

स्वावलंबन सृजन

SWAVALAMBAN SRIJAN



भारतीय लघु उद्योग विकास बैंक

www.sidbi.in

बेचैन सपनों को पंख

इस देश के कोने कोने मे
करवट लेते कुछ सपने है
कुछ मचल रहे, कुछ संभल रहे
बेचैन बड़े ये सपने है
इन सपनों को अगर पंख मिले
तो आसमान को छू लेंगे
नीली नीली उड़ान लिए
ये नीलगगन को छू लेंगे
बेचैन सपने बेचैन सपने
अब उड़ने को तैयार है
बेचैन सपने बेचैन सपने
अब बांहों मे संसार है
बेचैन सपने बेचैन सपने
अब उड़ने को तैयार है

बेचैन सपने बेचैन सपने
अब बांहों मे संसार है
उम्मीद छोड़ के अब निकल पड़ी
अरमान बड़े आशा है बड़ी
इन आशाओ को खिलना है
इन अरमानो को खिलना है
इन आशाओ को खिलना है
इन अरमानो को खिलना है
और एक नयी सुबह लेकर
एक सूरज जैसा खिलना है
बेचैन सपने बेचैन सपने
अब उड़ने को तैयार है
बेचैन सपने बेचैन सपने
अब बांहों मे संसार है



 sidbiofficial



 sidbiofficial

evolution



Small Industries Development Bank of India (SIDBI) was set up on April 2, 1990 under an Act of Parliament, to act as the principal Financial Institution for promotion, financing and development of the MSME sector as well as for coordination of functions of institutions engaged in similar activities.



Dedicated its resources towards evolution of a vibrant MSME ecosystem



Initiatives for poverty alleviation, employment generation, kindling entrepreneurship and fostering competitiveness in MSME sector



Initially focused largely on refinance activity, SIDBI has made forays into direct lending for filling gaps in credit access. It has been involved in evolving institutions for strengthening credit flow to MSME sector.



Set up institutions for entire ecosystem support such as Rating Agency (Acuite Ratings & Research), an Asset Reconstruction Company (ISARC), a Trustee Company (STCL), a Venture Capital Company (SVCL), a dedicated micro-enterprise arm (MUDRA), a TReDS platform (Receivables Exchange of India - RXIL), a Technology Company (India SME Technology Services Limited - ISTSL), an online lending platform (PSB loans in 59 minutes) etc. SIDBI manages two credit guarantee institutions viz. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and National Credit Guarantee Trustee Company Ltd. (NCGTC).

role of SIDBI

SIDBI executes its mandate through the following:

1. **Indirect Finance** – It refinances Banks, SFBs, NBFCs, MFIs, Fintechs etc. which finance the MSME sector.
2. **Direct Finance** – Provides demonstrative and innovative lending products which can fill existing credit gaps in the MSME sector.
3. **Micro Lending** – It has devised partnership models to effectively serve the entrepreneurs, especially women at the bottom of the pyramid.
4. **Promotion & Development** –SIDBI has launched various initiatives to facilitate support and development of MSMEs and help budding entrepreneurs in setting up new ventures by resolving queries through call center services, print mode, etc. Promotion targets “setting up” and Development supports “stepping up”.
5. **Fund of Funds** – SIDBI manages a corpus of ₹10,000 crore to support various Alternative Investment Funds (AIFs), which in turn invest twice of SIDBI's contribution in start-ups.
6. **Institutional Network** - SIDBI has promoted various institutions like CGTMSE, SMERA, MUDRA, RXIL, SVCL, ISTCL & ISARC to play a differentiated but critical role in facilitating the development of the MSME ecosystem

SIDBI is committed to serve

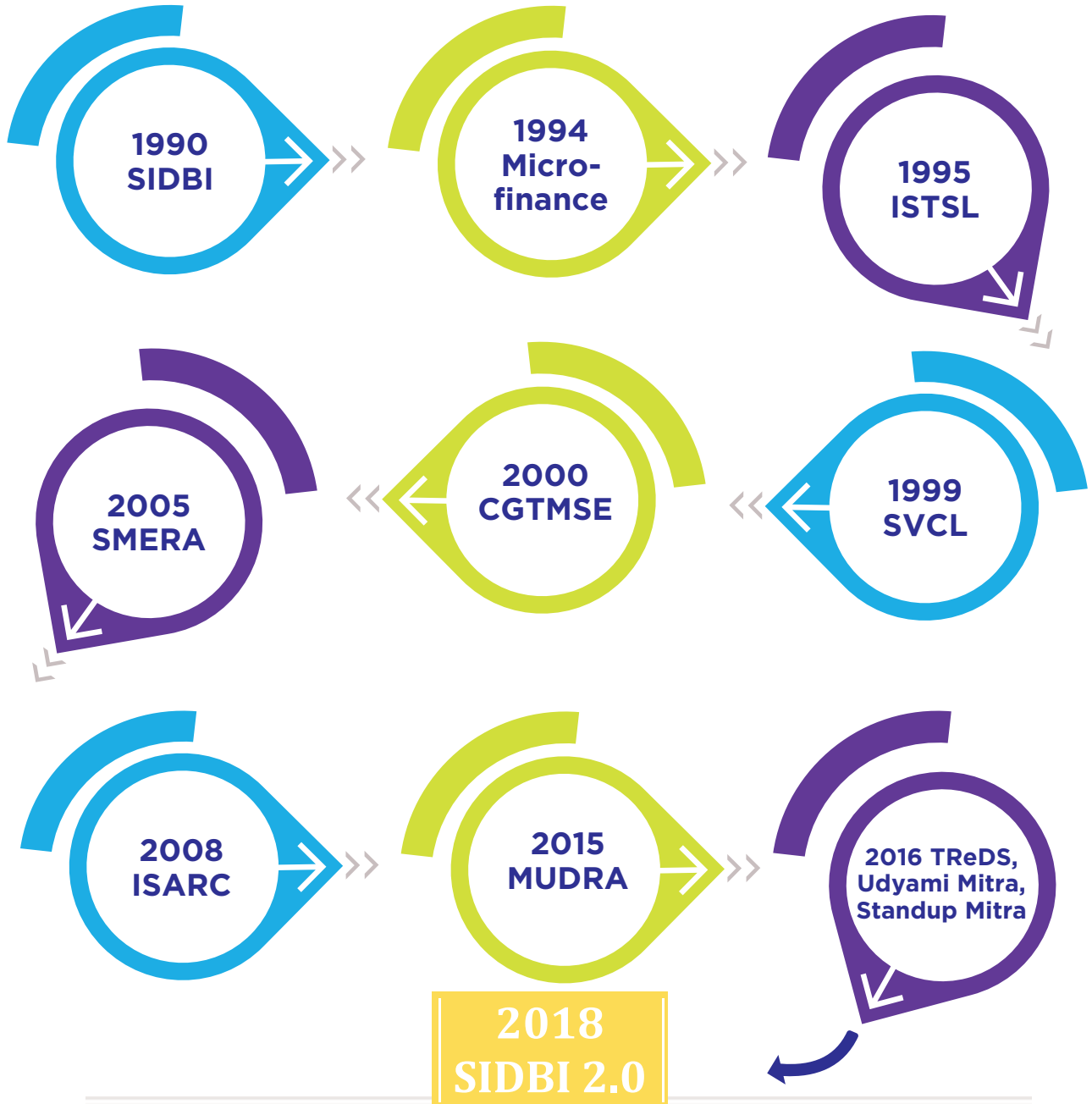
the MSME sector by

reaching out to the unreached

servicing the unserved and

funding the unfunded.

the metamorphosis



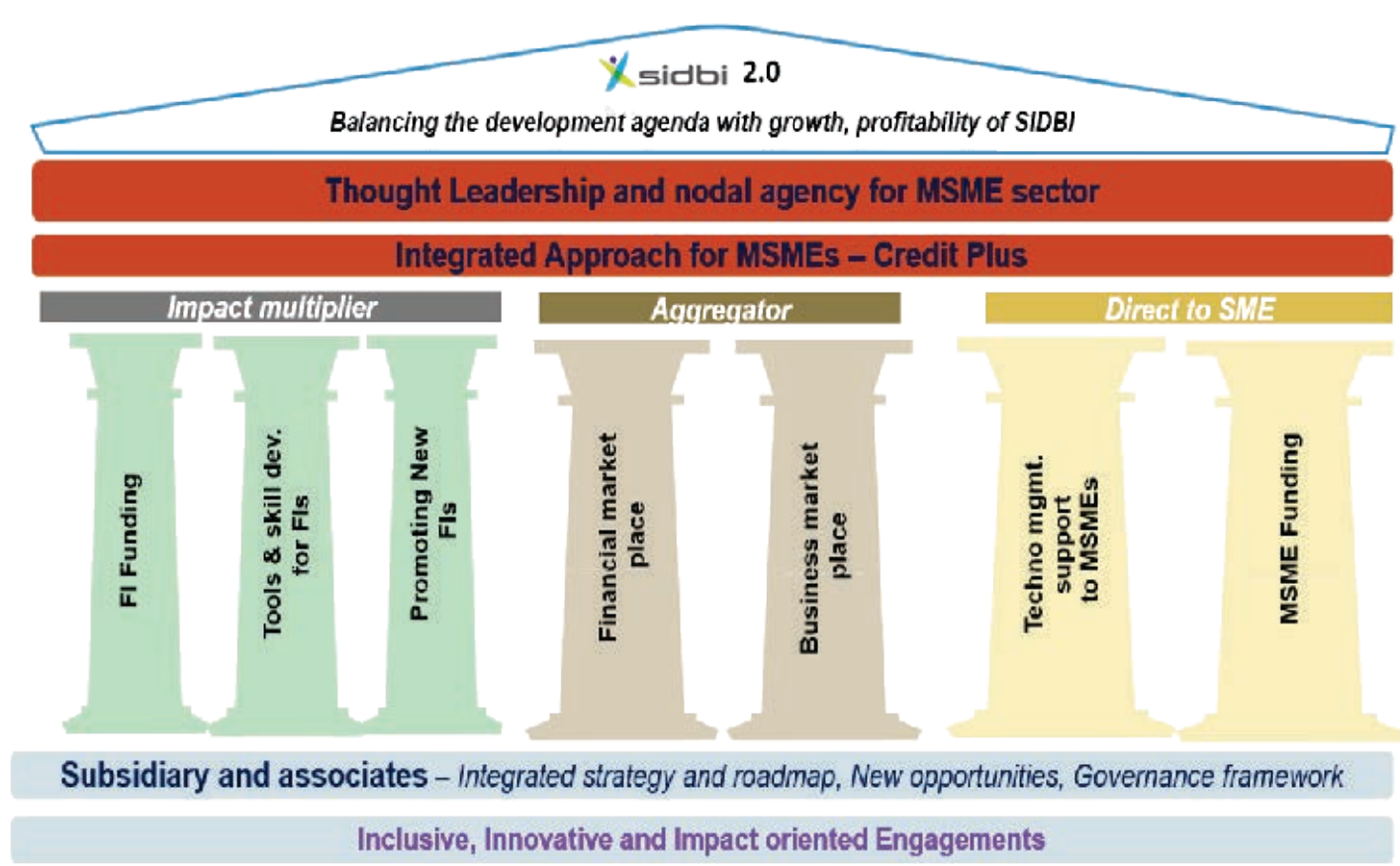
New logo signifying the intermingling of human & nature and dot of entrepreneurship spirit.





SIDBI 2.0

While SIDBI had played a catalytic role in creating vibrancy in the MSME ecosystem, it was important to re-imagine SIDBI and its role in the context of new developments that were happening in the MSME ecosystem for continued relevance. SIDBI 2.0 is an endeavor to transform SIDBI as a more prominent Development Finance Institution and become more relevant in Indian MSME ecosystem.





**Shri Mohammad Mustafa, IAS
CMD, SIDBI**

transition

The last 3 decades of SIDBI has been a journey of dreams, hopes and vision. Our efforts have always been to remain pro-poor and pro-rural. Many illustrative engagements towards institutional development were undertaken from time to time. However, the canvas is so big that there is always a scope for doing more and more. In the last three years we have realized and intensified efforts to be closer to bottom of the pyramid. To ensure last mile connect we have promoted access to Livelihood & Micro Enterprises. Innovative, scalable and impact-oriented activities aligned to national aspirations has become our mainstay.

SIDBI 2.0 vision has given a new vigor and motivation to us to dream big, do things differently, kindle the market and become a thought leader for MSMEs. We have picked up an umbrella theme of Mission Swavalamban which fosters entrepreneurship culture and endeavors to induce youth of the nation to aspire to be a job creator.

In order to penetrate deep into the enterprise ecosystem, we are ready to challenge ourselves and venture into uncharted territories and evolve replicable models. We are poised to instill vibrancy in youth & enterprising India towards National Mission of “सशक्त आत्मनिर्भर भारत”

**“छोटी सी आशा
बने हर युवा की विकास भाषा”**

change makers

U S H A
Swavalamban Silai School

Homepreneurs to Role Models

Building Ecosystem through Data intervention

India's largest Fintech

Entrepreneurship in Aspirational Districts

MSME Outreach Program

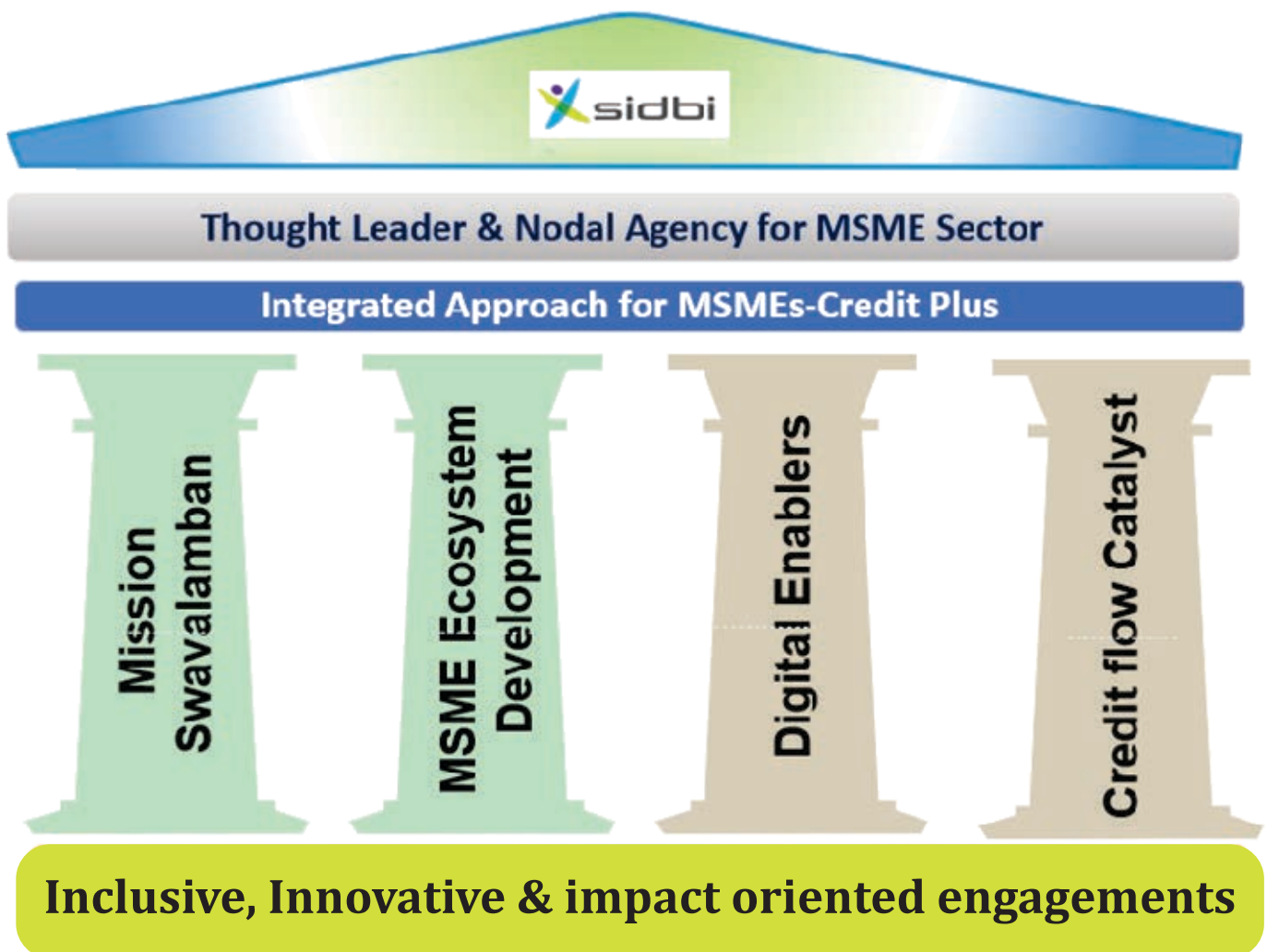
Market connect, credit connect and beyond... MELA+

India's first Award to recognize MSEs

interventions

SIDBI's interventions are directed towards poverty alleviation, employment generation, entrepreneurship development and development of the MSME sector as a whole through enhanced cashflow to the sector as well as through various non-financial interventions. We have adopted a periodical assessment through independent lens. This helps us to quickly revisit, validate our strategies and build up on the learnings.

Interventions of SIDBI can broadly be categorized in the following aspects.

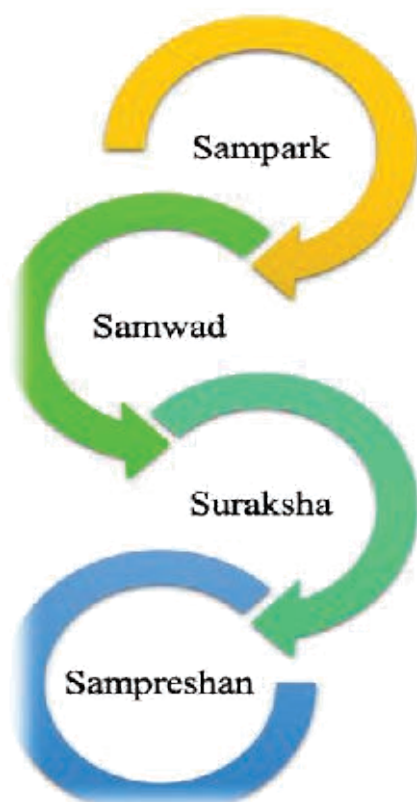
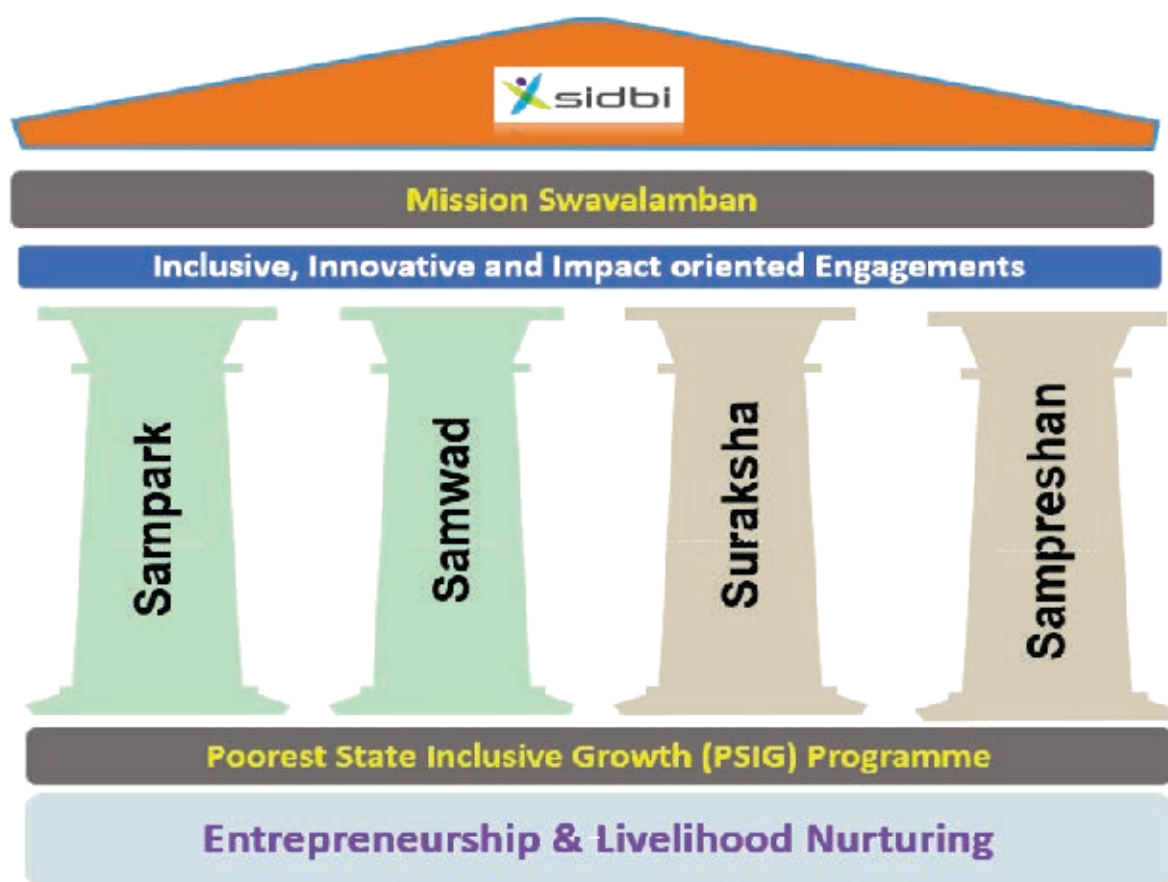


mission swavalamban



Promotion and Development activities for the MSME Sector as a whole is an integral and important function of the bank, which differentiates the bank and helps it standing out of the league. With the adoption of SIDBI 2.0 vision, the emphasis on promotion & development activity increased manifold to position SIDBI as a critical and the changemaker national institution in the MSME Ecosystem development. The objectives of these actions were reoriented with a greater national objective of employment generation through enterprise development and focusing on development of livelihood and micro enterprise development. SIDBI imbibed actions under Mission Swavalamban, an umbrella program to integrate and coordinate all actions for a holistic development of entrepreneurship in the country. The initiatives under Mission Swavalamban were designed to bring changes at grass root level as well as inducing cultural change. For example, SIDBI Launched Swavalamban Mela+, which brings change at ground level. At the same time launching of Swavalamban Anthem or renaming the its corporate building as Swavalamban Bhawan were aimed at assimilating it institutionally. Further, actions were reoriented to bring a synergy with various initiatives of both the State and Central Governments. MSME outreach programs for dissemination of information among MSMEs clusters were organized in close coordination with State Governments as also catalyst institutions. Similarly, the training center of the Bank at Bhubaneswar for internal and external customers was renamed as Swavalamban Academic Centre. Subsequently, during the COVID-19 lockdown period, the training center was offered to Govt. of Odisha for utilization as a quarantine facility for the suspected COVID-19 patients.

SIDBI has adopted 4S approach (Sampark, Samwad, Suraksha & Sampreshan) under Mission Swavalamban. Programs under Mission Swavalamban is complemented through Poorest State Inclusive Growth (PSIG) Programme funded by UK Govt. through Department for International Development (DFID), UK. The program was relevant to poor and vulnerable people in low income states (especially women) through better access to financial services. The transition from poor to progressive was significantly addressed from enterprise side.



Signifies “connect” which is essential to reach out to the MSE’s and entrepreneurs

Aims to strengthen relationship among stakeholders of MSME ecosystem

Aims to create an enabling environment for the growth of MSE’s either directly or through partnership with likeminded institutions

Vital for engaging with policy makers at one end and MSEs on the other hand

The differentiators.....

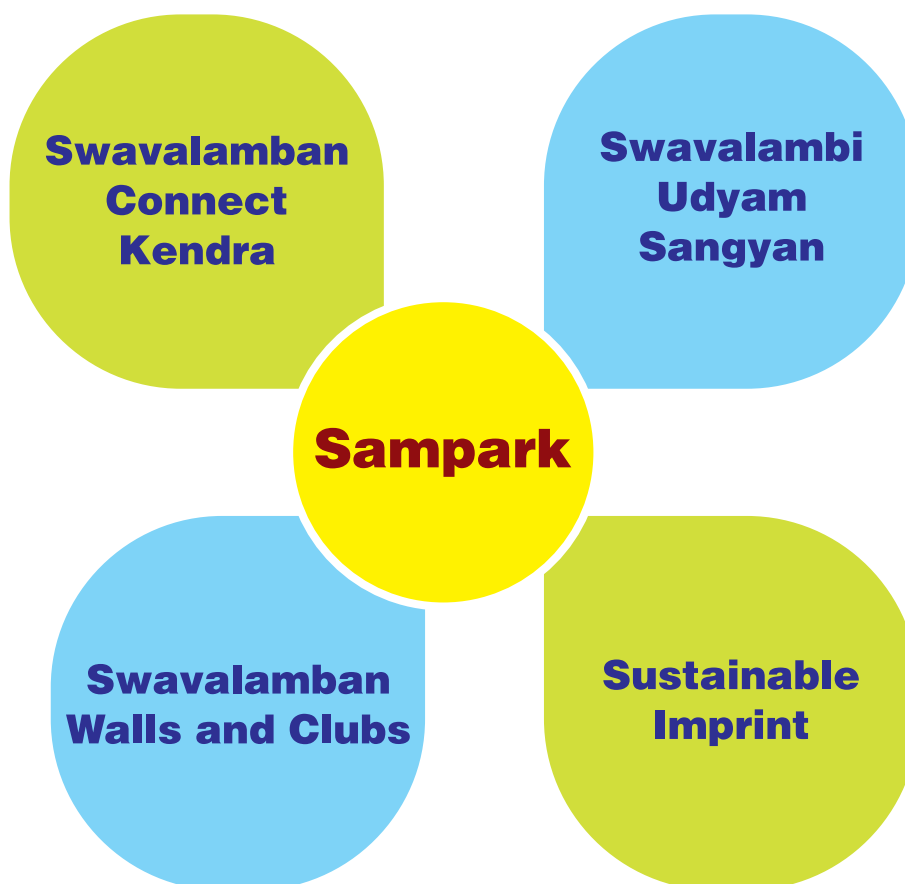
- 1)Complementing:** P&D activities have been centralized. This brought a dedicated and focused approach towards serving the Micro Enterprises and bottom of pyramid looking for livelihood. The efforts were supported with unprecedented allocation of budget, simplification of guidelines including CSR.
- 2)Alignment with National Objectives:** The entire P&D function was realigned with national objectives by picking relevant national themes and weaving programs /approaches /strategies around it. For example, Mission Swavalamban is linked to national agenda of kindling entrepreneurship culture among youths. Digitalizing credit access aligns with Digital India.
- 3)Leveraging Partnerships:** SIDBI initiated and implemented programs and started leveraging on partnerships viz. Economic Times for MSE Awards, TransUnion CIBIL for MSME Pulse, Equifax for Micro Finance Pulse, CRISIL for CriSidEx, TOI, One India Group for Swavalamban Print editions, NITI Ayog, InvestIndia, CSC eGovernance India, Usha International Limited, Wadhvani Foundation are few examples of implementation of programs through partnerships. SIDBI's adoption of Hauz Khas metro station as MSME Thematic Station has been motivating youths to adopt entrepreneurship.
- 4)Outward Orientation:** As a change in strategy, a concept of Ecosystem Ownership (similar to that of a Gurukul concept) was brought in, where programs were jointly owned by other stake holders in the ecosystem. Diversified ownership in www.onlinePSBLoansin59minutes.com, MSE Awards (supported by other Banks/NBFCs) are few examples.
- 5)Internalizing the Ecosystem:** For better understanding and facilitating the entrepreneurs with policies and resources, SIDBI internalized the ecosystem. The co-working space of SIDBI are situated in its own premises. The first Swavalamban

Mela + was organized in SIDBI Swavalamban Bhawan in Mumbai. SIDBI's foundation day is organized as Entrepreneurs day, where SIDBI officers visit and stay with a micro entrepreneur for understanding their pain and gauge their aspiration and weave approach around it. Another foundation day was celebrated to felicitate livelihood heroes.

6) Recognizing the role models: Recognition of successful micro entrepreneurs has become a critical aspect of SIDBI's various programs. They are recognized through SIDBI communications, calendars as well as in the Swavalamban Anthem & Movie, so that not only these role models get due encouragement, but also, they become inspiration for others to embrace entrepreneurship as first choice of livelihood. Swavalambis of Silai Schools are lively example.

7) Pro poor and Focused Approach: SIDBI has scaled up thematic and programmatic interventions. Thrust has been on poorer states requiring more emphasis on development at grass root level. Mission Swavalamban has started to impact not only the performance of SIDBI as a Development Finance Institution, but also bringing a positive shift towards nurturing entrepreneurial India. Programs under Mission Swavalamban are discussed below.

sampark



1. Swavalamban Connect Kendras (SCK):

Swavalamban Connect Kendra (SCK) is an effort to kindle entrepreneurship among the youth, specially in the rural areas by providing them on ground handholding support. SCKs are working as assistance centers and rolled out as pilot in 5 states and aims to set up 10,000 microenterprises in these states. Two Toll-Free numbers have been provided by SIDBI (1800-200-1265 for U.P and 1800-121-1265 for Bihar, Jharkhand, Odisha and Telangana). Callers (business aspirants) approach the SCK by telephonic calls. The calls are assigned based on pin code of the caller. Operators provide relevant information and to gauge the business potential. After a series of discussions to understand the requirement and challenges of the caller, suitable action is prescribed. The objective is to help the aspirants set up their business unit by extending handholding support. The support includes:

- Strengthening business plans
- Arranging for Skill training as required
- Providing credit connect

2. Udyam Sangyan:

Udyam Sangyan conceived to give wings to the dreams of micro enterprises by facilitating them to experience the best practices of large corporates. An exposure visit of micro entrepreneurs to the medium and large enterprises is being organized to teach them how these units operate, their systems and processes and the journey which makes from micro to large. These visits help to realize the potential and possibilities to the micro enterprises and interactions with seasoned entrepreneurs help them to look up in the value chain and evolve as better entrepreneurs. All ROs are involved in it by conducting four connects in a year by each RO. This is 2nd year of connecting.

3. Swavalamban Clubs and Walls:

Swavalamban Clubs and Walls in colleges and schools are an innovative approach of SIDBI to engage with the students and teachers and propel them towards entrepreneurship. Swavalamban Clubs formed amongst students in colleges encourage them to adopt entrepreneurship as a livelihood choice. Swavalamban Walls disseminate information pertaining to aspects of entrepreneurship.

Initial years of a person in schools impact a lot in shaping its future dreams. Hence it was important to influence the students in schools in rural areas. As a strategy, rural schools in some areas (on a pilot basis) were renovated, with improvement in necessary facilities and the walls were painted with messages of entrepreneurship as part of program. This will help not only attracting young kids to schools, but also shaping their minds towards entrepreneurship.

Selective walls of Lucknow city was painted with informative, social and entrepreneurial messages to spread entrepreneurship culture and promote Swachhata Abhiyan among the general public.

4. Sustainable Imprint:

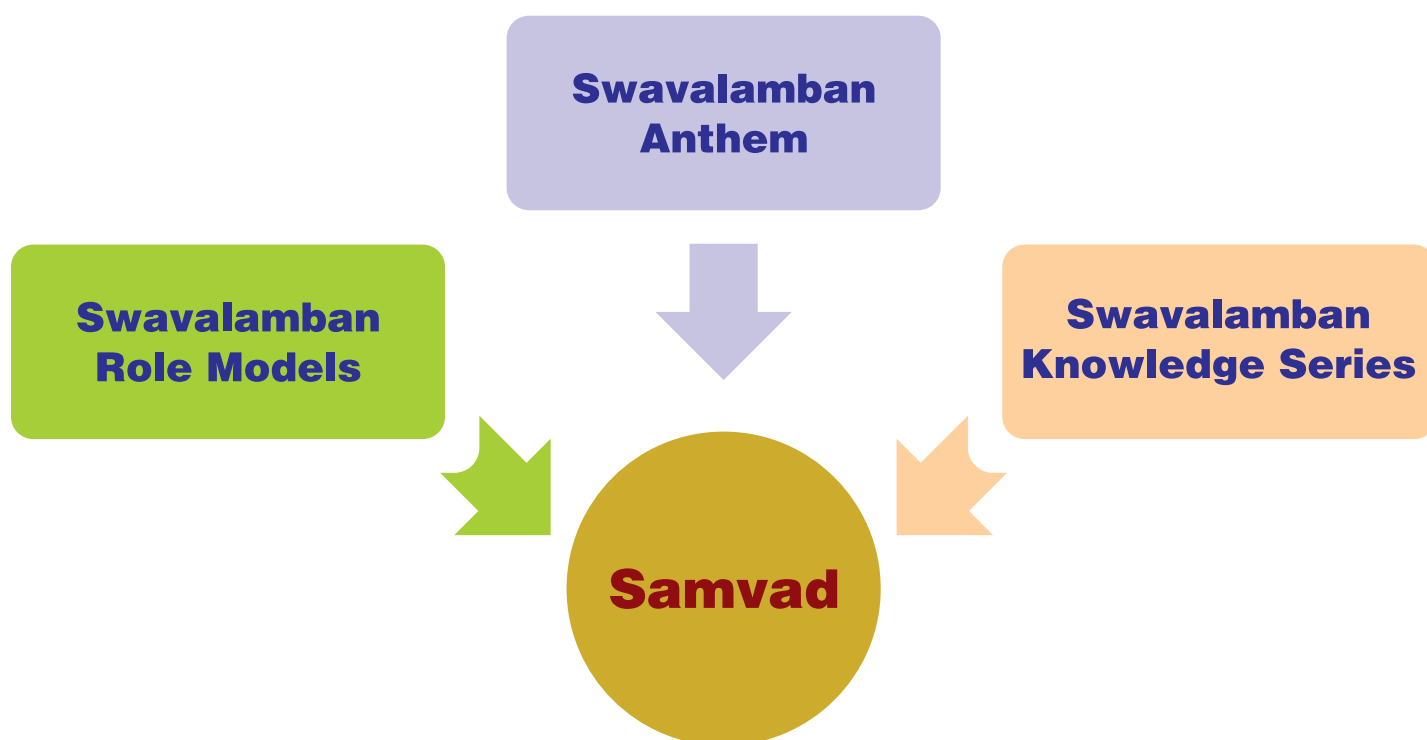
Symbols and visuals play a crucial role in impacting and inspiring the youth for embracing entrepreneurship as first choice of livelihood. Further, a symbol also recognizes the contribution of MSMEs towards nation building. In this context, SIDBI has come out with sustainable imprints which work as the first step towards inspiring, informing and facilitating youth towards entrepreneurship.

Thematic MSME Station: SIDBI adopted Hauz Khas Metro station for a period of 10 years. This is an attempt to spread awareness about “Entrepreneurship & MSME”. It addresses information asymmetry towards enterprise promotion. Two kiosks have also been set up at the Metro station to sensitize people about MSME sector, Government schemes, MUDRA, Online PSB Loans, CGTMSE, Stand Up India etc. The metro station witnesses footfall of around 1 lakh every day. Thematic adoption of the Hauz Khas metro station has helped not only in disseminating information about schemes and policies for MSMEs but also to embrace entrepreneurship to the youth.

MSME Symbol: In order to recognize the contribution of MSMEs in building the nation, a symbol was created out of various MSE products. This is an illusion art, which uses more than 40 MSE products to give shape of India, depicting MSMEs make India. This MSME Symbol has been placed at the entrance of SIDBI Swavalamban Bhavan in Mumbai, which attracts numerous eyeballs every day and has become a popular point among youth and educates them about the importance of MSMEs.



samvad



5. Role Model – Helping hands to run the barefoot entrepreneurs:

The entrepreneurs are role model for society. There are numerous stories of such entrepreneurs from the field who are challenging all the odds they make their own way. To recognize and salute such extraordinary real life heroes/heroines, SIDBI supports them as “Role Models”. We call it putting sprint shoes in barefooted. These Everyday Heroes and Role Models have also featured in SIDBI’s calendar.

6. Swavalamban Anthem:

Music and Videos have a thumping impact on the psychology of the youth. In order to harness this tool, SIDBI has released 2 Swavalamban Anthems and 3 motivational videos to inspire the youth for entrepreneurship. These videos and songs have been widely appreciated by various stakeholders and it plays a key role in promoting entrepreneurship culture in the country.

7. Swavalamban Knowledge Series:

With an idea of dissemination of information, which can Educate, Inspire and Facilitate various stake holders, focussing the youth at large, SIDBI launched Swavalamban Knowledge Series. The series included, News Paper pages (12 editions in all leading newspapers all over the country as a monthly insertion and in 7 languages), Infographic Booklets (5 Booklets describing contours of entrepreneurship), 3 knowledge series, 3 handbook on Covid responsiveness, pamphlets etc. The initiative kindled a desire to embrace entrepreneurship among the youth. In order to facilitate their entrepreneurial journey, a group of SIDBI officers were assigned the task of handholding of about 5000 youth, who had expressed the desire for so by giving missed calls to a designated number. This action plan then amplified to give way to setting up Swavalamban Connect Kendras in 5 states. 165+ videos have been hosted on YouTube channel of SIDBI as also financial literacy videos are hosted on NCFE sites, besides being run at Hauz Khas Metro station and events organized.

Bank has launched Interactive Voice Response (IVR) and webapp for spreading business literacy. This platform has the ability to engage with the users over multiple channels – IVR call Mobile App, SMS, thereby enabling it to reach out to vast segments of population with basic feature phones to smart phone. The information for setting up shall be available with ease of swiping fingers over phone. Link for Swavalamban Samwad is sidbiswavalamban.in and IVR facility over number +91-9500194444.

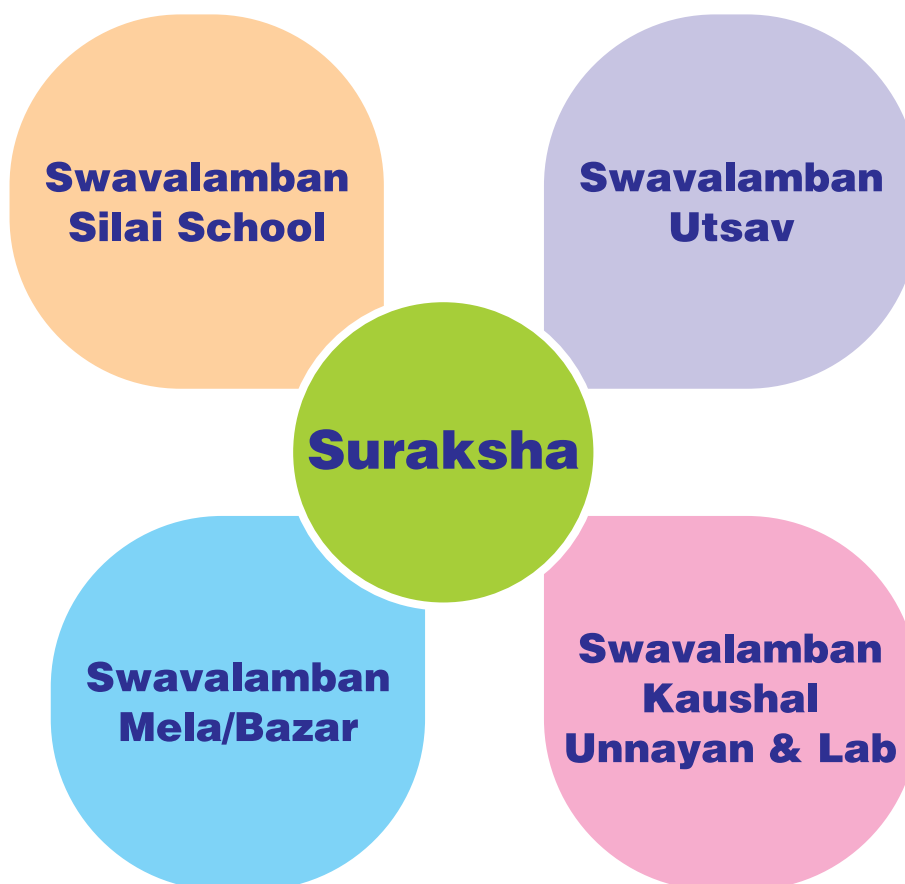
Mr. Dhandebaaz came into life, as part of SIDBI Swavalamban Knowledge Series who brings solutions to the queries of entrepreneurs through comic strips.

During the participation in World's largest gathering at Kumbh Mela, to promote Entrepreneurship, an innovative game, “Kaun Banega Entrepreneur” was launched. “Kaun Banega Entrepreneur” is an interactive game to invoke entrepreneurship amongst the participants. Extensive use of Nukkad Natak, Kathputli dance and young MBA student to infuse entrepreneurship buzz among young visitors was ensured. The stalls were managed by young MBA students and SIDBI officials. More than 50K lives were inspired to embrace entrepreneurship as first choice of occupation.



Mr. Dhandebaaz
(स्वावलंबन शुभंकर)

suraksha



8. Swavalamban Silai School – The power of Homepreneurs

With an aim to create a sustainable livelihood option for women by financially empowering them through imparting sewing & stitching and entrepreneurship skills in women, Swavalamban Silai School was launched. The program also aims to create a social standing and recognition of women as role model within her family and community by economic enablement.

SIDBI partnered with USHA International for promoting women entrepreneurship in villages through setting up 1000 USHA Swavalamban Silai Schools in 1000 villages of 10 districts of five states viz. Uttar Pradesh, Bihar, Jharkhand, Rajasthan & Telangana. This initiative is not only making them independent and role model for family but in turn they become master trainer and then teach 3 more women which would create a ripple effect. The 2nd phase of setting up another 700 homepreneurs has been launched.

9. Swavalamban Utsav- Pragati Ki Udaan was organized in January, 2020 at Varanasi. SIDBI has supported Mahila Udyami Sashaktikaran Program in Ghazipur and Varanasi districts of Uttar Pradesh wherein around 10,000 women micro entrepreneurs have been capacitated, hand-held and provided

with relevant credit and market linkages to become Swavalambis. This event was organized to **celebrate evolving as an entrepreneur**. Swavalamban Utsav was a 2-day event which allowed women to showcase their products, network with bigger traders and leverage the platform to expand their businesses. The event showcased handicraft products of 500 women micro entrepreneurs through 60 stalls including those selling jute products (bag, wall hangings), wooden toys and decorative items, artificial jewelry, POP (Plaster of Paris) waste based decorative item, Benarasi cloth bags, cloth products, etc. Swavalamban Utsav made the women entrepreneurs realize their real potential. During the event women earned Rs 6,000 per day on an average. This is approximately 40 times more than what they otherwise earned. The event witnessed a footfall of more than 5,000 persons including 1,100 women micro entrepreneurs.

10. Swavalamban Mela +:

Swavalamban Mela + is a unique attempt by SIDBI to provide micro entrepreneurs market access, knowledge on financial literacy, credit design skill access and support them scale up their business through exhibitions in leading cities of the country. The program promotes rural artisans and craftsmen by providing them a platform for marketing, networking and advertising their products. The event, which started with a small exhibition as an experiment in Mumbai premises of SIDBI, was scaled up to 10 other cities in the country.

Learning from the first event, such as need of dispersing knowledge about financial literacy, financial inclusion, introduction to cashless transactions and credit connect of the participants were included in subsequent events. City wise 5 day exhibitions were conducted. The objective of the initiative is to give exposure to entrepreneurs to market their products and network with bigger players and empower micro ones. On an average 60 artisans/craftsperson/microentrepreneurs have participated in each of these Melas. The footfall witnessed during the mela varied from city to city. On an average each mela recorded sales of Rs.13 lakh in the 5 days' event. Based on assessment by a group, artisans were given vouchers for their next level leap in terms of design, skills, etc. related capacity building.

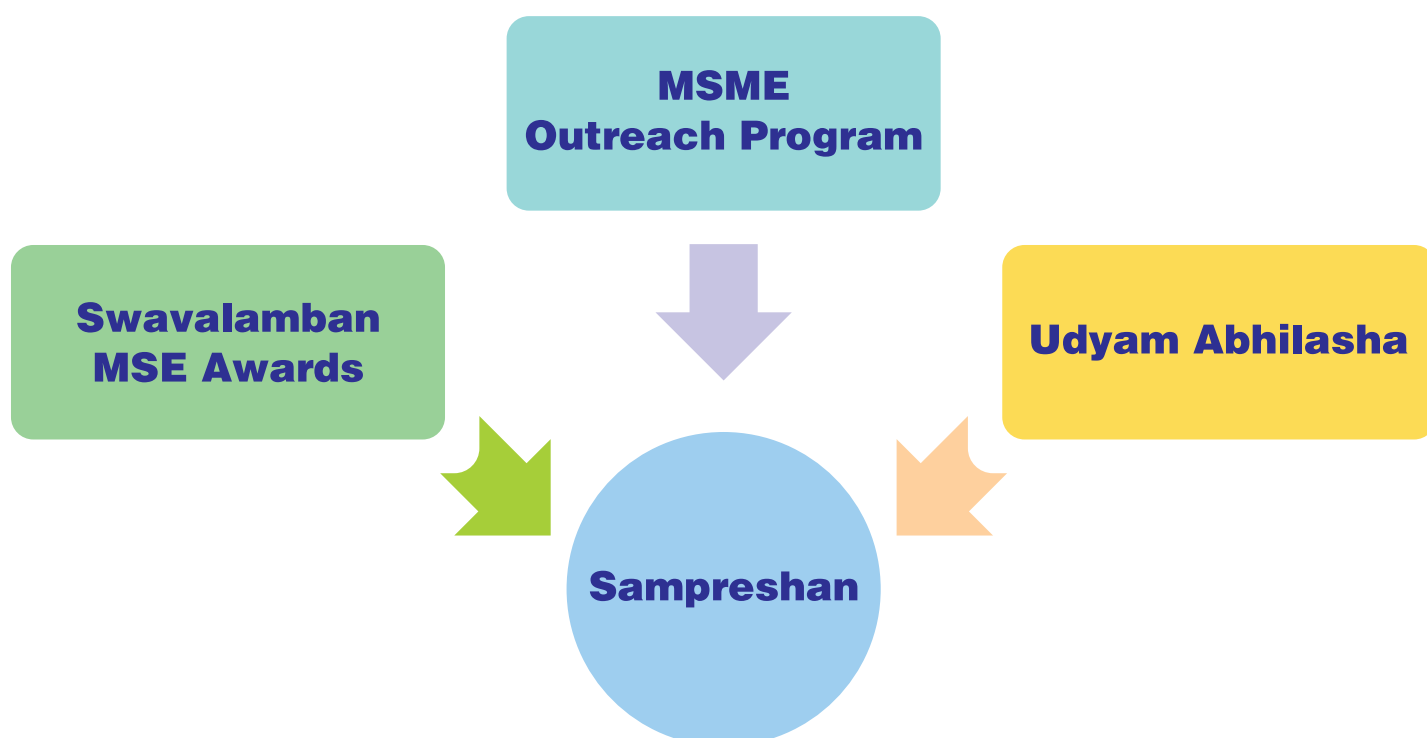
11. Swavalamban Kaushal Unnayan (SKUs):

Vanishing crafts/artisanal pockets have been supported through Swavalamban Kaushal Unnayan program. The programme aims to support the artisans to continue to upgrade their skills and leverage them for entrepreneurial opportunities. These 18 SKUs have upgraded 400 artisans on various areas like technical upgradation, scientific processing, value added manufacturing, design & product development, skill development, Market Linkage, management practices, accounting / book keeping, etc.

12. Swavalamban (Livelihoods) Lab- Hunar se Unnati, Unnati se Mukaam (HUM)

The idea of resource facility center HUM is to have an accessible place where any youth can visit and get the information on skilling based on her/his interest and capabilities, get connected with suitable resources to learn those skills and handholding support to establish their own enterprise / livelihood activities. Two separate pilots, one in NER to protect dying craft by attracting youths into craftsmanship and second in eastern UP for enabling youths to convert their hobbies into vocations has been initiated.

sampreshan



13. Swavalamban Awards for MSE:

To strengthen the visibility of the MSEs and acknowledge future leaders who have been contributing in the country's socio-economic transformation, SIDBI in association with ET instituted "SIDBI-ET India MSE Awards". The Award has various categories for MSEs working in different sectors. The award effectively recognizes MSEs under four categories, for each category there were 5 awards. The contenders are chosen based on a national level open entry nominations and through scrutiny of each of the applicants by the knowledge partner CRISIL. Cumulative registration of about 18000 MSEs were received, during the two editions of the award, making it highly popular in the MSE sector. In addition to the recognition, the awardees are also offered rewards of Management Development Programme (MDP) exclusively designed and developed for MSEs in association with IIM Lucknow and mentoring through Wadhvani foundation which involves pro-bono diagnostic of pain points and connecting them with right mentors.

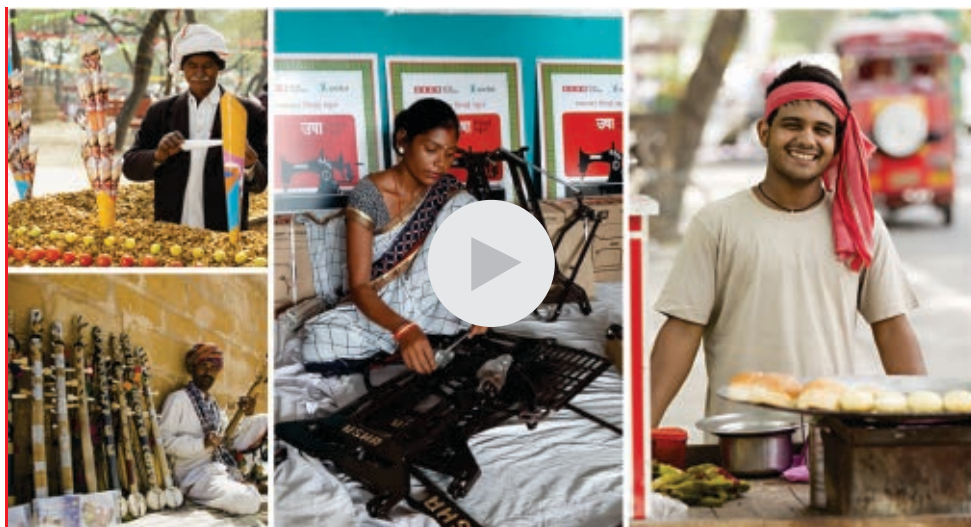
14. MSME Outreach Program:

Based on recommendation of the expert committee on MSMEs headed by Shri U.K. Sinha, SIDBI organized MSME Outreach programs in 10 states for strengthening MSME ecosystem. The prime objective of the initiative is to gauge the expectation of MSME stakeholders, identify the good practices of state and suggest state-specific schemes. As an outcome of the program, good practices of various state policies were enlisted and solutions to the problem statements were mapped, including good practices of other states. SIDBI has also shaped differentiated cluster outreach programme for

clusters in 10 cities. Project Management Units are also being set-up in 11 states for strengthening MSME Ecosystem

15. Udyam Abhilasha – Inspiring the Aspirational India:

SIDBI launched first of its kind program in 115 most resource poor districts of India identified by NITI Aayog for awareness on entrepreneurship- Udyam Abhilasha. The objective was to reach in all these districts and inspire youth to become job creators than job seekers. Launched in partnership with CSC E-governance Ltd, Udyam Abhilasha covered more than 18,000 youth from these districts and imparted over 2,70,000 hours of inputs to become entrepreneurs. SIDBI also launched an exclusive collateral free loan scheme for Village Level Entrepreneurs (VLEs) at lower rate of interest to expand their businesses. VLEs have since been supported in 7 states.



Swavalamban Silai School

 [sidbiofficial](#)

16. Reaching the Unreached - PSIG

SIDBI implemented Poorest State Inclusive Growth (PSIG) Programme funded by UK Govt. through Department for International Development (DFID), UK. It has made a substantive contribution in improving access to credit for poor households and capacity building of women on financial literacy, gender issues, Policy Advocacy, Access to Finance and Financial Literacy & Women Empowerment.

PSIGs outreach at a Glance

- Built capacities of 51 MFIs including and helping 10 MFIs scaled up in PSIG states and 10 MFIs expand beyond PSIG states.
- Reached out to 8.28 million clients with credit services & 5 million people with other financial services



PSIGs alignment with SIDBI Vision 2.0: Training to Credit Connect

The program realigned its focus with SIDBI Vision 2.0 in the last three years to focus on building economic resilience of the poor especially women through micro-entrepreneurship, providing technical capacity building support to state livelihood missions and building financial capacity through innovative channels moving from mere trainings to financial linkages and credit connect.

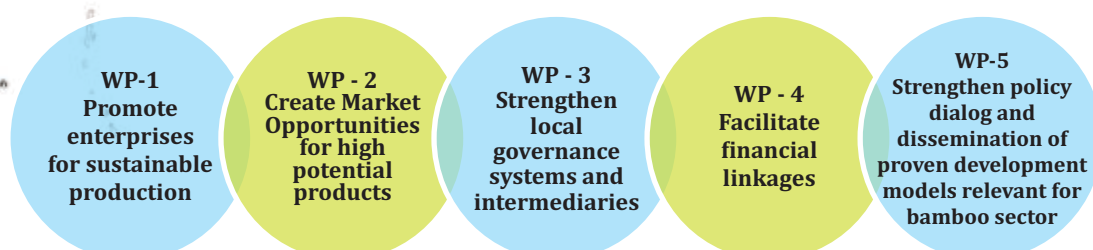
- The program worked with more than 18 partners and enhanced financial capabilities of 6 lakh women in 4 states
- Demonstrated a replicable model of delivering IVR and mobile technology based financial literacy & business services
- Enhanced technical capacity of two large state livelihood missions of Odisha and Bihar, resulting in building a pool grassroots cadre that further imparted financial & business literacy to SHG members in Odisha and building robust Bank Sakhi program in Bihar which trained SHG members to become financially sustainable Banking Correspondents.
- SIDBI has since set-up SWAVALAMBAN RESOURCE FACILITY to take the learnings beyond the adopted states.

17. Nurturing Green Gold: EU Switch Asia



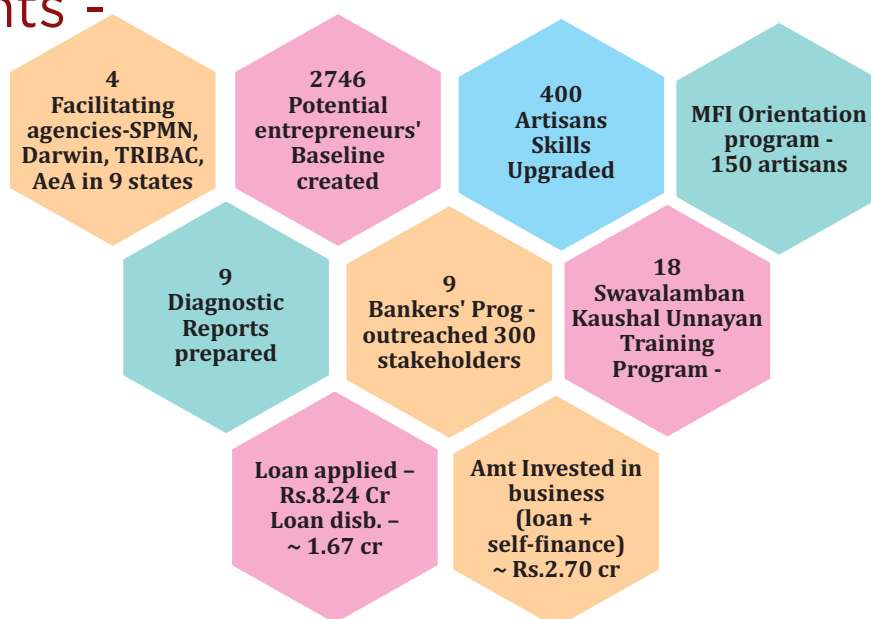
Overall objective of the Project is to promote bamboo as a sustainable resource and generate green jobs. The Action is designed to help local community and other stakeholders collaborate for the promotion of green economy, sustainable growth, economic prosperity and poverty reduction in India along with mitigation of climate change.

The project has five work packages (WP) out of which SIDBI is responsible for (WP) 1 “Promote Enterprises for Sustainable Production” and (WP) 4 “Facilitate Financial Linkages”. The duration of the program is for 4 years w.e.f Jan 01, 2018 i.e. till Dec 31, 2021.

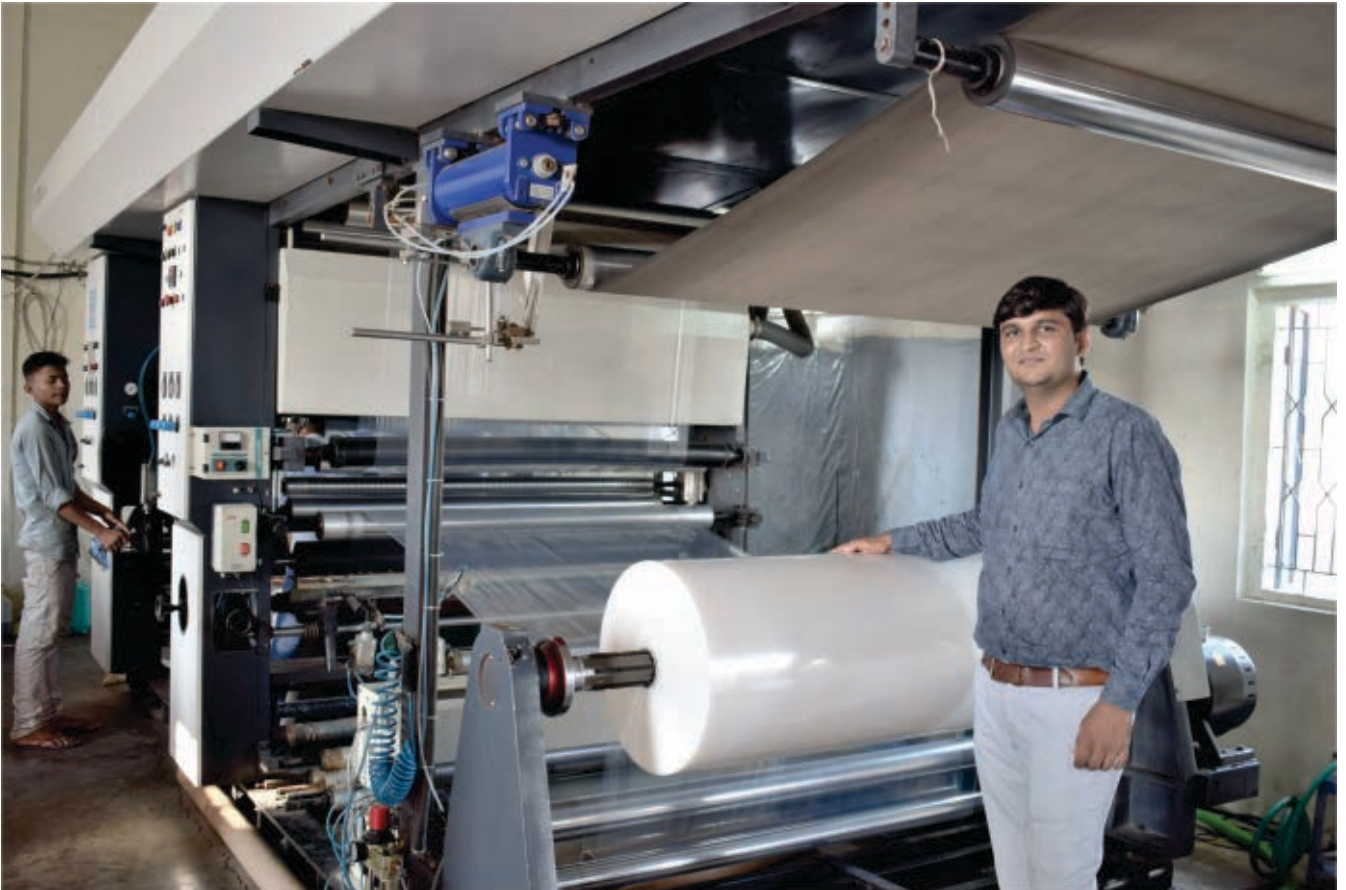


These WPs are being implemented by various partners viz. Small Industries Development Bank of India (SIDBI), Foundation for MSME Clusters (FMC), Commonwealth Educational Media Centre for Asia (CEMCA) and Copenhagen Business School (CBS) in 9 states.

Key Achievements - SIDBI WP 1 & 4



MSME ecosystem development



The differentiators.....

One of the major functions of SIDBI has always been MSME Ecosystem Development through policy advocacy, implementation of GOI schemes and building sustainable institutions. During the past years, SIDBI has changed its approach to finding gaps in ecosystem and then introducing solutions/interventions for the same. Few of such change in approaches are indicated below.

1. Identification of emerging issues and technologies and planning interventions for a greater impact. SIDBI Center for Innovations in Financial Inclusion (SCIFI) was set up for nurturing FinTechs.
2. Introduction of global good practices and facilities for the benefit of the MSMEs. Introduction of Co-working space for MSEs and StartUps in New Delhi and Mumbai.
3. Close co-ordination with both Central Government and State Governments for policy advocacy and implementation of various Govt. schemes for enterprise & MSME development.
4. Both financial and non-financial interventions for development of the sector.

18. Creating National Platforms: SIDBI continuously endeavors to play the role of a match maker and market enabler for MSMEs and StartUps. Two of the major initiatives in this regard are:

- **Investor Day:**

SIDBI launched Investor Day to address the concerns of both the supply side and the demand side. Startups with high growth potential were connected to the VC funds looking innovative ventures for investment through this platform. Several Startups (selected through an open window invite from hundreds of startups looking for growth fund) presented their proposals to multiple VC Funds. Many StartUps received more than one offers from VC Funds. So far 40 number of startups have presented the case in 2 episodes of the program organized in last two years. Startups got empowered by getting multiple offers from VC funds.

- **National Micro Finance Congress:**

SIDBI launched National Microfinance Congress, a national platform for policy advocacy on micro finance sector. It focuses on the challenges encountered in Mass Market Banking and vision for micro finance sector in the country. Two such annual events have been organized in last two years, which witnessed discussions among think tanks of the Indian Microfinance landscape.

19. SIDBI Center for Innovations in Financial Inclusion(SCIFI):

SIDBI Center for Innovations in Financial Inclusion (SCIFI) was established by SIDBI at IIM Lucknow with the aim to nurture start-ups working on financial inclusion aided by technology (FinTech) by providing an enabling environment for growth of ventures. Till date, it has supported 9 FinTechs.

20. Receivables Exchange of India Ltd(RXIL):

SIDBI launched Receivables Exchange of India Ltd (RXIL) in joint venture with NSE in February 2016. RXIL is India's first ever electronic receivable discounting platform under TReDS Exchange. This electronic bill discounting platform eases the cash flow to MSEs from big corporates.

21. Implementing Partner of the Government

- **Engagement with Central Government:**

SIDBI has played the role of a preferred partner for implementation of various schemes and programs of the government. It is implementation agency for key initiatives of the Govt., such as StartUp India, ASPIRE, Standup India and Fund of Funds operations to boost up StartUp ecosystem in the country. SIDBI is the national level nodal implementation agency for implementation of the Interest Subvention Scheme for MSMEs. The Scheme encourages both manufacturing and service enterprises to increase productivity and provides incentives to MSMEs for onboarding on GST platform which helps in formalization of economy, while reducing the cost of credit. Focus on ease of access, demand side augmentation and intensive monitoring have amplified the availment of fund, impact and implementation of various schemes. SIDBI is implementation partner of PMSVANidhi of Ministry of Housing & Urban Affairs for Street Vendors.

- **Engagement with State Governments to intensify development of MSEs:**

Besides implementing programs with the central government, SIDBI also intensified its engagements with state governments. Under the program, two state profiles – Jharkhand (scope of developing bamboo clusters) and Odisha (scope and ways for inclusive finance) was prepared. Further cluster profiling of 30 Clusters, spread across the country is underway, which works as a base report for respective state governments for initiating policy interventions. Moreover, to further intensify engagements with the state governments, regular interaction of Regional Heads with State departments has been started. Efforts have been initiated to set up project management units in 11 states.

22. Policy Mouth piece for sectoral development: (CriSidEx, MSME Pulse and Micro Finance Pulse)

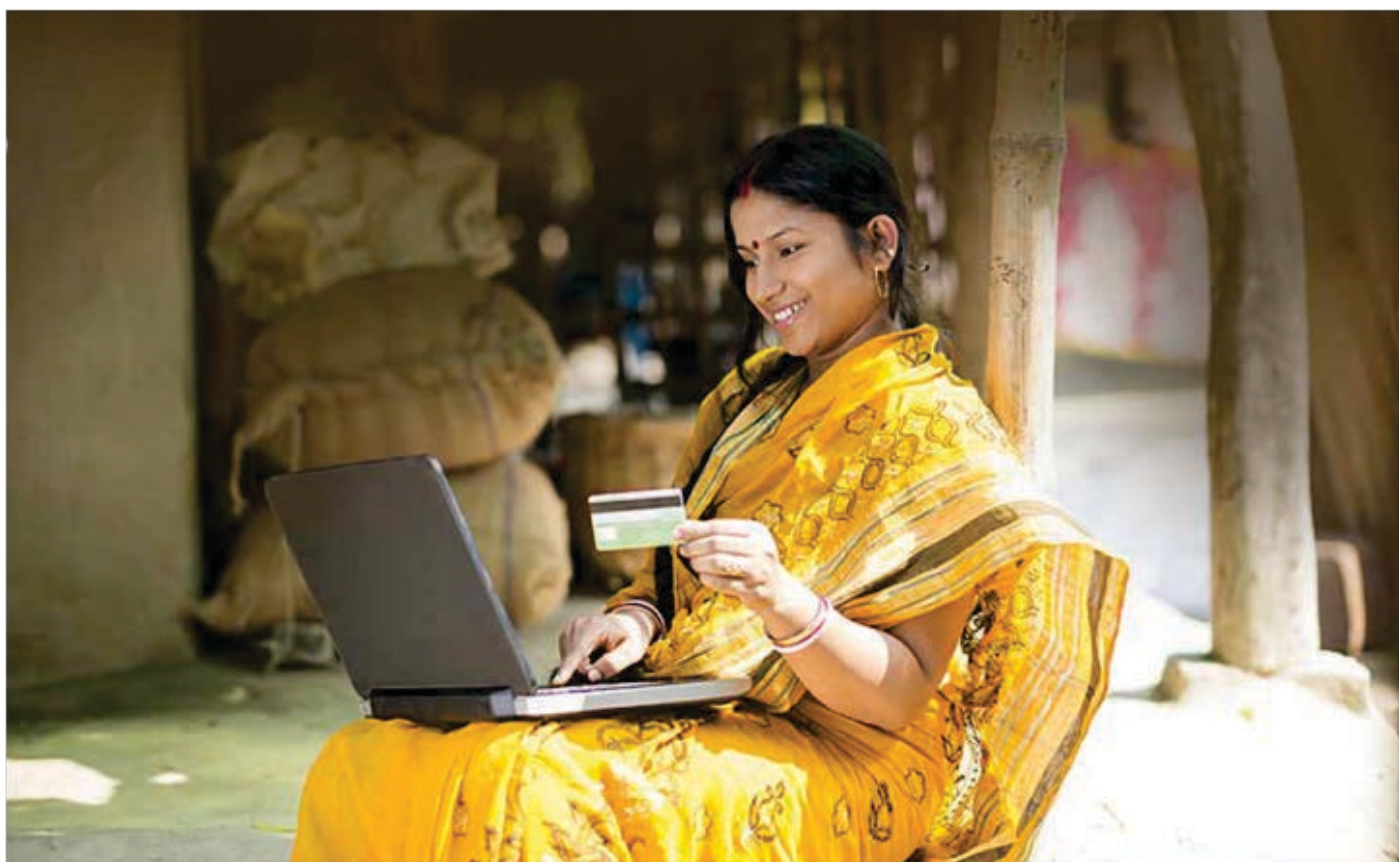
SIDBI initiated a policy intervention for MSME sector through credible data & research and quarterly reports such as CriSidEx and MSME Pulse. CriSidEx is the first MSE sentiment index of the country. 9 editions of CriSidEx have been published so far. MSME Pulse is comprehensive analysis and insight about MSME sector based on analysis of over 5 Million active MSMEs having access to formal credit and live credit facilities in the Indian banking system. So far 8 editions of MSME Pulse have been published. To support the policy advocacy initiative, a quarterly insight report on microfinance sector Microfinance Pulse has also been launched and so far, 4 edition has been published. All these reports are available on SIDBI's website and it is well recognised by the stakeholders as policy document.

23. Co-Working Space:

To handhold the MSMEs and Start Ups and facilitate them with a working space in a premium location of the city, with ease of access to key enablers like, CGTMSE, NCGTC, SVCL, RXIL, Banks SIDBI launched Co-working Space in Delhi premises. This is being scaled up at Mumbai Premises, with combined capacity of around 150 seats available at discounted rates.

24. Promoting Rural Innovation: Supported GIAN to set up incubation support for rural innovation and entrepreneurship attracting students from polytechnics and ITIs. Innovation ecosystem has not been able to leverage the creativity and innovation potential of the students, especially the ITI and polytechnic students. These students are often from the deprived sections and many of them coming from the rural or semi urban areas. In this view, Rural Innovation Promotion (ग्रामीण नवोन्मेष प्रोत्साहन - Gramin Navonmesh Protsahan) Initiative was started in partnership with Gujarat Grassroots Innovation Augmentation Network (GIAN) to support rural innovations. In the 1st phase, it is being implemented in UP and Bihar and in 2nd phase other states shall be considered.

digital enabler



The differentiators.....

- 1) The financial markets in the recent years have witnessed paradigm shift in approach, delivery and reach. Adoption of Technologies has improved better targeting of the financial products and has also improved acceptance by masses. SIDBI has adopted technology not only to increase credit flow to the MSME sector, but also handholding the MSMEs through digital tools.
- 2) Standupmitra & Udyamimitra are digital tools introduced by SIDBI to provide hand holding assistance to the MSMEs through digital means as well as through more than 17000 handholding agencies onboarded on the platform. Sample project profiles, Samriddhi- the chatbot and bankability kit are some of the digital features.
- 3) “PSBloansin59minutes” is an online platform for MSMEs to apply loan from banks and get in principal sanction in 59 minutes. The algorithm developed by the platform uses existing data points created through the increasing use of GST, Income Tax Return (ITR) and Bank Statements for evaluating eligibility and quantum of assistance.

25. Udyamimitra & Standupmitra Portal



- In order to oversee implementation and ease access to credit and handholding agencies, SIDBI has set up Standupmitra portal (www.standupmitra.in). It has evolved as one stop access platform for all stake holders under National Mission of StandUp India. Further, based on demand, SIDBI has set up a universal portal - Udyamimitra Portal (www.udyamimitra.in), which offers 'End to End' solutions for aspirant entrepreneurs. It offers host of credit plus services by way of handholding support, application tracking, multiple interface with stakeholders (i.e. lenders, service providers, applicants). It has handholding basket pool of over 17000 agencies, which include those enabling credit access, skills, hard infrastructure, EDPs etc. These Handholding agencies have handled over 50,000 handholding requested so far including more than 20000 handholding requests of Women.
- The portal has been onboarded by 140 lenders and more than 1.25 lakhs branches are connected to the portal
- Through Udyami Mitra portal connected 100,904 units to avail loan under Stand-up-India / PMMY / Other MSME Loans
- The portal has facilities such as
 - ❖ Samriddhi Chatbot developed for ease of information has been able to respond >3.49 lakh queries
 - ❖ Bankability Kit: a compendium of knowledge has so far >5.8 Lakh downloads
 - ❖ 325+ project profiles on MSEs visited and downloaded by >1.5 lakh visitors.
 - ❖ Credit Bureau integration (Credit Information Report and Consumer Score -lenders to quickly pick applications tagged along with CIR score and report)
 - ❖ e-KYC (AADHAR, PAN, Voter ID) compliance
 - ❖ Rule engine towards collateral free coverage [CGTMSE]
 - ❖ Handholding in a Virtual Environment [HAVE]
 - ❖ Any applicant can request handholding support online and Tagging /monitoring of performance of MSME branches is also available.
- Udyamimitra portal is powering PMSVANidhi scheme for street vendors (pmsvanidhi.mohua.gov.in). These livelihood entrepreneurs are being extended micro credit access digitally. Endeavor shall be to CONNECT 2 CONVERGE 4 CONSOLIDATION.

26. psbloansin59minutes.com



“PSBloansin59minutes” is an online platform for MSMEs to apply loan from banks and get in principal sanction in 59 minutes. Conceptualized and implemented by SIDBI, the portal is the largest Fintech Platform in the country.

- Fintech platform conceptualized to leverage lending from PSBs.
- The algorithm developed uses existing data points created through the increasing use of GST, Income Tax Return (ITR) and Bank Statements.
- The portal eliminates the requirement of an individual MSME owner to visit multiple bank branches at different locations.
- It enables Banks to get access to MSME customers with the required vintage who qualify with their credit parameters.
- This common portal allows MSMEs to submit information through a digital journey and obtain In-principle approval from Banks for their credit requirements.
- Total cumulative sanctions through the portal has ₹ 64,723 crore to 206,058 units as on March 2020
- Today portal extends retail, consumer, personal & Mudra loans (www.psbloansin59minutes.com)



**Kuchh apna karna
chaah rahe hain,**

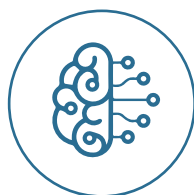
**Udyam raah mein
badhaana chaah
rahe hain agle kadam,**

**Pesh hai aapke liye yeh
free knowledge portal -
MSMESaksham**

**MSMESaksham is a free one-stop knowledge portal
for all MSMEs.**

With this portal, you can get all the information you need for starting a business and growing your existing business.

Every thing for MSMEs at one place:



Knowledge Hub



Business Insights



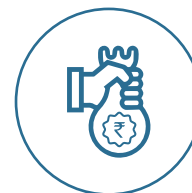
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Loan Calculator



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We invite all MSMEs to on board TReDS with Zero Fee



**Enabling free access to TReDS (till Sept. 2020)-
“Swavalamban Crisis Responsive Fund (SCRF)”
set up by SIDBI**

**TReDS enables MSME Suppliers to get
quick access to low-cost Finance
Without Recourse, Collateral Free,
Quick Payments, Lower Cost of funds**

Contact the platform of your choice and start your registration process



credit flow catalyst



The differentiators.....

- 1) SIDBI has always played the role of a market maker in the past. The role of SIDBI in evolving the microfinance industry in the country has been recognized by the stake holders. The micro finance institutions in the country have been successful in reaching out to the unreached, serving the unserved and funding the unfunded. SIDBI nurtured MFIs subsequently transformed themselves to SFBs and full-fledged bank (Bandhan). SIDBI continuously strives to improve its alternate model of financing.
- 2) SIDBI along with Govt. of India established CGTMSE, which plays a crucial role in funding without collateral securities. With the changing business dynamics, the program demanded a complete revamp, which has been implemented by SIDBI in the last 3 years.
- 3) SIDBI has started extending smaller loans through its offices as also through partnership models.
- 4) SIDBI has facilitated evolving of new age initiatives such as SFBs, Fintechs, etc.
- 5) As a market maker, several proactive steps have been initiated.



27. Prayaas: An Endeavor to Support Small Businesses at the Bottom of the Pyramid

- Dedicated corpus of ₹ 1000 crore earmarked for the initiative.
- Loans to micro entrepreneurs for any livelihood activity.
- Small ticket sizes between ₹ 0.50 lakh to ₹ 5 lakh (missing middle).
- Extended at interest rates not exceeding 14% to ultimate borrowers.
- Delivered through Partnerships with socially oriented MFIs/NGOs.
- The bank has partnered with 10 organizations and benefited around 11000 micro entrepreneurs since launch.

28. Augmenting Credit flow to MSME sector:

In order to increase credit flow to MSME sector, the bank renewed its focus in channelizing the funds through intermediaries such as Banks, NBFCs, SFBs, MFIs, Fintech, etc.

SIDBI has pioneered the MFI model of reaching the poor. Over the years, SIDBI has built up capacity of more than 100 organizations, 8 (total SFBs 10) of which have transformed into Small Finance Banks giving wings to the dreams of assisted informal groups and individuals to evolve as formalized entities. Several assessment and rating tools evolved through SIDBI support have been assimilated by micro finance institutions in India. SIDBI supported institution has evolved as an universal bank.

29. Swavalamban Crisis Responsive Fund (SCRF)

The initiative aims at offering free access to MSMEs to onboard digital platform for addressing the challenges of delayed payments. TReDS is an institutional mechanism for facilitating the financing of trade receivables of MSMEs from Corporate and other Buyers. It adopts online bidding by multiple financiers through an auction mechanism to ensure prompt realization of trade receivables at competitive market rates.

TReDS provides advantages of (a) quick realization of receivables (b) funds for growth (c) digital gains on quick payments (d) price discovery.

SIDBI has, under “Swavalamban Resource Facility” set up “Swavalamban Crisis Responsive Fund (SCRF)” to support MSMEs to onboard Trade Receivables Discounting System (TReDS) companies viz. Receivables Exchange of India Ltd (RXIL), M1xchange and Invoicemart for free.

SCRF will help those small enterprises in creating and sustaining the jobs and other economic activities at local level. It will also attend the delayed payments to the MSMEs and give them a breather from squeezed/severely crunched cash flow.

30. Rebooting Guarantee Enablers: CGTMSE into Udaan and NCGTC



SIDBI along with GOI launched Credit Guarantee fund Trust for Micro and Small Enterprises in 2000, which supports the MSEs to avail collateral free loans. In view of the emerging scenario, major policy change was undertaken in CGTMSE scheme in February 2018. Subsequent need-based modifications were also carried out and CGTMSE Udaan scheme was launched. The scheme now covers loan upto Rs 200 lakh. CGTMSE introduced "Hybrid Security" product allowing guarantee cover for the portion of credit facility not covered by collateral security. 18 NBFCs, emerging players in MSE financing have also started availing guarantee coverage under the scheme. Visit - www.cgtmse.in

SIDBI also manages National Credit Guarantee Trust Company (NCGTC) launched by Government of India. NCGTC works to increase funding in various sectors like Skill development, education loan, micro units and loan under Standup India. Visit - www.ncgtc.in



मि. धन्धेबाज

Sanitise hands, be SAFE
Wear mask, be SAFE PLUS

स्वावलंबन शुभंकर

चली रे चली

चली रे नदिया हो
चली रे नदिया

जाना है जाना बड़ी दूर रे
मंज़िल पाना है ज़रूररे
जाना है इसे बड़ी दूर

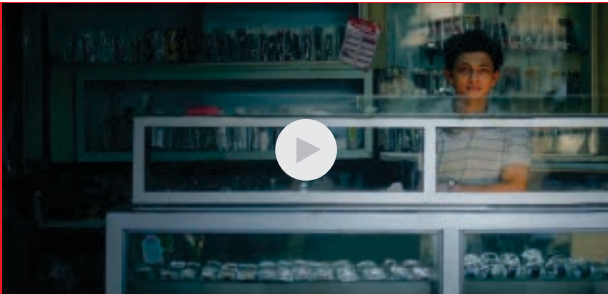
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जाना है, जाना है बड़ी दूर रे
मंज़िल पाना है ज़रूर

किस्मत की हर लकीर

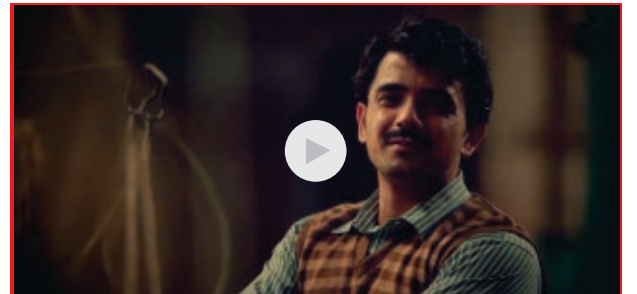
खींचते हैं सच्चे वीर
आँखों मे आशाएँ है भरपूर रे
जाना है, जाना है बड़ी दूर रे
मंज़िल पाना है ज़रूर

जाग गया देश मेरा
निकल पड़ा देश मेरा
आंखो मे लिए एक नया नूर - नूर रे
जाना है, जाना है बड़ी दूर

ऊंचे ऊंचे उड़ना है
आसमा से जुड़ना है
मंज़िल पाना है ज़रूर ज़रूर रे
जाना है जाना है बड़ी दूर



sidbiofficial



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Book will give delight, if digitally perused

MILES to go.....



रहेगा स्वावलंबन का दम, हर कदम !

Bechain Sapno ko Udaan is getting true. Our dreams are ready to withstand all weathers. "SIDBI Hai Na". We know we have to travel long. Each pilot of ours has only made us more confident. With our feet on street we are having a better feel. Our heart beats with passion for livelihood heroes and micro enterprises. Only turf is ready we have to still lay the batting wicket for sustainable Swavalamban matches. We have been able to set up a sprinkler. Seeds are sown. Many more to be done. Green shoots will surely come up. We will strengthen our programmatic scaling up as also innovative pilots. We shall be more digital and strengthen partnerships for sectoral/programmatic ownership.

We realize that we have to do a lot to strengthen eco-system. We will endeavor 360-degree coverage of eco-system. We shall try to touch the critical nodes. We are ready for dreams weaved around youths, women, rural India, schools, colleges, artisans, micro entrepreneurs, etc.

*.....enabling Swavalamban
SMILES to glow*

Dashboard

- 4 pillars and 30+ programs
- Reached out to 10 million + people

Mission Swavalamban

- 7 flagship initiatives
- Convergence with National Missions of Digital, Skill, PMSVANidhi....

MSME Ecosystem Development

- Inclusive credit access
 - Prayaas

Credit Flow Catalyst

- 4 interventions
- >17K handholding agencies
- > 65000 + Cr digital sanctions of loans

Digital Enabler

स्वावलंबी बनें, खुद बढ़ें, औरों को बढ़ाएँ

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Mr. Adil Ahsan
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&

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Promotion and Development Vertical
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“The ignorant work for their own profit; the wise work for the welfare of the world, without thought for themselves.”

The Bhagwat Gita



Disclaimer

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