

**SCHEMES OFFERED BY VARIOUS MINISTRIES OF GOVERNMENT OF INDIA FOR THE MICRO, SMALL AND MEDIUM ENTERPRISES.**

**A. SCHEMES OF MINISTRY OF MSME**

<b>Sl . No.</b>	<b>Name of the Scheme</b>	<b>Grant/Subsidy / Benefit</b>	<b>Eligible Beneficiaries</b>	<b>Whom to Contact</b>	<b>Details of the Schemes</b>
1.	Micro and Small Enterprises Cluster Development Programme <b>(MSE-CDP)</b>	Upto Rs 10 lakh per cluster for "soft activities" i.e. capacity building activities in the cluster where no fixed asset is acquired or formed .  Upto Rs. 10 Crore per cluster for Hard intervention i.e. CFC formation. GOI contribution for CFC varies from 30% to 80% depending on the nature of CFC and category of the units.	Micro and Small Industry Clusters	MSME-DI, Hyderabad & concerned District Industries Centre.	For promoting technology upgradation and around development in MSE industry clusters ie for a group of MSEs of one industry. Facilities can be created under CFC**s with contribution from GOI/cluster units and State.  (for details visit <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> )

\*\* Development CFC Projects: Central Government support of 70 per cent of the project cost and the remaining to be provided by the State Government concerned and the project beneficiaries.

Quasi-Developmental CFC projects: Central Government support of 50 per cent of the project cost and the remaining to be provided by the State Government concerned and the project beneficiaries.

Quasi-Commercial CFC projects: Central Government support of not more than 30 per cent of the project cost and the remaining to be provided by the State Government concerned and the project beneficiaries.

However, in case of clusters of micro and / or village enterprises, i.e., enterprises with investment in plant and machinery (excluding land and building) in each case not exceeding Rs. 25 lakh, the extent of Central Government assistance may be raised to 80, 60 and 40 per cent of the project cost in the three types of CFCs respectively.

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2.	Scheme for capacity Building.	Financial assistance upto Rs.10 lakhs for purchasing machinery & equipment needed for upgrading their capacity (50% of the cost of modernization of their facilities, etc., is to be borne by the Associations.	MSE Industrial Associations	MSME-DI, Hyderabad.	Scheme for capacity building, strengthening of database and advocacy by industry/enterprise associations, as envisaged in the promotional package for MSEs. For details contact MSME-DI, Hyderabad.
3.	Credit Guarantee Fund Trust Scheme for Micro & Small Enterprises  (CGTMSE)	Collateral free Loan upto a limit of Rs. 50 lakh to MSEs.	Individual MSEs	Nationalised Banks, SIDBI, etc.	Credit Guarantee Trust for Micro and Small Enterprises provides guarantee to banks to the extent of 75 % on Collateral free Term loan, working capital and composite loan. The Trust charges one time Guarantee Fee @ 1.5% on loan amount and Service Charge @ 0.75% per year during the tenure of loan / 5 years. (for details visit <a href="http://www.cgtsi.org.in">http://www.cgtsi.org.in</a> )

4.	Credit Linked Capital Subsidy Scheme for Technology Upgradation  (CLCSS) *	15% Up front grant – subject to a limit of Rs. 15 lakh for technology upgradation.	Individual MSEs	Nationalised Banks, TIIC, SIDBI, etc,	Offered to 45 products/sub-sectors for Technology Upgradation - for identified technologies only. Both existing undertaking technology upgradation as well as new units started with recommended technology are eligible.  (for details visit: <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> )
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\* Communication has not been received about the extension of the Scheme beyond 31<sup>st</sup> March 2007.

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5.	ISO 9000/ISO 14001 certification reimbursement scheme	Reimburse of 75% of the total expenditure for certification subject to Maximum of Rs.75,000	Individual MSEs	MSME-DI, Hyderabad	Incentive Scheme of Reimbursement of expenses for acquiring ISO 9000/ ISO 14001 certification. (for details visit: <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> )
6.	Participation in Intl. Fairs	Reimburse of 75% to MSEs and 100% to Women/SC/ST of cost of economy class air-fare to 1 representative & 60% subsidy on space rental charges.	Individual MSEs/KVI and Coir Units/ Entrepreneurs	MSME-DI, Hyderabad	Travel expenses limited to 1.25 lakh. (service tax 12.24% will be charged extra. (for details <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> )
7.	Scheme for reimbursement of fees to adopt barcoding	Grant of 75 % of the One time registration fee payable to GSI India and 75% of annual fee payable for first 3 years.	Individual MSEs.	DC-MSME, New Delhi.	Reimbursement of annual fee is w.e.f 1 <sup>st</sup> June 2007.  (for details <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> )

8.	Purchase and Price preference	Product reservation for purchase from MSEs by Govt and public sector undertakings, free tender forms, 15% price preference for MSEs	Individual MSEs.	NSIC,	358 products reserved for purchase from MSE sector  114 products reserved for manufacture by MSE sector  (for details visit: <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a> )
9.	Mini Tool Rooms	Assistance upto 90% or Rs.9.00 crores, whichever is less for setting up new Mini Tool Rooms. For upgradation of existing Tool Rooms, assistance is 75% subject to a maximum of Rs.7.5 crore	State Govt./ UT	DC (MSME) New Delhi	For details visit: <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a>
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10	Integrated Infrastructure Development (IID) Scheme	The estimated cost to set up an IID Centre is Rs. 5.00 crore (excluding cost of land). Central Government provides 40% to a maximum of Rs.2.00 crores as grant and remaining amount could be loan from SIDBI/Banks/Financial Institutions or the State funds.	State/ Union Territory Governments/ NGO/ Industry Associations.	DC (MSME) , New Delhi/ SIDBI	The aim of the IID Scheme is to provide developed sites with infrastructural facilities like power distribution network, water, telecommunication , drainage and pollution control facilities, roads, banks, raw materials, storage and marketing outlets, common service facilities and technological back up services etc. For details <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a>

11	Testing Centre	The maximum amount of Govt. of India grant-in-aid under this scheme would be 50% of the cost of testing equipment and machinery installed in the laboratory of the testing centre subject to an upper limit of Rs.50 lakh as one time grant-in-aid.	Industry Associations & State Govt., and their Autonomous bodies.	DC-MSME through State Directorate of Industries & Commerce	Scheme for setting up of testing centers by industries associations & modernization / expansion of quality marking centers of state governments and their autonomous bodies.
12	Subcontracting Exchanges for Ancillary Development	One time grant upto Rs. 4.7 lakh for procurement of hardware. The grant is paid on reimbursement basis.  Towards running expenses a matching grant at 50%, 30% and 10% not exceeding Rs. 1.25, 0.75 and 0.25 lakh per year respectively during the initial three years subject to a ceiling of Rs. 1.57 lakhs per SCX.	Industry Associations/  NGOs	DC-MSME through State Directorate of Industries & Commerce	A Sub-contracting Exchange is a Store House of Data with regard to the capacities of the MSEs in terms of products manufactured/ services rendered, idle capacities available on particular processes/machines on one hand and storing data with regard to the requirements of the buyers, which could be product/components/sub assemblies/services. For details <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a>
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13	MSME Market Development Assistance (MDA)	<p>The scheme offers funding upto</p> <p>(a) 75% cost of economy class air fare-(to and fro) for subject to upper limit of Rs. 40,000 (Rs. 60,000 for Latin American Countries) for small manufacturing enterprises and 90 % (with corresponding absolute ceiling) for Micro manufacturing enterprises.</p> <p>(b) 60% subsidy on space rent.</p> <p>(c) Subsidy of Rs. 15,000/- for shipping cost of exhibits.</p> <p>The scheme also provide for funding for producing publicity material (upto 25% of costs maximum Rs. 15,000) Sector specific studies (upto Rs. 2 lakhs) and for contesting anti-dumping cases (50% upto Rs. 1 lakh).</p>	Individual MSEs/ Associations	DC (MSME) New Delhi through Director MSME-DI	<p>Total subsidy on space rent and travel expenses and shipping cost of exhibits will be limited to Rs. 1.25 lakh for small manufacturing enterprises and Rs. 1.50 lakh for Micro manufacturing enterprises.</p> <p>Any unit can avail of this facility only once a year. Only One representative from one unit would be eligible for subsidy.</p> <p>Units participating in international exhibitions should sent 40% of space hiring charges by DD favouring PAO (SSI), new Delhi, through MSME-DIs.</p> <p>For details <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a></p>
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14	PMRY	<p>Loan upto Rs.2 lakh for business/service sector &amp; Rs.5 lakhs for Industry sector. For joint venture upto Rs.10 lakhs.</p> <p>15% of the project cost subject to ceiling of Rs.12,500 per entrepreneur.</p>	For entrepreneurs, SHG, etc.	Concerned District Industries Centre.	<p>Scheme for Educated unemployed youth/SHG, etc. (for details visit : <a href="http://www.dcmsme.gov.in">www.dcmsme.gov.in</a>)</p>
Sl. No.	Name of the Scheme	Grant/Subsidy / Benefit	Eligible Beneficiaries	Whom to Contact	Details of the Schemes
15	Assistance to Entrepreneurship Development Institutes	Assistance upto 50% or Rs. 50 lakh whichever is less for strengthening training infrastructure in EDIs,	State Govt./UTs	DC (MSME), New Delhi	<p>The central assistance to be provided would be only catalytic and supplementary to the contributions and efforts of the States/UT Governments and other agencies involved in the programme. The financial assistance will be for specific needs of each case for improvement in areas like building, training aids/equipment and other support services.</p>

16	Scheme of Micro Finance Programme	7.5% of the loan amount taken by MFIs/NGOs as security deposit to SIDBI.	Micro Finance Institutes/ NGOs	SIDBI/ DC (MSME), New Delhi.	The share of MFIs/NGOs would be 2.5% of the loan amount (i.e. 25% of security deposit) and balance 7.5% (i.e. 75% of security deposit) would be adjusted from the funds provided by the Government of India. The MFIs/NGOs may avail the loan from the SIDBI for further lending on the support of the security deposit.
17	Outreach Programme for SC/ST/PH/ Women	20% of EDPs and ESDPs will have to be earmarked for SC,ST,PH and Women under approved promotional package. Trainees from these weaker sections would not have to pay fees and would also get a stipend of Rs.500/- per month.	SC,ST, PH and Women EDP Candidates	MSME-DI, Hyderabad	For details contact MSME-DI, Hyderabad.
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1 8.	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women	<p>1) Grant of up to 30% of the total project cost, as appraised by the lending</p> <p>2) Grant of up to Rs.1.00 lakh per programme, for imparting training to the women entrepreneurs, provided institutions also bring their share of at least 25 per cent of the grant.</p> <p>3) Need-based GOI grant upto Rs.5 lakh per project is provided to National Entrepreneurship Development Institutions (EDIs)</p>	NGOs/ EDIs	DC (MSME) New Delhi	"Trade Related Entrepreneurship Assistance and Development" (TREAD) for economic empowerment of women through the development of their entrepreneurial skills in non-farm activities.
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19	Scheme of International Co-operation	<p>Space rent - actual subject to maximum of ITPO rates</p> <p>Interior decoration - actual maximum of 10% of space rent.</p> <p>50% cost spent of advertisement/publicity in local media.</p> <p>50% cost incurred on printing of common catalogue.</p> <p>50% economy class air fair/train fare ( for women 100%)</p> <p>Grant for hotel charges, daily allowances, transport of goods, interpreter, insurance, secretariat services , Venue charges etc.</p>	<p>State/Central Govt. Orgs.</p> <p>Industry/Enterprise Organisations</p> <p>Registered Societies/Trusts associated with MSEs.</p>	<p>Director( IC)</p> <p>Min of MSME, New Delh</p>	<p>Scheme aims at technology up-gradation, modernization, and promotion of exports of MSEs by</p> <p>Participation in international exhibitions, fairs and buyer-seller meets, exchange of business delegates to explore new areas of tech upgradation, facilitating joint ventures, improving marketability of MSE products, holding of seminars to promote enterprise-to-enterprise interaction and conducting surveys and studies. For details visit : <a href="http://www.msme.gov.in">www.msme.gov.in</a></p>
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20	Scheme of fund for Regeneration of Traditional Industries (SFURTI)	<p>75 % grant for</p> <ol style="list-style-type: none"> <li>1. replacement of charkhas and looms</li> <li>2. CFCs</li> <li>3. Product Development and Design Intervention</li> </ol> <p>100% grant for Market promotion and capacity building measures</p>	Khadi, Village and Coir industry clusters.	KVIC and Coir Board	<p>For the development of Khadi, Village and Coir industries through CFCs, Product Development &amp; Design Intervention, Capacity building, Market development. For details visit : <a href="http://www.msme.gov.in">www.msme.gov.in</a></p>

21	Rural Employment Generation Programme ((REGP)	Capital subsidy in the form of money @ 25% of the project cost upto Rs. 10 lakh and 10% on the balance project cost upto Rs. 25 lakh.  In case of weaker section beneficiaries viz SC/ST/OBC/Women? Physically Handicapped/ Ex-servicemen margin money @30%	Village Industries set up in rural area by  Individuals  Co-societies, trusts & SHGs  Project cost up to Rs. 25 lakh.	Station Director  KVIC	Promoters contribution 10% for general candidates and  5% for weaker sections.  For details visit: <a href="http://www.msme.gov.in">www.msme.gov.in</a>
22	Performance and Credit Rating	Reimbursement of 75 % for cost of Performance and Credit Rating.	Individual MSEs.	NSIC	The Scheme aims at inducing MSEs to go for Credit Rating – as it provides an independent, trusted third party opinion on capabilities and credit worthiness of MSEs.  It helps in availability of credit at attractive interest  Recognition in global trade.For further details visit: <a href="http://www.nsic.co.in">www.nsic.co.in</a>
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23	Mahila Coir Yojana	75% subsidy on motorized ratts.	Women entrepreneurs	Coir Board	A women Oriented self employment scheme. Provides subsidy for ratts. <b>Subsidy :</b>  Motorised ratt Rs. 7500/- Motorised traditional ratt Rs. 2925/- Training also provided with stipend.
24	External Market Development Assistant for Coir Industry	50% Space rent & 75 % air fare as grant. For SC/ST & Woman Exporters 100% space rent and 100 % air fare.  The scheme offers funding upto 90% in respect of to and fro airfare for participation by MSE Entrepreneurs in overseas fairs/trade delegations. The scheme also provide for funding for producing publicity material (upto 25% of costs) Sector specific studies (upto Rs. 2 lakhs) and for contesting anti-dumping cases (50% upto Rs. 1 lakh).	Individual Coir industries who are exporting	Coir Board	Assitance to :  (a) Undertake Sales-Cum-Study Tour, Trade Delegation and Buyer Seller Meets abroad;  (b) For participation in Trade Fairs & Exhibitions abroad;  (c) For Publicity through printed materials  For further details visit  <a href="http://www.coirboard.nic.in">www.coirboard.nic.in</a>

#### B. SCHEMES OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

Sl. No.	Name of the Scheme	Grant/Subsidy / Benefit	Beneficiaries	Whom to Contact	Details of the Schemes
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1	National Equity Fund Scheme (NEF)	25% soft loan at a service charge of 5% subject to a maximum of Rs. 10 lakh.	New as well as existing MSEs  also for rehabilitation of potentially viable sick units.	SFCs / twin function SIDCs / Scheduled Commercial Banks / Select Urban Co-operative Banks	To meet gap in prescribed minimum promoters' contribution and/or in equity. Project cost not to exceed Rs.50 lakh. For details visit : <a href="http://www.sidbi.in">www.sidbi.in</a>
2.	Mahila Udyam Nidhi (MUN)	25% soft loan at a service charge of 1% subject to a maximum of Rs. 2.5 lakh.	Women entrepreneurs for setting up new projects in tiny / small scale sector and rehabilitation of viable sick SSI units. Existing tiny and small scale industrial units & service enterprises	SFCs / twin function SIDCs / Scheduled Commercial Banks / Select Urban Co-operative Banks	To meet gap in equity. Project cost not to exceed Rs.10 lakh. For details visit : <a href="http://www.sidbi.in">www.sidbi.in</a>
3.	SIDBI-kfw Scheme of Cleaner Production (CP) Measures	Minimum loan of Rs. 10 lakh @ 8.5%  for undertaking integrated Cleaner Production measures	Existing MSMEs in selected sectors	SIDBI	<b>Eligible sectors:</b>  leather tanning & finishing, textile wet processing, metal finishing, electroplating and foundry sectors  Common Effluent Treatment Plants

### C. SCHEMES OF MINISTRY OF COMMERCE AND INDUSTRY

Sl. No	Name of the Scheme	Grant/Subsidy / Benefit	Beneficiaries	Whom to Contact	Details of the Schemes
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1.	Integrated Infrastructure Upgradation Scheme (IIUS)	Central assistance up to 75% of the project cost subject to a ceiling of Rs.50 lakhs per cluster.	Industrial clusters.	Department of Industrial Policy and Promotion through the Industry Secretary of the concerned state.	Providing quality infrastructure in functional clusters is the main aim. Assistance will be given to Special Purpose Vehicles formed for providing infrastructure.
2.	Integrated Development of Leather Sector	Grant of 30% of the cost of plant and Machinery for MSEs in Leather sector  And 20 % grant for non-SSI subject to a ceiling of Rs. 50 lakh for technology upgradation/modernization or expansion	MSMEs in Leather sector - tanneries, leather products, leather footwear and components	CLRI, Hyderabad  FDDI, Noida	Existing units in leather sector going for technology upgradation are eligible under the scheme. For details visit <a href="http://www.dipp.nic.in">www.dipp.nic.in</a>
3.	Assistance to States for developing export infrastructure and other activities (ASIDE)	100% support extended to projects under the scheme.	Public sector undertakings ,  Export promotion councils, Apex trade bodies, Individual Production/ service units dedicated to exports – can take up projects.	State Level Export Promotion Committee headed by Chief Secretary.	The scheme aims at development of infrastructure for exports.  Units utilizing the project have to pay user charges to meet operating expenses.  For details visit:  <a href="http://www.commerce.gov.in">www.commerce.gov.in</a>

#### **D. SCHEMES OF MINISTRY OF FOOD-PROCESSING INDUSTRIES**

Sl. No	Name of the Scheme	Grant/Subsidy / Benefit	Beneficiaries	Whom to Contact	Details of the Schemes
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1	Scheme for technology Upgradation/ Establishment/ Modernisation of Food Processing Industries	Grant of 25% of cost of plant and machinery and technical civil work subject to the ceiling of Rs. 50 lakh.	MSEs in food processing sector	Min. of Food Processing Industry, GOI thro' Agriculture Marketing Society, Govt of Tamilnadu Guindy Indl Estate.	Eligible sectors: Fruits & Vegetable Milk products, Meat, Poultry, Fishery, cereal, Pulses, Oil seeds and other such agri-horti sectors leading to Value addition Enhancing shelf life For details Visit: <a href="http://www.mofpi.nic.in">www.mofpi.nic.in</a>
2.	Scheme for Human Resource Development	Varying Grants depending upon the programme	Govt agencies, Education and Training Institutons, NGOs and Co-operatives.	Min. of Food Processing Industry, GOI Rajaji Bhavan, Hyderababd	Objective: Development of rural entrepreneurship and transfer of technology for processing of food For details Visit: <a href="http://www.mofpi.nic.in">www.mofpi.nic.in</a>

3.	<p>Scheme for Quality Assurance, Codes Standards and R&amp;D.</p> <p>Promotion of Quality Assurance and Safety Concept</p> <p>Bar Coding</p> <p>Strengthening of Codex Cell</p> <p>Setting up of Quality Control Laboratory</p> <p>R &amp; D in Processed Food Sector</p> <p>Total Quality Management (TQM)b)</p>	Varying Grants depending upon the programme	Govt agencies, IITs and Universities.	<p>Min. of Food Processing Industry, GOI,</p> <p>Rajaji Bhavan,</p> <p>Hyderabad</p>	<p>For details Visit:</p> <p><a href="http://www.mofpi.nic.in">www.mofpi.nic.in</a></p>
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4.	Contract Farming under backward linkage Scheme	Reimbursement of 10% of total purchase in a year Subject to Rs 10 lakh for a maximum period of 3 years.	Fruits and Vegetable processing units	<p>Min. of Food Processing Industry, GOI,</p> <p>Rajaji Bhavan,</p> <p>Hyderabad</p>	<p>For details Visit:</p> <p><a href="http://www.mofpi.nic.in">www.mofpi.nic.in</a></p>



5.	Scheme for Infrastructure Development	Grant of 25 % of the project cost - maximum of Rs. 4 crore	All implementing agencies	Ministry of Food Processing Industries	For common facilities like cold storage, food testing and analysis lab, ETP, Common processing facility, power, water supply.
	a. Food Parks				
	b. Packaging Centre	Grant of 25 % of the project cost - maximum of Rs. 2 crore	All implementing agencies	Govt of India	
	c. Modernised Abattoirs	Grant of 25 % of the project cost - maximum of Rs. 4 crore	Local bodies		
	d. Integrated Cold Chain Facility		Local bodies		
	e. Value added Centres	Grant of 25 % of the project cost - maximum of Rs. 75 lakh	All implementing agencies		
	f. Irrigation Facilities	-	All implementing agencies		
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			-		
		Grant of 25 % of the project cost - maximum of Rs. 5 crore			

### E. SCHEMES OF MINISTRY OF TEXTILES

Sl. No.	Name of the Scheme	Grant/Subsidy / Benefit	Beneficiaries	Whom to Contact	Details of the Schemes
1.	Technology Upgradation Fund Scheme (TUFS) *	<p>15 % capital subsidy or</p> <p>5 % interest subsidy for technology upgradation</p> <p>20% Credit linked Capital subsidy (CLCS @20%) on machinery cost exclusively for powerloom units in MSE sector. The cost of modern weaving machinery admissible is upto Rs. 60 lakh (i.e. Subsidy ceiling is Rs. 12 lakh).</p>	Individual MSEs in textile sector	Banka, SFCs, SIBDI	<p>Promoting technology upgradation in textile sector providing grant.</p> <p>For details visit <a href="http://www.texmin.nic.in">www.texmin.nic.in</a></p>
<p><b>* At present this scheme is suspended until further instructions from Govt. of India.</b></p>					
2.	Scheme for Integrated Textile Parks (SITP)	<p>Central provides grant/equity upto 40% subject to ceiling of Rs. 40 crore per park. Combined equity stake of GOI/State Govt/State Industrial Development Corporation should not exceed 49%.</p>	Textile clusters – through their SPVs	Ministry of Textiles Govt. of India	<p>Providing world class Textile infrastructure is the main aim.</p> <p>Each park would normally have atleast 50 units with a total investment of Rs. 750 crore and provide employment to 20,000 people. For details visit <a href="http://www.texmin.nic.in">www.texmin.nic.in</a></p>