficult to complete various activities during a corporate insolvency resolution process within the timelines specified in the CIRP Regulations.

The amended regulations are effective from 29th March 2020. These are available at www.mca.gov.in and www.ibbi.gov.in.

7. Notification by Ministry of Home Affairs on Movement of Essential Goods & Services

7.1 MHA to States: Unhindered Movement of Essential Goods & Services to be ensured during Nationwide Lockdown to fight COVID—19

Union Ministry of Home Affairs has written to the States/UTs to ensure unhindered movement of essential goods & services during the nationwide lockdown to fight COVID—19.

All States/UTs have been advised to set up 24*7 control rooms/helplines to protect essential service providers from any unwarranted stigmatization.

Official communication to States provided on:

<http://164.100.117.97/WriteReadData/userfiles/Covid-19%20Advisory%20for%20setting%20Helplines.pdf>

8. Notification by Ministry of Labour and Employment on Amendment in EPF Scheme

8.1 Union Labour Ministry notifies amendment in EPF Scheme to allow withdrawal of non-refundable advance by EPF members in the event of outbreak of pandemic

EPFO directs its field offices to process claims promptly

Union Ministry of Labour and Employment has issued notification GSR 225(E) amending EPF Scheme 1952 to allow withdrawal of non-refundable advance by EPF members/subscribers in the wake of COVID -19 pandemic in the country. The notification permits withdrawal of upto the amount of basic wages and dearness allowance for three months or upto 75% of the amount standing to member's credit in the EPF account, whichever is less, in the event of outbreak of epidemic or pandemic.

COVID-19 has been declared pandemic by appropriate authorities for the entire country and therefore employees working in establishments and factories across entire India, who are members of the EPF Scheme, 1952 are eligible for the benefits of non-refundable advance. A sub-para(3) under para 68L has been inserted in the EPF scheme,1952.The amended scheme Employees Provident Fund (Amendment) scheme,2020 has come into force from 28 March,2020.

Following the notification, EPFO has issued directions to its field offices for promptly processing any applications received from EPF members to help them fight the situation. In its communication EPFO has stated that officers and staff must process claims of EPF subscribers promptly so that relief reaches the worker and his family to help them fight with COVID-19.

9. Notification by Ministry of Commerce & Industry on Business Immunity Platform

9.1 Platform is helping businesses get real-time updates on India's response to COVID-19

The Invest India Business Immunity Platform

(https://www.investindia.gov.in/bip?utm_source=popup), hosted on the website of Invest India, India's National Investment Promotion & Facilitation Agency, under the Ministry of Commerce and Industry is working 24X7 as a comprehensive resource to help businesses and investors get real-time updates on India's active response to COVID-19 (Coronavirus). The platform launched on 21st March, 2020 has received over 1.75 lakh visitors from 50+ countries by 10 A.M. today. There are 423 Government advisories and notification on the website, along with 205 Blogs, infographics, videos and resources. Most searched term on the website was "donations for COVID".

The Business Immunity Platform (BIP) is the active platform for business issue redressal, with a team of dedicated sector experts who respond to queries at the earliest. Invest India has also announced a partnership with SIDBI (Small Industries Development Bank of India) for responding and resolving queries for MSMEs.

This dynamic and constantly updating platform keeps a regular track on developments with respect to the virus, provides latest information on various central and state government initiatives, gives access to special provisions, and answers and resolves queries through emails and on WhatsApp. So far, it has received 845 business support queries, out of which 614 have already been resolved. The queries were mostly on Logistics, notifications, Customs issues, plant shutdowns and clarifications.

BIP has launched 'Joining the Dots' campaign to procure essential healthcare supplies. It is also facilitating matchmaking to fill the demand-supply shortages of essential equipment to combat COVID-19. In its Stakeholder outreach activities, about 2000 Global and domestic corporates and stakeholders have been contacted. On the website, 120+ applications have been received from 17 states on 'Startup challenge: Solutions to combat COVID-19'. It organized special conference call with US Financial Services Companies, with focus on identification and resolution of business continuity issues due to lockdowns in the country. Webinar has been organized on 'Business Continuity for Startups amidst COVID19' with a panel of industry stalwarts and other stakeholders. Discussion was held on prospective funding and support: opportunities for startups during COVID19, and shift to Work from home model. A special conference call was held with the American Life Sciences Companies to discuss issues faced by them during the lockdowns, and how to resolve them.

10. Notification by Ministry of Power on Major Relief Measures for Power Sector

10.1 Union Power Ministry committed to ensure 24x7 electricity supply during lockdown
Payment security to be reduced by 50 percent Directions issued to CERC to provide three
months' moratorium on Discoms to make payment to Gencos and transmission and no
penalty on late payment; States requested to issue similar directions to SERCs

Despite the lockdown imposed to contain the spread of the COVID 19 pandemic, the whole workforce of the power sector – generation, transmission, distribution and system operations - is working round the clock to keep all homes and establishments lighted. Shri R.K.Singh, the Union Minister of Power, has said that in this time of crisis, the Ministry of Power is committed to provide 24x7 supply of electricity to all consumers.

Around 70% of power generation is from coal-based power plants. In order to maintain the continuity of supply of coal by domestic coal companies and transportation by railways, the ministry is in touch with the Ministries of Railways and Coal.

Due to the lockdown, consumers are unable to pay their dues to the Distribution Companies (Discoms). This has affected the liquidity position of the Discoms thereby impairing their ability to pay to the generating and transmission companies. In this context, Shri Singh has approved significant relief measures for power sector. The following decisions have been taken to ease the liquidity problems of the Discoms –

- i. CPSU Generation / Transmission Companies will continue supply/ transmission of electricity even to Discoms which have large outstanding dues to the Generation / Transmission companies. During the present emergency there will be no curtailment of supply to any DISCOM.
- ii. Till 31stMay 2020 the payment security mechanism to be maintained by the Distribution Companies with the Generating Companies for dispatch of power shall be reduced by fifty percent.
- iii. Directions have been issued to the Central Electricity Regulatory Commission to provide a moratorium of three months to Discoms to make payments to generating companies and transmission licensees and not to levy penal rates of late payment surcharge. State Governments are being requested to issue similar directions to State Electricity Regulatory Commissions.

11. Notification by Ministry of Commerce & Industry on Control Room to Monitor Status of Transportation and Delivery of Goods, Manufacturing and Delivery of Essential Commodities

11.1 DPIIT sets up a Control Room to monitor the status of transportation and delivery of goods, manufacturing, and delivery of essential commodities

Department for Promotion of Industry and Internal Trade (DPIIT), under the Ministry of Commerce and Industry, has set up a control room to monitor in real time the status of transportation and delivery of goods, manufacturing, delivery of essential commodities to common man and the difficulties being faced by various stakeholders during the lockdown period from 25.3.2020 to 14.4.2020. In the event of any manufacturing, transporter, distributor, wholesaler or e-commerce companies facing ground level difficulties in transportation and distribution of goods or mobilization of resources, the same may be informed to the Department at the following telephone number/email:

Telephone: + 91 11 23062487

Email : controlroom-dpiit@gov.in

The telephone number will be functional from 8 AM to 6 PM. The issues reported by various stakeholders will be taken up by the Department with the concerned state government, district and police authorities, and other concerned agencies.

12. Notification by IT Department to release all pending income tax refunds up to Rs 5 lakhs immediately

12.1 Around 14 lakh taxpayers to benefit all GST & CUSTOM refunds also to be released; to provide benefit to around 1 lakh business entities including MSMEs Rs 18,000 crore of total refund granted immediately

In the context of the COVID-19 situation and with a view to provide immediate relief to the business entities and individuals, it has been decided to issue all the pending income-tax refunds up to Rs. 5 lakh, immediately. This would benefit around 14 lakh taxpayers.

It has also been decided to issue all pending GST and Custom refunds which would provide benefit to around 1 lakh business entities, including MSME. Thus, the total refund granted will be approximately Rs. 18,000 crore.

13. Several Measures Taken by ESIC to Extend Relief During The COVID-19

13.1 Pandemic Eight ESIC hospitals with 1042 Isolation beds declared as dedicated COVID-19 hospitals

The country is dealing with a very challenging situation due to COVID-19 Pandemic. Many parts of the country have been placed under lock down to enforce social distancing. To deal with the crisis, Employees' State Insurance Corporation (ESIC) has undertaken multiple steps to provide relief to its Stakeholders and members of public.

The following ESIC Hospitals with 1042 Isolation Beds across India have been declared as Covid-19 Dedicated Hospitals:

a. ESIC Hospital, Ankleshwar, Gujarat	:	100 Beds
b. ESIC Hospital, Gurugram, Haryana	:	80 Beds
c. ESIC Hospital, Vapi, Gujarat	:	100 Beds
d. ESIC Hospital, Udaipur, Rajasthan	:	100 Beds
e. ESIC Hospital, Jammu	:	50 Beds
f. ESIC Hospital Baddi, Himachal Pradesh	:	100 Beds
g. ESIC Hospital, Adityapur, Jharkhand	:	42 Beds
h. ESIC Hospital, Joka, West Bengal	:	470 Beds

In addition to above, around 1112 Isolation Beds have been made available in most of the remaining ESIC Hospitals across the country. Further, a total of 555 ICU/HDU Beds with 197 Ventilators have also been made available in these Hospitals. Covid-19 testing facility has been made available at ESIC Hospital, Faridabad (Haryana).

Quarantine facility (total 1184 Beds) has been made functional in ESIC Hospitals at following locations:

ESIC Hospital, Alwar (Rajasthan)	:	444 Beds
ESIC Hospital, Bihta, Patna (Bihar)	:	400 Beds
ESIC Hospital, Gulbarga (Karnataka)	:	240 Beds
ESIC Hospital, Korba (Chhattisgarh)	:	100 Beds

In order to ease hardship of ESI Beneficiaries in this tough time, ESIC has allowed purchase of medicines by beneficiaries from private chemist during lockdown period and its subsequent reimbursement by ESIC.

Alternate provision has been made for providing medical services from Tie-up Hospital if an ESIC Hospital is declared as a dedicated Covid-19 Hospital to cater exclusively to Corona suspected/confirmed cases. ESI beneficiaries can be referred to tie-up Hospitals for providing prescribed secondary/SST consultation/admission/investigation, during the period for which concerned ESIC Hospital functions as dedicated Covid-19 Hospital. ESI Beneficiaries may also seek Emergency/non Emergency medical treatment from tie-up hospital directly without referral letter, in accordance with his entitlement. Nodal Officers have been nominated for each ESIC Hospital for effective coordination with State/Central Health Authorities regarding corona virus related matters.

Further, ESIC Hospitals are adopting all the updated guidelines being issued by Ministry of Health and Family Welfare, on regular basis. Implementation of all such measures is being regularly monitored at ESIC Hqrs. Office through video conference with ESIC hospitals across the country.

Efforts are being made to maintain adequate stock of mask and Personal Protective Equipment (PPE) kits, etc. Frequency of disinfection, asepsis and sanitization of ESIC health Institution premises has been suitably increased.

Orientation of medical/paramedical staff is being carried out on management of COVID-19 infection. ESIC Hospitals are working in coordination with their respective State Authorities regarding matters related to corona virus pandemic.

Medical Benefit is provided under Rule 60-61 to the Insured persons who cease to be in insurable employment on account of permanent disablement and to the retired Insured Persons, on payment of advance lump-sum contribution for a year at the rate of Rs 10/- per month. Under the prevailing circumstances of lockdown, there may be cases where validity of the medical benefit cards issued to these beneficiaries expire as these beneficiaries are unable to deposit the advance annual lump-sum contribution due to lockdown. Such beneficiaries have been allowed to avail medical benefit under Rule 60 and 61 of ESI (Central Rules) till 30.06.2020.

The payment of Permanent Disablement Benefit and Dependant's Benefit (around 4.00 Lakh Beneficiaries for the month of March 2020) have been sent to the bank accounts of beneficiaries.

For employers, the contribution period for February which was to be paid by 15th March has been extended up to April and for March month the same has been extended to May, and no penalty or interest/damage will be levied on establishments on such delay.

Further, one-time relaxation has also been given to those Employers who did not file ESI contribution for the contribution period April, 2019 to September, 2019 within 42 days after end of the contribution period. The employers are allowed to file this contribution upto 15.05.2020.

14. Government Grants exemption from Basic Custom duty & Health Cess on import of Ventilators, PPE, COVID Test Kits & Face & Surgical Masks

In the context of Covid-19 situation, considering the immediate requirement of ventilators and other items, the Central Government has granted exemption from Basic Customs Duty and Health cess, on the import of the following goods, with immediate effect:

- a. Ventilators,
- b. Face masks, surgical Masks,
- c. Personal protection equipment (PPE)
- d. Covid-19 test kits
- e. inputs for manufacture of the above items

This basic customs duty exemption shall be available upto the 30th September, 2020.

15. Notification by Ministry of Finance: RBI announces second set of measures to preserve financial stability and help put money in the hands of the needy and disadvantaged

States and UTs allowed to borrow more to manage COVID-19

Reverse Repo rate reduced from 4.0% to 3.75%

Relief provided to NBFCs and Real Estate Sector

We will cure and endure, India is projected to turn around and grow at 7.4% in 2021-22: RBI Governor

: Mumbai, April 17, 2020

“...In the midst of death life persists, in the midst of untruth truth persists, in the midst of darkness light persists.” – Mahatma Gandhi, during his famous Kingsley Hall, London address in October 1931.

It is with these words that the Governor of the Reserve Bank of India Shaktikanta Das began his statement, wherein he announced a set of nine measures to revive the struggling domestic economy. This follows [the earlier set of measures announced by RBI on March 27, 2020](#). Making the announcements through an online address, the Governor stated that the human spirit is ignited by the resolve to overcome the COVID-19 pandemic which has “gripped the world in its deadly embrace”.

The RBI Governor said that the additional measures are aimed to:

- maintain adequate liquidity in the system and its constituents in the face of COVID-19 related dislocations
- facilitate and incentivise bank credit flows
- ease financial stress, and
- enable the normal functioning of markets

The Governor said that the central bank will use all its instruments to address the daunting challenges posed by the epidemic. He said that the overarching objective is to help ensure that finance keeps flowing to all stakeholders, especially those that are disadvantaged and vulnerable. He expressed the hope that together, the nation will cure and endure the situation.

Here is an overview of the nine announcements made today. The full statement by the Governor can be read [here](#).

Liquidity Management

1) Targeted Long-Term Operations (TLTRO) 2.0

A second set of targeted long-term repo operations (TLTRO 2.0) for an initial aggregate amount of Rs. 50,000 crore will be conducted. This is being done to facilitate funds flow to small and mid-sized corporates, including NBFCs and MFIs, who have been more severely impacted by the disruptions due to COVID-19. The funds availed by banks under TLTRO 2.0 should be invested in investment grade bonds, commercial paper, and non-convertible debentures of non-banking financial companies (NBFCs), with at least 50 per cent of the total amount availed going to small and mid-sized NBFCs and micro finance institutions (MFIs).

2) Refinancing Facilities for All India Financial Institutions

Special refinance facilities for a total amount of Rs. 50,000 crore will be provided to National Bank for Agriculture and Rural Development (NABARD), the Small Industries Development Bank of India (SIDBI) and the National Housing Bank (NHB) to enable them to meet sectoral credit needs. This will comprise Rs. 25,000 crore to NABARD for refinancing regional rural banks (RRBs), cooperative banks and micro finance institutions (MFIs); Rs. 15,000 crore to SIDBI for on-lending / refinancing; and Rs. 10,000 crore to NHB for supporting housing finance companies (HFCs).

These facilities are being provided since these institutions are facing difficulties in raising finances from the market, in view of the difficult financial conditions in view of COVID-19. The Governor said that advances under this facility will be charged at the RBI's policy repo rate at the time of availment, in order to enable them to provide credit at rates affordable for their borrowers.

3) Reduction of Reverse Repo Rate under Liquidity Adjustment Facility

Reverse repo rate has been reduced by 25 basis points from 4.0% to 3.75% with immediate effect, in order to encourage banks to deploy surplus funds in investments and loans in productive sectors of the economy.

The Governor explained that the surplus liquidity in the banking system, which has risen significantly due to sustained government spending and the various liquidity enhancing measures undertaken by the RBI, is the backdrop to this decision.

4) Raising Limit of Ways and Means Advances of states and UTs

Ways and Means Advances (WMAs) Limit of states and union territories has been increased by 60% over and above the limit as on March 31, 2020, in order to provide greater comfort to states for undertaking COVID-19 containment and mitigation efforts, and also to help them plan their market borrowing programmes better.

WMAs are temporary loan facilities provided by RBI to help governments tide over temporary mismatches in receipts and expenditure. The increased limit will be available till September 30, 2020.

Regulatory Measures

In addition to the measures announced by RBI on March 27, 2020, the bank announced additional regulatory measures to lessen debtors' burden in wake of the pandemic.

5) Asset Classification

With respect to recognition of Non-Performing Assets (NPAs), the central bank has decided that the payment moratorium period, which lending institutions have been permitted to grant as per RBI's announcement on March 27, 2020, will not be considered while classifying assets as NPAs. i.e., the moratorium period will be excluded while considering 90-day NPA norm for those accounts for which lending institutions decide to grant moratorium or deferment and which were standard as on March 1, 2020. This means that there will be an asset classification standstill for such accounts from March 1 - May 31, 2020. NBFCs will have the flexibility under the prescribed accounting standards to provide such relief to their borrowers.

Simultaneously, banks have been asked to maintain higher provision of 10% on all accounts whose classification has been put on a standstill as above, so that banks maintain sufficient buffers.

6) Extension of Resolution Timeline

Recognizing challenges to resolution of stressed assets or accounts which are or are likely to become NPAs, the period for implementation of resolution plan has been extended by 90 days. Currently, scheduled commercial banks and other financial institutions are required to hold an additional provision of 20 per cent if a resolution plan has not been implemented within 210 days from the date of such default.

7) Distribution of Dividend

It has been decided that scheduled commercial banks and cooperative banks shall not make any further dividend pay-outs from profits pertaining to FY 2019-20; the decision will be reviewed based on the financial position of banks at the end of the second quarter of the financial year 2019-20. This has been done in order to enable banks to conserve capital so that they can retain their capacity to support the economy and absorb losses in an environment of heightened uncertainty.

8) Lowering of Liquidity Coverage Ratio requirement

To improve the liquidity position for individual institutions, Liquidity Coverage Ratio requirement for scheduled commercial banks has been brought down from 100% to 80% with immediate effect. This will be gradually restored in two phases - 90% by October 1, 2020 and 100% by April 1, 2021.

9) NBFC Loans to Commercial Real Estate Projects

The treatment available for loans to commercial real estate projects with respect to the date for commencement for commercial operations (DCCO) has been extended to NBFCs, in order to provide relief to both NBFCs and the real estate sector. As per the current guidelines, DCCO in respect of loans to commercial real estate projects delayed due to reasons beyond the control of promoters can be extended by an additional one year, over and above the one-year extension permitted in normal course, without treating the same as restructuring.

Making an assessment of the current economic situation, the Governor informed that the macroeconomic and financial landscape has deteriorated, precipitously in some areas; but light still shines through bravely in some others.

According to IMF's global growth projections, in 2020, the global economy is expected to plunge into the worst recession since the Great Depression, far worse than the Global Financial Crisis. In this situation, India is among the handful of countries that is projected to cling on to positive growth (at 1.9%). He noted that this is the highest growth rate among the G-20 economies.

Speaking on the RBI's announcements, the Prime Minister Shri Narendra Modi has said that the measures will greatly enhance liquidity and improve credit supply. He said these steps will help small businesses, MSMEs, farmers and the poor and that it will also help all states due to the increase of WMA limits.

16. Notification by Ministry of Home Affairs: MHA issues order to exempt certain activities regarding Minor Forest Produce, Plantations, NBFCs, Cooperative Credit Societies and Construction in Rural Areas from Lockdown Restrictions to fight COVID-19

Ministry of Home Affairs (MHA) has issued an order to exempt certain activities under the consolidated revised guidelines to all Ministries/Departments (https://www.mha.gov.in/sites/default/files/MHA%20order%20dt%2015.04.2020%2C%20with%20Revised%20Consolidated%20Guidelines_compressed%20%283%29.pdf), regarding the Nationwide lockdown to fight COVID-19.

The order exempts from lockdown restrictions certain activities as below:

- Collection, harvesting and processing of Minor Forest Produce (MFP)/ Non-timber Forest Produce (NTFP) by Scheduled Tribes and other forest dwellers in forest areas.
- Bamboo, coconut, arecanut, cocoa, spices plantations and their harvesting, processing, packaging, sale and marketing.
- Non-banking financial institutions (NBFCs) including Housing Finance Companies (HFCs) and Micro Finance Companies (NBFC--MFIs), *with bare minimum staff*.
- Cooperative Credit Societies.
- Construction activities in rural areas to include water supply and sanitation , laying/erection of power transmission lines and laying of telecom optical fiber and cable along with related activities.

[Click here Order to see the Order Document](#)

17. Notification by Ministry of Labour & Employment: ESIC Further Extends Period for Filing ESI Contribution

3.49 Crore IPs and 12,11,174 Employers to be Benefitted

Purchase of Medicines from Private Chemists Permitted during Lockdown

The country is dealing with a very challenging situation due to COVID-19 Pandemic. Many establishments are temporarily closed and workers are unable to work. In line with the relief measures being extended by Government to business entities and workers, Employees' State Insurance Corporation (ESIC) has undertaken following relief measures for its stakeholders specially Employers and Insured Persons, besides strengthening its medical resources to fight COVID-19.

As a relief measure, the period for filing ESI contribution for the month of February and March was earlier extended to 15th April and 15th May, respectively. Now, considering the hardship being faced by employers, the period for filing ESI contribution for the month of February has been further extended from earlier extended period i.e. 15th April to 15th May, 2020. The period for filing contribution for the month of March 2020 is also 15th May, 2020. No penalty or interest or damage will be levied on establishments during the extended period. 3.49 crore Insured Persons (IPs) and 12,11,174 employers will get relief with the extension of period for filing the return.

Besides these, following relief measures have been undertaken for Insured Persons and Beneficiaries.

In order to ease hardship of ESI Beneficiaries, purchase of medicines by ESI beneficiaries from private chemists during the lockdown period and its subsequent reimbursement by ESIC has been permitted.

A provision has also been made for providing medical services to IPs and beneficiaries from Tie-up Hospitals, if an ESIC Hospital is declared as a dedicated Covid-19 Hospital to cater exclusively to Corona suspected/confirmed cases. ESI beneficiaries can be referred to tie-up Hospitals for providing prescribed secondary/SST consultation/admission/ investigation, during the period for which concerned ESIC Hospital functions as dedicated Covid-19 Hospital. ESI Beneficiary may also seek Emergency/non-Emergency medical treatment from tie-up hospital directly without referral letter, in accordance with his entitlement.

Medical Benefit is provided under Rule 60-61 to the Insured persons who cease to be in insurable employment on account of permanent disablement and to the retired Insured Persons, on payment of advance lump-sum contribution for a year at the rate of Rs.10/- per month. Under the prevailing circumstances of lockdown, there may be cases where validity of the medical benefit cards issued to these beneficiaries expire as these beneficiaries are unable to deposit the advance annual lump-sum contribution due to lockdown. Such beneficiaries have been allowed to avail medical benefit under Rule 60 and 61 of ESI (Central Rules) till 30.06.2020.

The payment of Rs.41.00 crore (approx.) in respect of Permanent Disablement Benefit and Dependants' Benefit have been sent to the bank accounts of beneficiaries in the month of March, 2020.

18. Notification by Ministry of Agriculture & Farmers Welfare: Several Steps taken to facilitate the farmers and farming activities at field level during the lock down period

Rs. 16,621 crores released under PM-KISAN Scheme to 8.31 crore farmer families

3,985 MT of pulses dispatched for delivery to the States/UTs under PM-GKY

The Department of Agriculture, Cooperation and Farmers Welfare, Government of India is taking several measures to facilitate the farmers and farming activities at field level during the lock down period. The updated status is given below:

1. To ensure supply of seeds to the States under National Food Security Mission, the subsidy pertaining to seeds under the scheme shall be for varieties less than 10 years. It has also been decided to allow Truthful Label seeds for subsidy component for the North East, Hilly regions and the UTs of Jammu & Kashmir only, for all crops under NFSM.
2. Under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme during the lockdown period from 24.3.2020, about 8.31 crore farmer families have been benefitted and an amount of Rs. 16,621 crore has been released so far.
3. Under the Pradhan Mantri Garib Kalyan Yojana (PM-GKY) about 3,985 MT of pulses has been dispatched for delivery to the States/UTs.
4. In Punjab, organic products are being delivered at doorstep in the specially designed electric van under Paramparagat Krishi Vikas Yojana (PKVY)
5. In Maharashtra, 21,11,171 quintals of fruits and vegetables have been sold by 27,797 FPOs in 34 districts by online/direct sale method.

Annexure-1

Press Information Bureau Government of India Ministry of Finance

01-April-2020 12:35 IST

RBI Moratorium on EMI: FREQUENTLY ASKED QUESTIONS

Last week, the **Reserve Bank of India announced a three-month moratorium on all term loans outstanding** as on March 1, 2020, as well as on working capital facilities.

The **Indian Banks Association has answered a list of Frequently Asked Questions** about the technicalities of the moratorium.

QUESTION 1: When/what was the RBI announcement?

ANSWER: Last week, the Reserve Bank of India announced a three-month moratorium on all term loans outstanding as on March 1, 2020, as well as on working capital facilities.

QUESTION 2: Why has RBI announced the relief package?

ANSWER: Reserve Bank of India has announced certain regulatory measures to mitigate the burden of debt servicing brought about by disruptions on account of COVID-19 pandemic and to ensure the continuity of viable businesses. It was felt that there may be a temporary disruption in the cash flows, and in some cases loss of income, for the businesses/ individuals and the present measures work to bring relief to those businesses / individuals.

QUESTION 3: Which are the facilities eligible for availing the benefits under the RBI COVID-19 regulatory package and whether the facility is extended across the board to all borrowers?

ANSWER: All term loans (including agricultural term loans, retail, crop loans and loans under Pool Purchases) and cash credit/overdraft are eligible to avail the benefits under the package. This is available to all such accounts, which are standard assets as on 1st March 2020. Further, to avoid unnecessary paperwork the facility has been extended across the board to all the borrowers by extending repayment of term loan installments (includes interest) by 90 days. The original repayment period for term loans will get extended by 90 days e.g. a loan repayable in 60 installments maturing on 1st March 2025 will mature on 1st June 2025.

QUESTION 4: Is rescheduling of payments applicable for all kinds of term loans?

ANSWER: It is applicable for all term loans in all the segments, irrespective of the segment and the tenor of the term loans.

QUESTION 5: Is rescheduling of term loans only for principal amount or it also includes interest?

ANSWER: Rescheduling of principal can be done for a period of three months falling due between March 1, 2020 and May 31, 2020. For example, where the last installment of a term loan falls due for payment of on say 1st March 2020, it will become payable on 1st June 2020.

For EMI based term loans, it will be three EMIs falling due between 1st March 2020 and May 31st, 2020 and the tenor will be extended by three months and have to be repaid during the extended period, as per the example under (2) above.

For other term loans, it will be all the installments and Interest falling due during the same period, irrespective of the tenor of payment i.e. monthly, quarterly, half yearly, annually, bullet payment etc. For term loans, where the repayment has not commenced, the interest portion for three months alone needs to be reckoned.

QUESTION 6: What happens if the extended tenor of term loan goes beyond the maximum period stipulated for a product or as stipulated in the loan policy?

ANSWER: This can be extended for all such term loans without the need for seeking deviations or approvals.

QUESTION 7: What will be the treatment of interest on the working capital facilities?

ANSWER: The recovery of Interest applied to cash credit/overdraft on 31st March, 30th April and 31st May 2020 is being 'deferred'. However, the entire interest must be recovered along with the interest being applied on 30th June 2020 and in cases, where monthly interest is not being applied, along with the next interest date.

QUESTION 8: What will be the impact of this relief by RBI on borrowers as far as reporting of default is concerned?

ANSWER: Any delay in payment leads to default and gets reported to Credit Bureaus. For business loans of Rs. 5 Crores and above, the banks report the overdue position to RBI also through CRILC. As

a result of this relief package, the overdue payments post 1st March 2020 will not be reported to Credit Bureaus/ CRILC for three months. No penal interest or charges will be payable to the banks. Similarly, SEBI has allowed that Credit Rating Agencies (CRAs) may not consider the delay as default by listed companies if the same is owing to lockdown conditions arising due to COVID-19.

QUESTION 9: That means businesses/ Individuals should necessarily take the benefit?

ANSWER: You may take the benefits under this package if there is a disruption in your cash flows or there is loss of income. However, you must take into account that the interest on the loans, though not mandatorily payable immediately and gets postponed by 3 months, continues to accrue on your account and results in higher cost.

To give you a perspective, suppose your loan outstanding is Rs 100,000 and you are charged 12 percent rate of interest on your loans, then every month you are liable to pay Rs. 1,000 as interest. In case you opt not to service the interest every month, you are liable to pay interest at 12 percent p.a. and accordingly you will pay Rs. 3,030.10 at the end of 3rd month.

Similarly, in case the interest rate is 10 percent, you are required to pay Rs. 833 p.m. or Rs. 2,521 after three months.

QUESTION 10: Should I get upset if any bank staff or its collection agent approach me for repayment?

ANSWER: You should not get upset and tell bank staff/ collection agent that you want to avail the benefit being extended under regulatory package.

QUESTION 11: What about my credit card dues?

ANSWER: The relief is available for credit card payments also.

In case of credit card dues, there is a requirement to pay minimum amount and if it is not paid the same gets reported to Credit Bureaus. In view of the RBI circular, the overdues in the credit card account do not get reported to the credit bureaus for a period of three months.

However, interest will be charged by the credit card issuer on unpaid amount. You should check from your card provider to arrive at interest payable. Although no penal interest will be charged during this period, but you must remember that the interest rate on credit card dues are normally much higher compared to normal bank credit and you should take a decision accordingly.

QUESTION 12: What about interchangeability being permitted from non-fund based to fund based or FB to NFB for businesses?

ANSWER: The interest applied on the fund based portion of interchangeability availed during the said period of 1st March to 31st May 2020 will be eligible for moratorium. In respect of new sanctions accorded from 1st March and availed during the period, the interest applied on the Fund based portion would be eligible.

QUESTION 13: In what other ways, businesses have been given relief?

ANSWER: The businesses may request the bank to re-assess their working capital requirements on account of disruption of their cash flows or elongation of working capital cycle. They may also request for reduction in margin on NFB facilities (LCs/ BGs etc) or also relief in Security. Decision will be taken by the bank branches on case-to-case basis based on the genuineness of the request.

QUESTION 14: Are NBFCs/MFIs/HFCs eligible under the “easing of working capital financing”?

ANSWER: At present, they are not being considered under the scheme. However, RBI has made provision for sufficient liquidity support to these financial intermediaries under recently introduced Targeted Longer-term Refinancing Operations i.e. TLTRO. Liquidity availed under the scheme by Banks has to be deployed in investment grade corporate bonds, commercial paper, and non-convertible debentures over and above the outstanding level of their investments in these bonds as on March 27, 2020.

Banks shall be required to acquire up to fifty per cent of their incremental holdings of eligible instruments from primary market issuances and the remaining fifty per cent from the secondary market, including from mutual funds and non-banking finance companies. Investments made by banks under this facility will be classified as held to maturity (HTM) even in excess of 25 per cent of total investment permitted to be included in the HTM portfolio. Exposures under this facility will also not be reckoned under the large exposure framework. Banks will be able to support NBFCs/ MFIs/ HFCs etc. under this window and we do not foresee liquidity squeeze for these Financial Intermediaries.

QUESTION 14: Will all these measures of RBI be treated as “restructuring”? What about the provisions applicable?

ANSWER: The measures stipulated by RBI under the March 27, 2020 circular on COVID-19 Regulatory Package will not be treated as “restructuring” and hence will not result in asset classification downgrade. Accordingly, the enhanced provisions for Restructured Accounts will not apply.

QUESTION 15: What about installments/EMIs being recovered through SI/ECS/NACH? What will be the procedure for refund of the installment/EMIs, if demanded by the borrower?

ANSWER: Please get in touch with your bank for the revised mandate

RM/KMN

Annexure-2

30 MSME-DEVELOPMENT INSTITUTES

1	MSME-DI, Indranagar,(Near ITI Play ground),PO- Kunjaban, Agartala-799006	Ph :0381-2352013/9742 Fax :0381-2356570	dcdi-agartala@dcmsme.gov.in www.msmedi-agartala.nic.in
2	MSME-DI, 34, Industrial Estate, Nunhai, (U.P.), Agra -282 006. UP,	Ph :0562-2280879 Fax :0562-2280882	dcdi-agra@dcmsme.gov.in www.msmediagra.gov.in
3	MSME-DI, 65/1,G.S.T. Road, Guindy, P.B. 3746, Chennai -600 032. Tamilnadu,	Ph :044-22501011 044- 22501475 044-22501785 Fax :044-22341014	dcdi-chennai@dcmsme.gov.in www.msmedi-chennai.gov.in
4	MSME-DI, Vikas Sadan, College Square, Cuttack -753 003. Odisha,	Ph :0671-2548006 /077 /049 Fax :0671-2611958	dcdi-cuttack@dcmsme.gov.in www.msmedicuttack.gov.in
5	MSME-DI, Tadong Housing Colony, P.O. Tadong, Gangtok -737102 Sikkim,	Ph :03592-231262 /880 Fax :03592-231262	dcdi-gangtok@dcmsme.gov.in www.msmedigangtok.gov.in
6	MSME-DI, Opp. Konkan Railway Station. (Kepem Road), P.O. Box 334, Margao -403 601. Goa	Ph :0832-2705092/93, 2725979 Fax :0832-2705094	dcdi-goa@dcmsme.gov.in www.msmedigoa.gov.in
7	MSME-DI, Industrial Estate Bamuni Maidam, Guwahati -781021 Assam.	Ph :0361-2550052, 2550073 Fax :0361-2550298	dcdi-guwahati@dcmsme.gov.in http://www.msmedi-guwahati.gov.in/
8	MSME-DI, Kham Bungala Campis, Kaladungi Road, Haldwani -263139 Uttaranchal,	Ph :05946-228353 Fax :05946-221053	dcdi-haldwani@dcmsme.gov.in www.msmedihaldwani.gov.in
9	MSME-DI, Industrial Estate, Gokul Road,	Ph :0836- 2332334/2330589/2335634 Fax :0836-2330389	dcdi-hubli@dcmsme.gov.in www.msmedihubli.gov.in

	Hubli -580 030 Karnataka,		
10	MSME-DI, C-17/18, Takyelpat Industrial Estate, Imphal -795 001. , Manipur	Ph :0385-2449096 / 2449096	dcdi-imphal@dcmsme.gov.in www.msme-diimphal.gov.in
11	MSME-DI, 10, Industrial Estate, Polo Ground, Indore -452 003. MP	Ph :0731-2420723	dcdi-indore@dcmsme.gov.in www.msmeindore.nic.in
12	MSME-DI, 22, Godown, Industrial Estate, Jaipur -302 006. Rajasthan,	Ph :0141-2212098/3099/ 0553 Fax :0141-2210553	dcdi-jaipur@dcmsme.gov.in www.msmedijaipur.gov.in
13	MSME-DI, 36, B/C, Gandhi Nagar, Jammu -180 004. , J and K,	Ph :0191-2431077 Fax :0191-2450035	dcdi-jammu@dcmsme.gov.in www.msmedijammu.gov.in
14	MSME-DI, 107, Industrial Estate, Kalpi Road, Kanpur -208 012. UP	Ph :0512-2295070 , 0512-2295071, 0512- 2295073 Fax :0512-2220831	dcdi-kanpur@dcmsme.gov.in www.msmedikanpur.gov.in
15	MSME-DI, Industrial Development Colony, Near Iti, Kunjpura Road Karnal - 132 001 Haryana,.	Ph :0184-2230910 Fax :0184-2231862	dcdi-karnal@dcmsme.gov.in www.msmedikarnal.gov.in
16	MSME-DI, 111&112,B.T.Road, Kolkata -700035. W.Bengal	Ph :033-25770595/598 Fax :033-25775531	dcdi-kolkatta@dcmsme.gov.in www.sisikolkata.gov.in
17	MSME-DI, Industrial Area B, Ludhiana -141 003 Punjab,	Ph :0161-2531733 /735 Fax :0161-2533225	dcdi-ludhiana@dcmsme.gov.in www.msmedildn.gov.in
18	MSME-DI, Kurla Andheri Road, Sakinaka, Mumbai - 400072 Maharashtra,	Ph :91-22-28576090 / 3091 / 4305 Fax : 91-22-28578092	dcdi-mumbai@dcmsme.gov.in www.msmedimumbai.gov.in
19	MSME-DI, C- Block, C.G.O. Complex, Seminary Hill,	Ph : 0712-2510352/0046 Fax : 0712-2511985	dcdi-nagpur@dcmsme.gov.in www.msmedinagpur.gov.in

	Nagpur -440 006. Maharashtra		
20	MSME-DI, Okhla Industrial Estate New Delhi -110 020.	Ph : 011-26847223, 26838118/269 Fax :011-26838016	dcdi-ndelhi@dcmsme.gov.in www.msmedinewdelhi.gov.in
21	MSME-DI, Patilputra Industrial Estate, Patna -800 013. Bihar,	Ph :0612-2262719 , 0612- 2262186 , 0612- 2262208 Fax :0612-2261677	dcdi-patna@dcmsme.gov.in www.msmedipatna.gov.in
22	MSME-DI, Near Urkura Railway Station,Bhanpuri Industrial Area, Raipur(C.G)-493221 Chhatisgarh	Ph: 0771-2562312 Fax: 0771-2562719	dcdi-raipur@dcmsme.gov.in www.msmediraipur.gov.in
23	MSME-DI, Kokar Industrial Estate, Ranchi -834001. Jharkhand,	Ph :0651-2546133/2546266 Fax :0651-2546235	dcdi-ranchi@dcmsme.gov.in www.msmediranchi.nic.in
24	MSME-DI, CHAMBAGHAT, Solan -173213. Himachal Pradesh	Ph :01792-230766 Fax :01792-230265	dcdi-solan@dcmsme.gov.in www.msmedihimachal.nic.in
25	MSME-DI, Kanjany Oad, Ayyanthole, Thrissur -680 003. Kerala,	Ph :0487-2360216/686 Fax :0487-2360216	dcdi-thrissur@dcmsme.gov.in www.msmedithrissur.gov.in
26	MSME-DI, Harsiddh Camber, 4thFloor, Ashram Road,(Gujarat), Ahmedabad -380 014. Gujarat	Ph :079-27540619 , 079- 27544248 079-27543147	dcdi-ahmbad@dcmsme.gov.in www.msmediaahmedabad.gov.in
27	MSME-DI, E-17/18, Industrial Estate, Naini, Allahabad -211 009. U.P,	Ph :0532-2697468/6810 Fax :0532-2696809	dcdi-allbad@dcmsme.gov.in www.msmediallahabad.gov.in
28	MSME-DI, Rajaji Nagar, Industrial Estate Bangalore -560 044. Karnataka,	Ph :080-23151540/582/583 Fax :080-23144506	dcdi-bang@dcmsme.gov.in www.msmedibangalore.gov.in
29	MSME-DI, Narsapur Cross Roads,	Ph :040-23078857 Fax :040-23078131/32/33	dcdi-hyd@dcmsme.gov.in www.msmehyd.ap.nic.in

	Bala Nagar, Andhra Pradesh Hyderabad -500 037		
30	MSME-DI, Institute, Goshala Road, P.O. Ramna, Muzaffarpur -842 002. Bihar	Ph :0621-2282486 Fax: 2284425	dcdi-mzfpur@dcmsme.gov.in www.msmedimzfpur.bih.nic.in