



उद्यमी लगते सिद्धिम्  
niesbud

# THE NATIONAL INSTITUTE FOR ENTREPRENEURSHIP AND SMALL BUSINESS DEVELOPMENT

Ministry of Skill Development and Entrepreneurship, Govt. of India



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## Training imparted since Inception (July, 1983)

S. N.	Number of Programmes	Number of Participants
1.	46,837	12,37,307
2.	This includes 5,011 International participants hailing from more than 145 countries throughout the globe.	

# Livelihood Business Incubators

**Fashion  
Designing**

**Food Processing**

**Beauty & Wellness**

**Electronics & Home  
Appliances**

**Mobile Repairing**

# *Self Employed/ Entrepreneur*

**Take risk**

**To bring  
change!!**

**Contribute to  
the country's  
economy**

**Lead by  
example**

**Create  
opportunity  
for others**

**Give  
solution**

**Experiment  
& Innovate**

# ENTREPRENEURSHIP

BE YOUR OWN  
**BOSS**

BE  
CREATIVE



Giving yourself permission to pursue what you are passionate about in life.

Creativity is the key to entrepreneurship. You can implement this in your own venture.

Entrepreneurship sets a person free to experiment & innovate.

# ENTREPRENEURSHIP



Entrepreneurs can create jobs for others.



Flexible working hours helps an entrepreneurs serve the customers in a better way.



An entrepreneur is free to choose her/his own team with like minded people.

# ENTREPRENEURSHIP

## *The Challenges....*

No guaranteed monthly pay cheque.

Need to work more and harder than in a wage employment.

Working hours may be long.

One need to shoulder more responsibilities in Self Employment.

It requires risk taking calculation ability.

# Businessman and Entrepreneur

A businessman is someone who sets up a business with an existing idea offering products and services to the customers.

An entrepreneur is a person who starts an enterprise with a new idea or concept, undertaking commercial activities.



# Businessmen vs. Entrepreneurs

What is more important?- Making Money or Solving Problem??

BUSINESS MAN	ENTREPRENEUR
	
1 water melon = ₹ 35	1 water melon = 5 juices 5 juices = ₹ 150

For a businessman – It is making money.



For an **entrepreneur**– It is making money with **solving problem**.

# Businessmen vs. Entrepreneurs

<b>A Businessman</b>	<b>An Entrepreneur</b>
Calculative	Innovative
Profit Oriented	People Oriented
Believes in selling	Looks for solution
Searches opportunity in established market	Creates new market and throws opportunity to others
Take limited risk	Take calculative risk which may be high
Merely a market player	Leads the market
Closed approach towards new ideas	Open approach towards new ideas
Conventional	Progressive
Copies a business plan	Develops own business plan

# Contribution of MSME Sector

**Estimated number of Enterprises: 633.88 Lakh**

**(Rural-324.88; Urban – 309.00)**

**(Micro – 630.52; Small - 3.31; Medium 0.05)**

**Estimated Employment provider: 1109.09 Lakhs**

**Contributes: 30% to GDP**

**40% to Exports**

# Government Support – ease of doing business

## Government schemes and benefits

- Prime Minister's Employment Generation Programme (PMEGP)
- MSME Business Loans in 59 Minutes
- Mudra scheme
- Stand up India Scheme
- Start up India Scheme
- CGT-SME



**PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME**

*On-line Process Flow of applications & funds under the PMEGP Scheme started From 1<sup>st</sup> July, 2016*

**KVIC**

**DIC**

**KVIB**

PMEGP website <http://www.kviconline.gov.in/pmegpeportal>



# Maximum Project Size & Educational Qualification

## Maximum Project size :

**Rs.25.00 Lakhs for manufacturing sector and Rs.10.00 Lakhs for service sector.**

## Educational Qualification :

**Minimum 8<sup>th</sup> pass for the project cost above Rs.10.00 Lakhs under manufacturing sector and above Rs.5.00 Lakhs project cost under Service sector.**



# Means of Finance and Subsidy

Category	Own Contribution	Area of Operation	
		Rural Area	Urban Area
<b>Special Category</b> (SC/ST/OBC/Minorities/ Women/ Ex- Serviceman /Specially Abled, Hilly areas)	5 % of the Project cost	35 % of the Project cost.	25 % of the Project cost
<b>General Category</b>	10 % of the Project cost	25 % of the Project cost	15 % of the Project cost



# Pradhan Mantri Mudra Yojana

Micro Units Development & Refinance Agency Ltd. (MUDRA)

These schemes cover loan amounts as below:

**Shishu:** covering loans up to 50,000

**Kishore:** covering loans above 50,000 and up to 5,00,000

**Tarun:** covering loans above 5,00,000 and up to 10,00,000





## 59 Minute Loan- “PSBloansin59minutes.com” Portal - Standard Operating Procedures

- To ease access of credit to Individuals and MSMEs. This is a **unique platform that ensures seamless In-principle loan approval.**
- The initiative aims at automation and digitization of various processes of Business Loan (**Term Loan and Working Capital Loan**) and **Retail Loans** .The borrower has been given the flexibility to choose lender.
- Business Loan In-principle approvals, with/ without collateral, are currently provided for value from INR 1 Lac to INR 5 Crore. The Rate of Interest starts from 8.5% onwards.

# STAND UP SCHEME

To finance women, SC and ST entrepreneurs.  
Financial assistance 10 Lakh – One Crore.  
Repayment within 7 years  
[www.standupmitra.in](http://www.standupmitra.in)



# TYPES OF ENTERPRISES

- 1 Proprietorship
- 2 Partnership
- 3 Shops & Establishment Act
- 4 Limited Liability Partnerships
- 5 Private limited company
- 6 Public limited company
- 7 One Person Company
- 8 Self help group
- 9 Udyam Registration
- 10 Societies Act, Trust Act and Section 8 Company

# Every Big Enterprises Starts with a Small Dream



So Keep Dreaming .....



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*Thank You!*